

SMALL BUSINESS SUCCESS



Community Development Corporation
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[Keys to Business Success in 2009](#) | [Treating Your Staff at Christmas](#)
[How Internet Savvy Are You?](#) | [Strategies for Weathering the Economic Forecast](#)

<td class="content

Reclaiming Christmas

Tips for Reducing Holiday Stress

By the time this edition hits your email box – there will be 24 days until Christmas. How does that make you feel? Are you instantly warmed by the thought of chestnuts roasting on an open fire while friends and loved ones gather ‘round the old family piano singing carols before the big turkey dinner? Or are you frozen by the pressure of last minute shopping, preparing your business for either a very busy, or slow season, and the heightened expectations of family? Sadly, it seems more and more people experience the latter. When I talk to business owners, many seem almost frantic trying to deal with the pressures of their business in addition to the huge expectations that have become part of our culture at this time of year. There are some strategies you can use to reclaim that often elusive sense of peace and goodwill that Christmas represents. Make this the year you take steps to stop the insanity and create a season for rest, reflection, and radical change that will allow you to experience the true essence of the season.

Decide what's important to you. You may think you’re superman (woman), but the reality is, you can’t do it all. The biggest stress of the season is often trying to fit it all in. Kids events, business parties, seasonal concerts and other activities, entertaining friends and family. In addition to the frenzy of shopping for gifts, it can all be too much. Take a few minutes to decide what is REALLY important to you. For some families, the exchange of gifts is an important and meaningful part of the holidays. For others, it is less important than the time spent together doing meaningful activities. Make a list of the absolute “must-do’s”. You’ll find it’s smaller than you think. Schedule those into your calendar. Then, carefully plan the optional activities, keeping in mind the goal of having time to relax and just enjoy the season. For me, those stay-at-home evenings when I can sit in front of a fire with a good book, enjoying the lights from the tree and a great cup of cider are invaluable to the renewal of my spirit. Don’t let the season just unfold and drag you along with it. Make a plan, and stick to it. That includes saying no to a few invitations!

Budget for Christmas. For many of us, the holiday aftermath includes massive credit card bills that can take months to clear. Christmas doesn't have to be a financial headache - if you plan ahead. Decide ahead of time how much you can afford to spend. Don't forget 'hidden' expenses such as higher food bills and seasonal activities. If your budget is \$1,000, calculate how much you will need to spend on the necessities – like extra food costs and attending seasonal events. Then look at how much you have left to spend on gifts and divide that by the number of people on your list. If it comes to \$15 per person – stick to that! Overspending is one of the biggest stressors of the season. Do the same with your business. If you've decided to spend a certain amount on gifts for your staff or your customers, don't exceed your budget. You'll get to the end of the season feeling so much better about having stayed within your means.

Make gift-giving meaningful. Many families are choosing alternatives to traditional gift-giving. Very few of us find ourselves actually “needing” things, and end up just accumulating more stuff. With an ever-increasing global consciousness, some people are opting for donating the money they would traditionally spend on gifts to either a local or overseas charity. The same goes for businesses. One small business owner in our community sent a letter of appreciation to all of his customers at Christmas, thanking them for their business and offering a small discount in the New Year. In addition, he let them know that he would be donating his Christmas gift budget to a local charity, and offered the opportunity for his clients to contribute as well. He received from his customers the equivalent of what he was going to give. If gift-giving is important to your family you could consider reducing the stress and cost if you suggest a change in the way you give presents. For example, suggest buying presents only for the children, or drawing names rather than purchasing for everyone, or even suggesting a maximum dollar amount each family member will spend on gifts.



Reduce shopping stress. Make a list of all the gifts you wish to buy before you go shopping. If you wait for inspiration to strike, you could be wandering aimlessly around the shopping centre for hours. Plan your strategy so you are using the most efficient route. Shop early. The longer you wait, the more crowded the stores will be, the longer the line-ups. It's simple math. Get it done in the next two weeks and you'll reduce your stress by a lot! Buy a few extras, such as chocolates, just in case you forget somebody or you have unexpected guests bearing gifts. Consider purchasing gifts by mail catalogue or over the Internet. Give up your desire to find a parking spot 20 feet from the door. Even in early December the malls are busy. Rather than driving around for 15 minutes looking for the closest spot, park along the outside of the mall and consider it an opportunity to get some exercise during a month when you'll be eating more than usual. You'll eliminate stress and do something good for yourself into the bargain.

Common sense, but often overlooked strategies. Stress, anxiety and depression are common during the festive season. If nothing else, reassure yourself that these feelings are normal. Here are a few common sense things to think about.

- **Realistic expectations** – if your family typically bickers and fights throughout the year, don't expect them to magically get along at the family dinner. Find joy where you can, recognizing your family system is what it is.

- **Demonstrate moderation** – overdoing it – whether it’s drinking or eating too much, spending too much, or over-filling your calendar – will always leave you feeling frustrated and stressed. Decide to be moderate in all you do and you’ll come out the other side feeling much better.
- **Do the things you know are good for you** – get enough sleep. Knowing you’ll be eating and drinking perhaps more than usual during December, make sure you’re eating healthier when you can. Throw in a few extra walks or trips to the gym. All these efforts will help you to better handle the stresses that come your way.

You’ll notice that all of the things we’ve mentioned have to do with choices – your choices to reclaim Christmas. It should make you feel good to know that there are things you can do so that you aren’t a victim of holiday insanity. Make choices that are good for you and your business and you’ll find yourself enjoying the holidays – and maybe even rediscovering some of the magic of Christmas.

[Top](#)

Keys to Business Success in 2009

We’ve all gone through a lot in the last couple of months. Economic uncertainty has not left anyone untouched – and business owners are asking what they can do to ensure they aren’t left hanging as the dust settles from one of the biggest economic shocks of the last several decades. Indeed, it is not yet over as many other nations across the globe are still struggling with the impact. We are fortunate that our economy in Canada is strong, and while we may be affected, it appears from most sources that we have largely avoided a significant impact to our way of life. Still, caution prevails and we want to pay attention to the wake-up call we’ve had. How can you move forward with confidence in running your business successfully in the New Year? It may seem simple, but it comes down to a few very basic but fundamental points. Most of which we already know, but many of which we often forget..

Have a destination. The recent success of “The Secret” by Rhonda Byrne, and resulting books, films and commentaries tell us that success lies in the Law of Attraction - knowing what you want and creating a mental picture of what it will look like when you achieve your outcome. Ask, believe, receive is the mantra. Whether you buy into that fully or not, I’d like challenge you to at least consider how defining your business and your life will help you to achieve your goals. It has been said that a ship with no destination never knows when it arrives, and the same is true of your business. In order to achieve success, you **MUST** know what success looks like. Does it mean a certain sales increase? Does it mean a specific number of new stores opened? Does it mean an increase in your staff of xx%? Does it mean launching a new product line by April? In order to be successful in 2009 you must have a plan. Set goals. Have deadlines. It’s not rocket science – this truth is as old as the hills – but that doesn’t make it any less true. Have a destination (or even a few) so that you will work steadily towards achieving that outcome.

Be willing to work hard. Having a destination is good – but someone still needs to steer the ship and man the sails! The hardest part of any new plan is the first step!! Once you have identified your destination, it’s the beginning of the hard work to make it happen. Identify the steps you need to take to achieve the success you’ve planned and like Nike, “Just do it!” Success doesn’t just happen while you sleep or play Sudoku on your computer. It takes elbow grease and a great deal of sweat. But you already know that – you’re an entrepreneur. You wouldn’t be where you are if you didn’t believe in hard work. Just don’t forget to keep it up. Recognize the sacrifices your efforts are going to take and

be willing to make them to achieve your goal.

Remain vigilant. Once your ship has set sail toward its destination, be very aware of what is happening around you. Note what the wind is doing in your sails, what weather may be up ahead, and what obstacles you may face on this course. Have a guidance system in place that will quickly let you know if you move off track so that you can get back on course before you've strayed too far. It's easy to get blinded by what's happening in the moment, but as we've all witnessed from recent events, catastrophe can come quickly. Keep your nose to the grindstone may be good advice for getting things done, but in the process, don't forget to look up and watch what's going on around you. In your industry. In your town. In your own community. Work on your business, not just in it. That knowledge will help you to course-correct when you need to and to be able to recover from small and big upsets when they happen.



Be willing to change. Nothing is more important for your business success than an ability and a willingness to adapt to change. We know it's going to happen. The more flexible you can be with the actions you take the more likely you are to succeed. Those who are stuck in their own way of doing things and unwilling to change are rarely as successful as those that are. Practice being flexible. Do things differently just for the heck of it. Push past your comfort zone. One day a month, sell differently. Take a different route to work. Have lunch with someone you would not normally socialize with. Walk in the shoes of one of your employees (be the receptionist for the day), participate in an activity you don't normally do (go bowling, swimming, kite flying, read a magazine on a subject you know nothing about). The point is, do something different. The more you practice, the more you'll grow your flexibility muscle, which is so essential to business success.

Pay attention to self-care to give yourself the best chance to succeed. This may not sound very business-oriented, but it certainly is. You know that the better you feel, the more energy you have, the brighter you are mentally – and all of these things lead to business success. Make 2009 the year you finally lose the weight, get fit, commit to an active healthy lifestyle, get more sleep, build stronger relationships, take up a hobby, read more, watch less TV, volunteer, and the list goes on. The healthier you are as a person – physically, mentally, and emotionally, the more effective you'll be at running your business.

There are a lot of things in regard to your business that you can't control - the economy, your industry, your customers, your staff or your suppliers. That's the bad news. But the good news is, the five keys I've mentioned are ALL within your control. Approach 2009 knowing that you can't control it all – but you can make sure your ship stays on course for the destination you've chosen.

[Top](#)

Treating Your Staff at Christmas

Think about it – without your staff where would you be? Day after day, they show up, do what you ask, serve your customers, create a great product, organize you and your office, and make your business a success. We hope you're showing your appreciation for their efforts all year long, but the holidays are a perfect time for you to do something extra for all that they do for you. Your efforts to treat your staff at Christmas don't have to break the bank. In fact, there are a number of things that you can do even if you don't have a huge budget. Regardless of how much you have to spend – your efforts to acknowledge them will be appreciated. Here are a few ideas.

Christmas lunch – whether you go out or order in, treating your staff to lunch is a great and inexpensive way to say thanks. Make it a special event. If you're going out, call the restaurant ahead of time and ask if you can reserve a private room. If you're ordering in, put a little effort into decorating the boardroom or lunchroom. Purchase a few gifts and plan some games or contests where people can win prizes. Give it an appropriate amount of time. If your staff feel like they're being rushed through lunch it won't feel special. Plan your lunch later in the month, start at 1:00 pm and give them the rest of the afternoon off. You can hold down the fort for one afternoon!

Staff Gifts – if you have the budget and feel it's appropriate to purchase gifts for your staff, do so with something that's meaningful. While the same generic gift for everyone will be appreciated, a special effort on your part to purchase gifts that will mean something to the individual will mean even more. Perhaps your receptionist is a chocoholic and a box of gourmet chocolates will put her over the moon. That doesn't mean the same gift will mean much to your shipper/receiver, who doesn't eat sweets but who might really appreciate a set of golf balls and a pair of gloves he can use to pursue his passion come spring. If you've done your job of getting to know your staff during the year, it shouldn't be difficult to come up with items that show them you've thought about what's important to them. And, it doesn't have to cost you a fortune. It's not difficult to find gifts for under \$20 – yet your effort to give a meaningful gift will be highly appreciated.

Christmas decorations – again, something that doesn't cost much but allows your staff to create a positive spirit that will make the holidays fun and increase the energy around the office.

Gift exchange – organize a gift exchange for your staff. Several variations are popular. “Secret Santa” where staff draw names and purchase gifts within a specific dollar limit can be fun. A “gift thief” theme where everyone brings a gag gift, or an unwanted household item and people can “steal” gifts from one another. Creative gift exchanges create a great sense of camaraderie and goodwill among your staff. A great thing to do during your Christmas lunch!

Personal Thank You Card
– a hand-written personal note of thanks from you is a fantastic way to show your staff that you



appreciate them. You can get very personal and specific about the ways that each individual has contributed to your success. This will be something they'll hold close for months to come, and is a tremendous way to build employee loyalty.

Christmas Dinner – if you do have money set aside to treat your staff to a nice Christmas dinner out – it can be a really special event. Sometimes local restaurants will give group discounts. Or, if you have something you can barter – you can offer a part or complete exchange for a service or product from your business, in exchange for the dinner. Make it a dress-up event for an even more festive feel. Doing your gift exchange or giving your staff their individual gifts if you have them adds to the event. Use a restaurant you know will do a great job and make your staff feel special and pampered.

Holiday Fridays - a fun but inexpensive way to appreciate your staff is to create Holiday Fridays during the month of December. Every Friday afternoon, bring in some kind of holiday treat that your staff can look forward to. Special chocolates that are only available at this time of year, specialty cakes or seasonal baking, a crate of mandarin oranges, a few litres of eggnog, candy canes, gingerbread, etc. Be creative. You'll find your staff buzzing about what you're going to bring in every Friday! Culminate Holiday Fridays with your Christmas lunch or a staff potluck just before Christmas.

It doesn't take much to make your staff feel special and appreciated. Put some creativity and effort into it and you'll reap the rewards of a loyal and happy group of workers. It's the right thing to do – for you and your business.

[Top](#)

How Internet Savvy Are You?

Using Internet Tools to Improve Your Productivity

You use it every day. In fact, you probably can't imagine how you could live without it. But are you using it to its full potential to maximize productivity for your business? I'm talking about the Internet, and your knowledge of what's available out there really can make a difference to your business productivity. Many Internet solutions are relatively inexpensive – or even free – and you owe it to yourself to look at what you can take advantage of to grow your business. Many of these service providers offer free 30 day trials so that you can actually download them and see if they work for you. It's a great way to get a handle on how easy it is to use or learn, and whether the features will meet your needs. Here are a few things to consider.

1. **Online meeting software** – if your business requires meetings or training with staff that are not on site, or if you ever want to make online presentations to clients, sites like www.go2meeting.com or www.zoho.com are the perfect solution. They allow you to invite others to a meeting, and when logged on – can see your computer desktop from their computer. You can deliver PowerPoint presentations, show documents, or deliver training with files on your computer. You control what they see. Go2meeting offers a 30 day trial, and Zoho has a free basic membership, with really reasonable upgrades (as little as \$12 per month). There are

others as well – do a search if you like – but consider this a highly effective remote training and/or presentation tool.

2. **Project management/collaboration software** – if your business requires people around the company to share files, or collaborate on projects, take a look at some software options that could significantly improve the speed and efficiency with which you are managing projects. One such site is www.basecamp.com. Basecamp allows you to assign passwords to specific projects, upload files to share, communicate via online forum, create and manage projects with the capacity to integrate emails to those involved advising of deadlines and milestones, and even allowing different people to collaborate on the same document. Basecamp offers a free trial, and you can use it for as little as \$24 a month. A similar site is www.egroupware.org or, search for web-based project management software.
3. **Survey software** - if you have ever considered conducting a survey for any aspect of your business – a customer satisfaction survey, employee survey etc. – a site like www.surveymonkey.com is a “must check out”. I recently created a survey for a company that wanted to gather information from staff prior to creating a Code of Ethics. I used the basic and FREE membership option at survey monkey. It took a half hour to create a ten-question survey, and survey monkey will collect, collate and provide a variety of reports on the results. No more pieces of paper to collate. And while you can certainly upgrade for as little as \$12 or \$24 a month, you sure can’t beat the basic membership that allows you to use it for no cost! Check out other web-based survey software.
4. **Recruitment sites** – it seems more and more that local advertising for open jobs is becoming obsolete. Today’s job seekers are looking online for opportunities. Whether it’s huge national sites like www.monster.com or www.workopolis.com, or sites that have a local component like www.yourcityjobshop.com, post your jobs online to expand your potential pool of recruits. You will be surprised at how many people will respond to an online employment ad versus a newspaper ad.
5. **Small business websites** – there are hundreds of small business websites that offer articles, free advice, webinars, forums, newsletters, book reviews and a variety of tools that are valuable to small businesses. Spend an hour searching and you’ll find more than you can ever use. Most are free and simply require you to sign up. The key is to find one that you will actually go to frequently – one that provides you with services and information that will be useful to you. Trade-specific websites are also a great resource. Whether you’re selling hot tubs or electronics, there’s an industry site that may provide you with marketing information, leads generation, sales ideas, and more.
6. **Web-based contact management software** – this is another great way to reduce paper and increase your productivity. Check out www.highrise.com (the same company that does Basecamp) for software that will help you to track, assign tasks, integrate with calendars, and generally keep yourself organized. Automatically log responses to emails or phone calls with tasks and never lose a contact. It’s reasonably priced at \$24 a month. Another similar site is www.hyperoffice.com.



These are just a few ideas that could make your business more productive in the coming year. And, with so many businesses being conscious of their carbon footprint, all of these products have the

added benefit of working towards using less paper. Take advantage of the many affordable options to increase your positive business impact and decrease the negative global impact.

[Top](#)

Small Business Strategies for Weathering the Economic Forecast

While the onslaught of negative news about the economy might make you want to hide under the covers and re-emerge only when the economy rebounds, that's the last thing you should do! Be bold. Be brave. And instead of thinking of survivability, think profitability. Mike McDerment, CEO and founder of FreshBooks, an online invoicing and time-tracking service for entrepreneurs, says now is the time to generate more revenue from your existing customer base. Darren Hardy, publisher and editorial director of SUCCESS Magazine has five ideas for small businesses to focus on during the difficult days of economic uncertainty.

Become your customer's customer. When possible, take advantage of the products and services offered by your clients. Showing support for their business will help build more trust in the relationship.

Grace them with your presence. A recession is no time to hide. Be as visible as possible among your customer base. It's more difficult for customers to say no during a face-to-face meeting than in an e-mail or phone conversation.

Open all lines of communication. Being in constant contact with your customers will reassure them that you are thinking of them and the well-being of their business. Call, e-mail and send birthday and holiday cards. Connect to your customers through social-networking tools, as well. Establishing a strong online presence will benefit your business from all angles.

Organize a customer dinner. Treat a select group of your customers to a night of dinner and drinks to show your appreciation for their business. Doing so will create a forum for feedback and a platform for networking and generating new business.

Hang on to customers at all costs. The price of generating new business can be costly. If a customer is having trouble affording your product or service, try working with them to make it affordable. This will help build customer loyalty, and will certainly pay off in the end.



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[Top](#)

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