



SMALL BUSINESS SUCCESS

White Horse Plains

Community Futures Development Corporation



December 2005

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Yuletide Blessings from Your Business

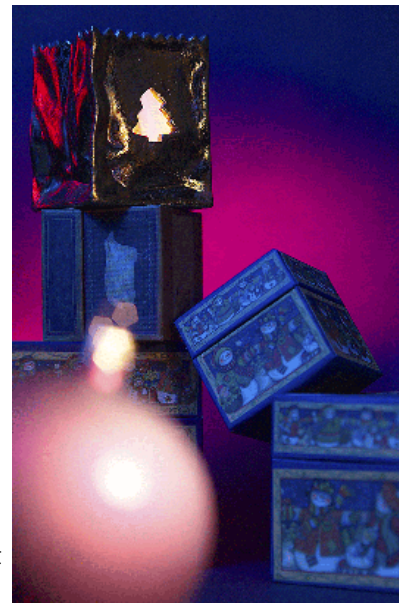
It really is amazing how quickly time goes by. How is it possible that Christmas happened almost a year ago and is almost upon us again? Doesn't it feel more like a few months than an entire year? And yet here we are at the beginning of December, amidst the day-to-day tasks of running our businesses, wondering what this Christmas will be like for us. Unfortunately, Christmas can become something that gets in the way of business. It can become just another series of tasks you must add to your already full schedule. School concerts, parties and social activities, family gatherings, shopping - can all become an overwhelming part of December for the small business owner. This year, we'd like to offer you a challenge - to think about Christmas just a little differently - to consider yuletide blessings from your business.

The word "blessing" is defined by Webster as: "to bestow some benefit upon". We all know that the true spirit of Christmas (as witnessed by Ebenezer Scrooge in Dickens' "A Christmas Carol") involves giving to others. The reality, however, is that all too often we can't find the time to give because of how busy we are surviving the stuff of life (and of business). So how can you and your business "bestow some benefit upon" those around you? How can you bless those you work and live with each day?

Start early in the year to plan for your Christmas giving, and build it into your budget. It's very difficult to plan for meaningful giving when the season is suddenly upon you and you're scrambling for some extra funds at a time when your sales may take a dip. Be thoughtful and creative as to how you will do this. The more time you have to think about it, the more creative you can be. You don't have to spend a ton of money, but by being an example of thoughtfulness and demonstrating a giving spirit, you will bless others. You may even be surprised to find a blessing in it for yourself.

Bless Your Customers

Customers, you know, those people who enable you to keep running your business? How can you let them know that you appreciate and value their loyalty? How about a Christmas card for starters, signed by you and your staff? A Christmas discount or coupon inserted into the card? Some boxed chocolates or treats out on your service counter? Some business owners purchase gift baskets or other appropriate gifts for significant customers. Or how about a double "blessing"? Create an opportunity for your customers to partner with you to bless someone else in your community - the local food bank, Christmas charity, church or shelter for instance. I shopped at a gift store several years ago that invited regular customers to attend two



customer appreciation evenings during December. They brought in a coffee bar and served eggnog lattes and other Christmas drinks, had goodies available, provided special discounts that evening for invited guests (notice how even the word "guest" makes you feel different than "customer"), and had a small jazz ensemble playing live music. It was an enormously pleasurable shopping experience and I spent a fair bit of money that night! You can never go wrong with blessing your customers. A valued customer is a loyal customer. So be creative. Talk about it with your staff. Make sure you plan something over the holidays to value them and their support of your business.

Bless Your Staff

Don't forget the people without whom you couldn't run your business - your employees. How can you let them know how much you appreciate their hard work, their loyalty, and their contribution to your business success? Don't just go through the motions with your staff this year - bump up the creativity! One company I worked for sent all the women out for afternoon high tea at a famous hotel. We were treated royally to a magnificent British tea, and were entertained by a local high school choir. The men were given hockey tickets and they enjoyed an evening out together as well. Some meaningful staff gifts I've received in the past include monogrammed sweatshirts with the company name, a personalized canvass briefcase, gift certificates for a 20 lb turkey and all the trimmings, a lovely Italian Panatone breakfast bread, and a gift certificate to my favorite coffee shop. The possibilities are endless. Your blessing to your staff tells them how much you value what they give to your business. Don't cheap out on this one! Valued employees work hard and give back more than you can measure.

Bless Your Community

Finally, how can you look beyond yourself and your business and bless others in your community who may be less fortunate? Every city has Christmas charitable organizations who would gladly take your cash donations to further their efforts. Find an organization that coordinates Christmas hampers for needy families - you can include your staff in this process for an incredibly meaningful experience. Find out what your local church is doing to support your community and join in. It doesn't have to involve money - volunteer in a soup kitchen, go caroling at the senior's centre - there are loads of things going on in your city that require volunteers. Blessing your community puts things into perspective, and helps you to realize how fortunate you are.

These are just a few ideas - consider how you can inspire a spirit of giving this year, by being a giving person. Don't let another year go by where the hustle and bustle of the season takes over your desire to share what you have with others. In the end, the blessing you'll receive will probably outshine the one you gave.

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Taking One for the Team

HR Lessons from the Football Field

I am what most people would call a football fanatic. Canadian football is one of my passions, and during the season my friends know never to call me when there's a game on. My children clear the room for three hours, knowing whatever they ask of me will go unheeded until after the game. My husband and children give me several hours of space if my team loses before they approach me with any request and know that anything they want will probably be granted within a few hours, if we win. Over the years I've agonized over losing seasons, become livid with coaching decisions, grieved over traded players, and become involved in the lives of the guys on my team. I've sat in outdoor stadiums in minus 20 degree weather, endured games in

the pouring rain, and even traveled to where the team was having its training camp and hung out, met some players, watched them train, and came home with photos to prove it. Having been an avid fan of the game for years, I've recently been struck by some parallels of what it takes to be a great football team, and what it takes to run a great business. You may not be a football fan, but there are some lessons you can learn from the football field to create a great business team.

Lesson #1 - Understand the importance of your quarterback

In football, the Quarterback (or QB) is the key position on the team. He (I'll use this gender for ease of reading, but your QB might well be a woman) engineers or executes all the plays, watches what the other team is doing on the field and makes adjustments, rallies and inspires his teammates, and often takes on the responsibility for whether the team wins or loses. Depending on the size of your business you may be the QB, or you may have a key manager who fills that role. Recognizing how important the QB is in your business is paramount to your success. The QB must understand all aspects of the business, and be able to create workable plans to deliver your product or service. He must be able to inspire others to work hard, and to contribute to the team effort. The QB must know the industry and what your competitors are doing and how they are doing it. He must also understand future trends and how to maximize your business potential. It is a coordinating position, but it is also an action position. The QB must know how to execute the plan, but he must also be active in its execution. The QB is the team leader, and all the players look to him for guidance, support, advice and leadership. If you fill the QB role in your business, are you doing that with integrity, knowledge, and consistency? If you have a manager in that role, do they inspire the kind of "play" from your team that you need to win the business game?

Lesson #2 - Play players in their areas of strength

As in any other game, football has different positions on the team where a variety of strengths are required. Your running backs need to be fast and agile. Your receivers must be able to reach for balls that seem impossible to catch. Your defensive backs need to be strong and nimble, and able to tackle, and your offensive line needs to be big, strong and tough to protect your QB. Your "special teams" players have very refined and specific skills and are used in circumstances where that particular skill is required. Everyone on the football team has strengths and a job to do, and is placed in the game where they can use those strengths to do the job required of them. In your business, you also have people with various strengths. To have the best team you must use those people where they are most gifted. Too often small business owners don't recognize those strengths and are not using their human resources in the most effective way. You may have hired Sandy as your bookkeeper, but she's fabulous with the customers, and she's discovered she loves to serve them. Use her in your business where she can most contribute to your success. You can always find another bookkeeper, but when you do, make sure he/she loves bookkeeping and is gifted in that area. You will rarely find a huge offensive lineman lumbering down the field to catch a pass. Nor would you put a small running back on your offensive line to block the oncoming offense. Look around your business and see whether you are using your people to the best of their ability and in the areas of their greatest strength. Sometimes, a football team will have players who are versatile enough to fill two roles. You may have people on your team who can do that as well. Make sure that when you hire, and when you assign tasks, you are matching the job to the talent, then watch your team blossom.



Lesson #3 - Balance a great offense with a strong defense

There are two key parts to a football team - a defensive team, and an offensive team. The job of the offense is to score points. The job of the defense is to prevent the other team from scoring points.

Both are essential to winning the game. In your business, you have people who are on your offensive team - they're your salespeople, your customer service people, they're out on the front line scoring points with your customers. You also have a defensive team. They're manufacturing your products. They're ensuring quality control. They're dealing with HR issues. They're making sure that no one can damage the efforts your offense is making. Your defensive team is delivering great products and services. Your offensive team is selling them. Using both is essential to business success. Special teams are a third, but very important component of the game. Think of your highly and specifically skilled team members doing a job only they are trained to do. These are your special team players.

Lesson #4 - Create a winning attitude

I recently watched a playoff game where one player took a selfish and undisciplined penalty that negatively affected the entire team and I believe, cost them the game. Upon seeing the penalty, the coach immediately benched the player. He was a good player. An essential part of the defensive team, and his replacement was not nearly as skilled. But, the coach wanted to impart an important message - no selfish undisciplined play allowed on this team. Create an atmosphere in your business where the individual players on your team understand how important attitude is to the success of your business. Reward team members who display positive, selfless attitudes, and "bench" those who are caught gossiping or backbiting, or undermining other team members. I've seen games where less talented teams have won because of sheer attitude. They never gave up and contributed 100%. Playing in their areas of strength they worked together flawlessly as a team. A winning attitude will create a winning team.

Sadly, by the time you read this article the season will be over and one team will have been crowned Grey Cup champions. But don't worry, the 2006 season is only 8 months away! So until then, build up your team and take your business to a championship level!

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Successfully Managing Holiday Stress

Let's face it, jolly as the holidays are, they bring with them a certain amount of stress and anxiety. How will you do everything your business requires in just 23 days? What are you going to buy Aunt Martha this year? Now that your daughters are both married how will you fit two more bodies at your already crowded dinner table? How are you going to afford to take your staff out for the customary Christmas dinner? And how on earth are you going to find time to attend to everything that's on your calendar when you're already double and triple-booked? It's no wonder Christmas can be one of the most stressful times of the year. A season that's supposed to inspire "peace and goodwill", seems to inspire only "frantic frustration". Several years ago I hit the wall with the whole Christmas frenzy, and I determined for the sake of my health and my sanity, that I would never again catch myself in that frantic place, unable to enjoy family and friends and focus on the emotional and spiritual aspects of the Christmas season. It's been four years now, and I've managed to keep my promise to myself. Christmas is now a season I look forward to, and one that I enjoy with greater freedom. Perhaps some of these suggestions can help you to eliminate the madness that sometimes overtakes us at this time of year.

Keep it Simple

I know that's easier said than done, but take a look at whether you have complicated things more than is necessary. Can you combine several family events into one? Our family has 7 birthdays in the

month prior to Christmas. We used to go crazy trying to find a time when all 12 of us could attend seven different events. Now we have one huge bash where we celebrate all 7 birthdays on one occasion. It's just as much fun and so much simpler. Do you have more decorations and stuff than you need? Give a bunch away. Are you spending more money than you have? That will cause stress for sure. Is the annual industry banquet an absolute necessity - can you go every other year? Can you schedule your office party for an afternoon instead of taking up an evening? The more you can simplify things at work and at home, the freer you will feel to enjoy the festivities you want to attend.

Clear Your Calendar

During my "brick wall" Christmas, I determined that the following year I would take on nothing new during the month of December, and attend nothing that wasn't absolutely necessary, or that I didn't really want to attend. I said no to many party invites, and I didn't attend many of the things I had attended in other years just because they were there. I spent most of my evenings sitting in front of the fire with my kids, baking, drinking hot chocolate, admiring our tree, and I never once regretted not being out every evening taking in all the events and activities. Decide what's important to you - what you feel you really can't or don't want to miss, and keep your calendar open so that you have the option of saying yes, or no, to things that come up. This includes your business calendar. Save some space in December to do something special with your staff. Take an extra long lunch to do some shopping. Enjoy a brisk walk in the snow. Christmas is about the experience, and although you have a business to run, you can plan for some play time so you don't get home frantic every night.



Prepare for Peaks or Valleys in your Business

For some businesses, Christmas is a very slow time. This is particularly true for some service industries. Sales drop and you find yourself in a quandary as to how to meet your monthly payables. This adds to the stress. Other businesses find themselves swamped over Christmas. They have to hire and train extra staff in order to keep up, and although busy times are good for business, being that busy can also add to your stress level. If you know your business experiences peaks or valleys over the holidays, plan for them in advance. Hire your extra staff earlier to give yourself a longer training period. Or keep your expenses down in the two months prior to Christmas so that you have some extra to get you through the slow time. Being unprepared for either a boom or bust over the holidays will only add to the anxiety you experience, and will diminish your ability to have a positive, restful Christmas.

Keep Your Perspective

The Christmas season, if we let it, can help us to put our lives into perspective. It gives us the opportunity to honour what's important to us. It shows us how fortunate we are to have what we have, and affords us the opportunity to share with others who don't. It brings us closer to our values. It helps us to see the positive in others, and encourages us to appreciate those we love, live and work with. My perspective changed when I was no longer able to enjoy my family, my faith and my work that one year, and I wanted to change how I experienced the Christmas season. Now I'm in control of how it all comes about, and that perspective keeps me making choices that align with my values - both in business, and in life.

There's no question Christmas is a busy time, but you don't have to enter into the season like a helpless rider being dragged behind an out-of-control horse. Simplify your life, make conscious choices about what you will participate in, be prepared for what your business will experience during the holidays, and always maintain a balanced perspective and you'll find yourself, like I do, looking forward to Christmas.

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Eight Steps to Improving Sales Success

Can you ever learn enough about improving your sales skills? They are essential to business success and the better you become at selling, the more you'll benefit. I recently had a wonderful sales experience from a buyer's perspective. After it was over I tried to analyze why I felt so good about buying the product. The sales professional went through the following eight steps without my even realizing he had done so, but each step was essential to my purchasing decision. Practice them and you'll find yourself closing more sales too.

1. Don't ignore rapport - The sales person I mentioned began our conversation by building rapport with me. He did it so naturally I didn't even notice. He asked me about my family, my business, my home, and I found myself chatting with him and telling him all about me. He also did it genuinely - I never for a moment thought he was just asking questions to get through "phase 1" of the selling process. I felt he was genuinely interested in me and my life. Rapport builds trust, and before too long I really felt he was trustworthy.

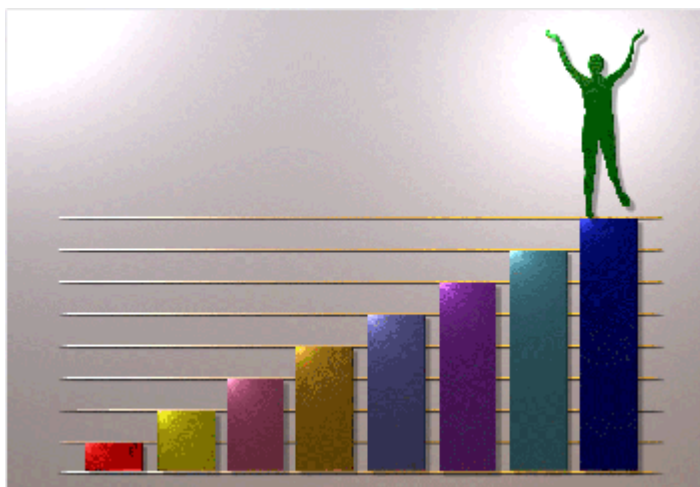
2. Find out where it hurts - This is not a manipulation - but if you don't know what your prospect's "pain" is, you can't offer a cure. My salesman asked me lots of questions about why I was interested in purchasing this type of product, what my past experiences had been, and what I was really interested in. He was able to weed through my answers and determine exactly what my need was, and why I needed it.

3. Establish benefits - Once he knew where it hurt, he explained his cure. He didn't try to sell me a product, he sold me the benefits of purchasing the product, what the results of that purchase would be, and how it would address the previously identified hurt. By the time he had finished I was interested, but not quite hooked.

4. Let them discover - Knowing I was interested, he kept me talking by asking more questions. Those questions led me to discover an underlying reason for making the purchase I hadn't even realized was there. This discovery gave him the opportunity to "upsell" and present another benefit of purchasing the upgraded product. He allowed me to make the discovery, therefore I listened to his suggestion (remember, I already trusted him). Had he just explained to me why I needed to consider the upgrade, I probably wouldn't have responded as favourably as I did when I made the discovery myself.

5. Give them the wheel (for a while) - Most sales trainers will tell you never to relinquish control of the sales conversation, but I think there is a benefit to letting go of the wheel for a little while, as long as you can take it back when you need to. In my situation, I told the sales person I needed to do some further research with other companies. Rather than insisting that his product was the best on the market he relinquished the wheel and said he'd be happy to follow up with me once I'd had the opportunity to do my research. For me, this underscored his credibility, sincerity and trustworthiness.

6. Bring them back - After you let go of the wheel, you need to know how and when to take it back. Ask the customer or prospect when you can follow up with them - will they be researching for a day or a week? Set up a time to contact them. This shows them you're serious about wanting their



business, but that you aren't threatened by the competition. It also shows that you respect their need to process before purchasing.

7. Ask for the sale - In your follow up, don't make the crucial mistake of neglecting to ask for the sale. By the time you reach this step your customer has already made up their mind, but that doesn't mean you will automatically get the sale. Sometimes the person who gets the sale is simply the one who asks for it. My sales person was quite bold about asking. After giving me two days to check out some other companies, he contacted me and asked if we could get together again. When we did, he simply asked if I was ready to make the purchase of his product. It wasn't so much a product decision for me as it was a trust decision. He had been genuine, he had allowed me to have space without pressure, and he showed integrity in his follow up. I knew if he represented this company, I would be served well after my purchase.

8. Follow up - A wise mentor once told me, "in business, the fortune is in the follow up." Make sure you have a super effective follow-up system that won't let you down. If you tell someone you'll call them on Tuesday, and don't get to it until Thursday, you may well lose the sale. Follow-up is so important to the sales process. Effective follow-up establishes credibility and accountability with your prospect. Not following up gives potential customers the impression that you're disorganized, or worse, that you don't care. That's a sure sales killer. Take every sales contact you make and schedule a follow up time. This tip alone could help you increase your sales success.

Practice these eight steps and you'll notice an improvement in how you feel as you enter the sales process, and you'll notice a difference in how people respond to you. The biggest difference you'll notice will be your closing rate - and that, after all, is the bottom line.

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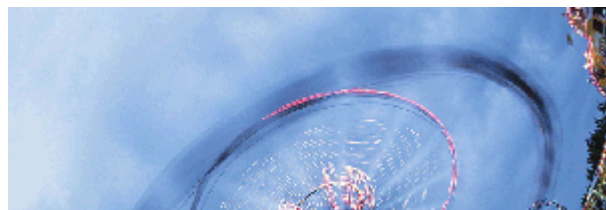
Staying Out of the Spin Cycle

It's probably happened to you - you're walking merrily through your day, things are going well, you're in a decent mood, and then you get a phone call from that one client who just knows how to push your buttons. You get off the phone and suddenly your mood has gone from fabulous to foul, and you find yourself yelling at your secretary. The coffee tastes terrible, and Susan from across the hall has become instantly irritating. You take off for lunch and nothing at the diner where you normally eat appeals to you. Driving back to the office your road rage gets the best of you and you cut off the SUV that's been tailgating you only to find yourself in a fender-bender. To top it off, the person in the SUV is another one of your customers, or at least was until today.

All of us have hot buttons that get us into trouble by sending us into spirals - one thing spins into another and before you know it, the original event, comment, or action that started the spin is so far away you can hardly remember what it was. Still, it wreaked havoc on your life and turned you into a person you don't even like. So how can you avoid this spin cycle and take control of your emotions so you don't have a Jekyll and Hyde experience?

1. Identify what makes you spin

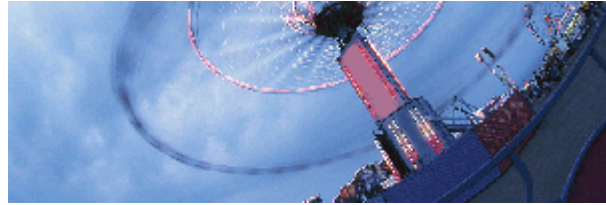
Sounds simple, but it can really make a difference. Become aware of your hot buttons, and even more, why they trigger you. Why does the mere sight of Joe from Shipping & Receiving make your blood boil? Why can you receive constructive criticism from Matt, but get hostile and defensive when it comes from George? How can you be so patient with difficult customers, and then get angry at someone else for a completely ridiculous reason? How can one negative thought lead to another, so that one bad sale leads to your business going bankrupt (in your mind, of course)? Knowing and understanding the triggers that make us spin is the first step in helping us to stop them from happening. Sometimes it's easy to identify them, but it takes a bit more work to understand them. If spins are a problem for you, it can be helpful to engage with a professional counselor or psychologist who can help you to get to the root



of the triggers, so you can be more effective in controlling your response to them.

2. Be proactive about stopping the spin cycle

Once you've identified and understand the things that make you spin, develop strategies to help you stop them when they occur. If a certain type of personality sets you off (maybe you are triggered by bossy people), figure out how you can approach them with a different perspective. If it's a kind of attitude - someone who is always blaming for example - find ways of coping so that you don't end up spiraling. If you do find yourself responding to a trigger and are in the first few turns of the downward spiral, come up with a STOP strategy. Some people find it helpful to simply say the word STOP out loud. Others use distraction, or positive affirmations. The strategies will be different for every person. You'll have to figure out what works best for you. When all else fails and you find yourself at the bottom of the spiral, try to see how ridiculous it is. Most of the time our spirals take us to the edge of our fears, but where our thoughts end up may be irrational or even comical. Being able to see that, may help you avoid ending up there again.



3. Keep yourself physically and emotionally healthy

If you are run down, or emotionally exhausted, you will be less able to cope with spin situations. Eating healthily, getting enough sleep and exercise, maintaining happy, healthy relationships, having balance in your life - all will contribute to your ability to keep yourself out of the spin cycle. Our physical and emotional states are never very far from each other, and are very reciprocal. The healthier you are physically, the better your ability to deal with difficult emotional situations.

Spins are inevitable, but acknowledging them and strategizing about how to deal with them when they do come, will help you stay on top of, rather than get sucked into the tornado.

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White Horse Plains Community Futures Development Corporation
56 Royal Road North
Portage la Prairie Manitoba R1N 1V1
Tel: 204-856-5000 Toll Free: 1-888-WHP-CFDC (947-2332)
Fax: 204-856-5006
info@whpcfcd.ca
www.whpcfcd.ca

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