



September, 2010

Video Conferences Available at the Newsask Office

Newsask is committed to offering citizens in the region video conference training, seminars and workshops that are made available through the Saskatchewan Video Conference Network. There are many sponsoring entities including: Canada Business Infosource, Women Entrepreneurs, Canada Revenue Agency, and the Province of Saskatchewan. An amazing variety of video conferences are available to anyone interested but they must register in advance with the Community Futures Office. Learn from professional and experienced presenters in a casual classroom environment, via video-conference to our boardroom here in Tisdale. There is a \$10.00 charge for each session to cover costs and any handouts. The facilities are also available to community groups for a reasonable rental fee.

Newsask is utilizing a Facebook page to list the Video Conferences available, the dates and a short description. To access the information, log onto Facebook and search for "Community Futures Newsask."

For more information or to register, contact the CF office at 306-873-4449 OR 1-888-586-9855.

E-mail: admin@newsaskcfdc.ca or checkout the website at www.newsaskcfdc.ca

Sep 2	12:00 – 2:00	Business Opportunities and Ideas – Choosing the Right One!	C/MBSC
7	12:00 – 3:00	Your Business Plan – Getting Started	C/MBSC
8	9:00 - 12:00	Are You Ready to Be an Entrepreneur	C/MBSC
9	9:00 - 11:00	Introduction to Income Statements	C/MBSC
9	12:00 - 2:00	Harmonized Sales Tax & How It Can Affect Your Business	SVCN
14	1:00 - 3:00	Time Management and Goal Setting	C/MBSC
15	11:30 - 2:30	GST Information Workshop	C/MBSC
16	9:00 - 11:00	Selling and Negotiating to Win	C/MBSC
16	12:00 - 3:00	Small Business Information Seminar	Canada Revenue
16	2:00 - 4:00	Google Pay-Per-Click (PPC) Marketing Basics	C/MBSC
21	1:00 - 3:00	Creating Connections - Networking in Canada for Immigrant Entrepreneurs	C/MBSC
22	1:00 - 3:00	Business Plan Re-Boot	C/MBSC
23	9:00 - 11:00	How to Buy a Franchise	C/MBSC
23	12:00 - 3:30	Selling to Government: Federal, Provincial & City of Saskatoon	SVCN
23	2:00 - 4:00	Google Pay-Per-Click (PPC) Marketing Advanced	C/MBSC
28	11:00 - 3:00	Performance Management	C/MBSC
30	12:00 - 1:00	Sask Provincial Sales Tax (PST) Seminar	Sask Finance
30	12:00 - 3:00	Your Business Plan - The Home Stretch: Operations & Financial Summary	C/MBSC
Oct 6	12:00 - 2:00	Stayin Up in an Upside-down World	SVCN
7	10:30 - 12:00	Taxable Benefits for Employers	CRA
7	1:00 - 3:30	Payroll Information Seminar	CRA
14	12:00-2:00	The Importance of Implementing Basic HR Policies	SVCN
18	10:00-12:30	Import Seminar	SVCN
18	1:30-2:30	Export Seminar	SVCN
18	3:00-4:30	Importing Vehicles Seminar	SVCN
21	10:30-2:30	Labour Standards	SVCN

22	12:00-1:30	Intellectual Property Seminar	SVCN
Nov 4	12:00-1:00	Why Exporting?	SVCN
18	12:00-2:30	GST/HST New Registrant Seminar	SVCN
25	12:00-1:00	An Introduction to Effective Recruitment	SVCN
Dec 9	12:00-2:00	Strategic Marketing	SVCN
Jan 6	12:00-1:00	Saskatchewan Provincial Sales Tax (PST) Seminar	SVCN
Feb 3	12:00-2:00	T4/T4A Year-End Preparation Seminar	SVCN

Check out Community Futures Newsask on [Facebook](#) to access detailed descriptions of these seminars.



We don't think small when it comes to your business.

Introducing a fresh, new line-up of Community Futures Small Business Loans designed to help you start, expand, relocate or buy a business in a rural community. Applying is fast and easy. Loans are flexible and affordable. Take a look at the line-up:



ReadyCash Quick cash or short-term loans of up to \$10,000. We understand your need to access business funding quickly to keep your business strong and successful. ReadyCash can help meet an urgent business need.



FlexLine Flexible lines of credit from \$5,000 to \$50,000 – money that's there when you need it. For modest credit needs, FlexLine offers a fast, convenient and affordable way to access funds, whether you need to balance out cash flow or respond quickly to a new opportunity.



TrailBlazer Financing for investments in technology or training to help grow your business. Remaining competitive means investing in intangible assets like new technology and skills training for your people. Who finances that? We do!



BizBuyout Loans to assist with the purchase of an existing and successful rural business. Sometimes, buying a established business from someone who wants to move on is the best way to go – we can help you with financing and technical advice.



NewBiz Loans for entrepreneurs who want to start a business in a community served by Community Futures. If you've got a viable business plan, along with the creativity, energy and drive it takes to be an entrepreneur, we can help you get up and running.



NextGen Loans for first-time entrepreneurs age 18 to 30 with a great idea. Many young people have the spirit, drive and creativity to make very successful entrepreneurs. We're here to see that they get a first chance to try!



BusinessAble Loans for persons with a disability seeking to start or expand a business. Entrepreneurship can offer the flexibility many individuals with disabilities need to get back into the workforce. We can support you every step of the way.

Every year, our Community Futures offices collectively complete hundreds of small business loans ranging from \$10,000 to \$150,000 and totaling over \$20 million – that's a lot of money for a lot of small businesses.

8 Must Read Business Books

I'm always on the prowl for great books – especially books about business. With the explosion in popularity of self-help and business books, it's sometimes difficult to know where to invest your time. And, books are expensive, so how do you know what will be worth your efforts? I've put together a list of the ten must-read business books according to Bizlaunch.ca, a small business website that provides practical, ready-to-apply how-to advice for small business (check out www.bizlaunch.ca). I cross-referenced this list with the top 10 business book bestsellers on Amazon.com. The first 3 titles were on both lists.

1. Good to Great by Jim Collins

This carefully researched book is based on years of detailed, empirical research and is powerful for producing results. According to business guru, Peter F. Drucker, the book disproves most of the current management hype. "From the cult of the superhuman CEO to the cult of IT to the acquisitions and merger mania, this book will not enable mediocrity to become competence, but it should enable competence to become excellence." says Drucker. The message is that great management is attainable by mere mortals and that its practitioners can build great institutions.

2. How to Win Friends and Influence People by Dale Carnegie

For more than 70 years the rock-solid, time-tested advice in this book has carried thousands of people up the ladder of success in their business and personal lives. This best-seller will help you achieve your maximum potential. Learn three fundamental techniques in handling people, six ways to make people like you, 12 ways to win people to your way of thinking, nine ways to change people without arousing resentment, and much more. This book has stood the test of time and is a classic worth the investment.

3. Duct Tape Marketing by John Jantsch

It is a rare entrepreneur who enjoys marketing. It is even rarer to find one who knows how to do it right. With so many means of advertising your business, which do you choose? Which methods bring in good returns and which ones will be costly and ineffective? This book delivers marketing that sticks. That means developing marketing that gets people to know, like, trust, and contact you. It's putting your business in front of people who are ready to buy. The book delivers more than just generalized advice and doesn't get bogged down in confusing marketing speech. Practical, real advice that works!

4. The E-Myth Revisited by Michael Gerber

In this revised edition of the million copy best-seller, "The E-Myth", Michael Gerber dispels the myths surrounding starting your own business and shows how commonplace assumptions can get in the way of running a business. He walks you through the steps in the life of a business and shows you how to apply the lessons of franchising to any business, whether or not it is a franchise. Gerber draws the vital, often overlooked distinction between working on your business and working in your business. This book will help you to truly grow your business in a predictable and productive way.

5. Success Principles by Jack Canfield and Janet Switzer

The Success Principles is a roadmap for anyone – from marketing professionals to small business owners – striving to achieve their professional and personal dreams or goals. Touching on every aspect of our lives, Canfield offers 64 practical and inspiring principles to get any aspiring person from where they are to where they want to be.

6. Guerilla Marketing Excellence by Jay Conrad Levinson

Sub-titled "The 50 Golden Rules for Small Business Success", and by the author of the immensely popular "Guerrilla Marketing", Levinson takes his guerilla marketing concepts and breaks them down into 50 basic truths that can make or break your company. It is an accessible, informative and thought-provoking goldmine of ideas for entrepreneurs who want a do-it-yourself marketing guide that will lead them to business excellence.



7. The Secrets of Closing the Sale by Zig Ziglar

A key skill in successful living is the ability to persuade others. "Secrets of Closing the Sale" is not just about the close. Ziglar emphasizes that you have to cover "all of the bases" in order to reach the close – including finding your customers, meeting and getting to know them, building rapport and trust, telling a good story, and answering their objections. The humorous illustrations and stories in this book keep the material fresh and up-to-date, even though it was published in 1984.

8. Firms of Endearment by Raj Sisodia, Jag Sheth and David B. Wolfe

First published in 2007, this book has received great praise from business leaders around the world for its fresh new approach to what is required for business success in the coming years. Today's successful companies are value creators. They're generating every form of value that matters – emotional, experiential, social and financial, and they're doing it for all their stakeholders because it's the only path to long-term competitive advantage. This book provides specific, practical guidance on transforming every relationship you have and creating unbeatable advantages for your business.

With the amount of time we spend reading things online, there is something soothing about sitting down with a real book in your hand. Go out and buy at least two new books this coming year - consider it professional development - and be amazed at how this simple thing will change the way you do business.

Getting Your Bank Manager to Say "YES"!

One of the biggest challenges small business owners face is getting financing when they need it. With the economic realities of the last number of years, banks are tightening their belts and behaving in a more discriminating way when it comes to lending money, to both consumers and businesses. It can be enormously frustrating when you know that a cash infusion can assist you in taking the next step toward growing your business, but you can't convince your bank manager to give you the money. It's not impossible – it just requires knowing what banks are looking for, and providing the information they need to make a decision in your favour. At the end of the day, their primary concern is whether you are a risk in terms of repayment of the loan. Here are some ideas on how to go in well-prepared and increase your chances of success.

Demonstrate confidence in yourself

It's not just your business idea that you're trying to sell, it's your ability to pull off the idea. Remember, you've had months, even years, of thinking about your business - but bank managers are only looking at what's in front of them, in the context of a cautious lending culture. While enthusiasm for your idea is helpful, it won't influence their decision to approve the loan, unless they are also confident that you have the means to pay the funds back.

Review your track record and identify the skills and experience you bring to your venture. This is about more than rewriting your resume. It's about demonstrating how your strengths put you in a position to be successful, and that you have a plan to minimize any weaknesses that may hold you back. Back up your skills with solid evidence you have what it takes – testimonials, industry awards or recognition from people who have worked for you. Combine a passion for your business with a real understanding of the unique skills you can bring to it, and you'll do a lot to convince a bank manager that your funding application may be worth a closer look.

Demonstrate confidence in your idea

While most experts would say we are slowly recovering from the recession, times are still tough for many businesses. You need to convince a bank manager that your business will work now, while the economy is recovering from a downturn. Think about the questions a lender might ask. How do you plan to develop your idea, who are your customers, what is your marketing plan, who are your competitors and how are they likely to respond to your plans, what is your vision for the future of your business, how are other businesses in your sector doing, what is your capacity to service a loan, and



what security do you have to offer? By researching the answers to these questions before you go in, you will develop a believable, measurable, promotional pitch for your loan application. Practice your pitch in front of family, friends, or other business owners and professionals. They can help pick out points that are unclear, pinpoint gaps in information, and help you hone your presentation to give you the best chance of success.

Demonstrate confidence in your plan

A strong, clear and concise business plan is the strongest tool you have for securing funding. While every plan contains the same basic information, a smart plan will tailor details for the person reading it; in this case, making sure you show a bank manager when and how they will get their money back. The current economic situation also means that banks expect a more extensive level of detail when it comes to financial forecasts and cash flow projections. Do your financial homework and prepare these documents before you ask for your loan:

- A complete business plan, with details of your capital, cash balance and cash flow patterns, profit and loss forecasts, and sales forecasts for the next three to five years
- Your assets and how you will secure the loan
- Past three years' accounts for any previous businesses you have run
- Employment record, highlighting significant achievements
- References and testimonials from previous employers and customers.

Yes, it's harder than it used to be to secure loans for your business ventures, but understanding what is important to your bank, and being well-prepared with the answers to questions that may be asked gives you a strong advantage. Confidence in your ability to deliver your plan, the strength of your idea and the comprehensiveness of your plan will improve your chances of success.

Button Up Your Website

(principles taken from the email marketing experts at www.verticalresponse.com)

The most effective business websites are those that move visitors to action. How well is your business website doing that? Much research has been done on what makes a website effective in driving customers towards making purchasing decisions. One of the easiest and most effective strategies is using "buttons" on your website as a call-to-action instead of words with links. Buttons have been proven to drive more clicks. You've probably seen buttons like "Sign Up Now" or "Buy Now." "Download Now" "View the Demo." on websites you've visited. There is substantial evidence that these highly visual cues work in getting your customers to take the next step. If your website doesn't contain buttons to guide customers toward action, here are some things to consider.

Use action words - an "actionable" word will usually work better than a passive one on your button. Instead of saying "Free Trial" you might try something like "Start Your Free Trial." All of these things might seem subtle, but they also might get your readers doing what you want them to do.

Draw user attention with size - in web pages, the size of an element relative to its surrounding elements indicates its importance: the larger the element is, the more important it is. Decide how vital certain site actions are, and size your call to action buttons accordingly.

Draw user attention with prominent positioning - the placement of call to action buttons on a web page is critical to drawing the eyes of visitors. Placement in prominent locations such as the top section of a web page can lead to higher landing page conversions because users will likely notice the call to action button and take action.

Use whitespace to detach call to actions from other elements - the use of whitespace (or dead space) around a call to action button is an effective way of making it stand out in areas where there are many elements. The more whitespace there is in between a call to action button versus a surrounding element, the less connected they are. Therefore, if you have other elements that can help convince users to take action, reduce the whitespace in between those elements and the call to action.

Use highly contrasting colors - deciding what colors to use for call to action buttons is very important. Use colors that have a high contrast relative to surrounding elements and the background because it is critical to ensure that the user notices your call to action.

Offer secondary alternative actions - a web page can have multiple calls for actions. Sometimes it's necessary to offer a secondary action in order to convince the user to later take your desired primary call for action. For example, before the user signs up for a web service, some users may need further information to be prompted to take the action of signing up; secondary actions may be calling them to take a product tour or to visit a web page with more information about the product.



Alternatively, you may wish to display the secondary action below the primary action. This may be necessary if you need to have greater visual separation of your calls for action.

Convey a sense of urgency - phrasing of the action by using bold, confident, and commanding words can alter the user's perception in such a way as to convince them that they shouldn't wait any longer to take action and that waiting to take action would result in a penalty or a missed opportunity. Often, suggestions to perform an action can be effective in creating a sense of urgency. Using words such as "now", "immediately" and "right now" can convey such urgency.

Tell users that taking action is easy - often, a user's hesitation to take action stems from thinking that an action will be difficult, costly, or time consuming. By taking care of these concerns, your call to action buttons can lead to more conversions.

Tell users what to expect - most web users are hesitant to take things they see on the web at face value. Their trust has been burned before by links that promise free service only to find out that they'd have to put in their credit card numbers to get what they want. To increase click conversion and to build trust, anticipate users' scepticism and tell them what they will gain by taking the action you've presented to them. When designing a call to action button, think of all the potential questions users will have, and make sure that you answer them in time.

Do some browsing on your own and notice which buttons get your attention. Which ones drive you toward taking a next step? The addition of buttons on your website should be relatively inexpensive, but may dramatically increase the actions you want your customers to take.

The Secret to Good Writing

It's a skill you learned when you were in grade school, and something most of us take for granted. It's essential to business. Whether it's an employment or business contract, website copy, a letter to a customer, or the text for a brochure, the way you write is a critical factor in how people perceive your company's professionalism and credibility. If this is something you've struggled with in the past, there's good news. Writing isn't all that difficult. In fact, if it's been hard for you, chances are you're making it more complicated than it needs to be. Whether you're writing to compel, move to action, solve a problem, or promote your business, here are some things to help you simplify – which is the key to effectively communicating your message.

Streamline your use of words.

Read every word you've written and ask yourself whether that word helps you to get your point across. If it doesn't, take it out. We are so used to using useless words, we are hardly even aware we use them. Here is a list of commonly used "useless" words. While there's nothing inherently wrong with these words and phrases, they simply don't contribute to great writing.

- **Very** - commonly used, but it generally doesn't add anything to a sentence. What's the difference between being "very upset" and "upset"? It would be better to describe how upset you are by saying, "I'm so upset that I



can't concentrate on my work." That says a lot more than, "I'm very upset."

- **There are** - these two words simply take up space on a page – they are fillers. Instead of, "There are many reasons why you should buy our product." how about, "Our product will save you time and money and eliminate frustration."
- **That** - although sometimes an essential word, "that" can often just take up space. "It's important that we proofread our writing to ensure accuracy." This sentence reads correctly when you remove the word "that". Whenever you see it in a sentence, read it again without it and see if it still makes sense. If it does, take it out.
- **Needless to say** - someone once said, "If it's needless to say, then why did you say it?" Again, it does not contribute to your point. "Needless to say, this is not the way to write.", says no more than, "This is not the way to write."
- **Utilize** - Utilize doesn't mean anything. What you are actually saying is "use". It's important to utilize correct language to ensure your writing makes an impact." Use "use" instead.
- **Something like/Due to the fact that/For the reason that/Basically** - these phrases are just clutter. They add no value to your writing. Get rid of them whenever possible.

Once you start looking at every word with a more critical eye, you will begin to notice them more often.

Be Ruthless with Your Sentences

Sentences do more than make up paragraphs. They create context, explain things, set up a point you are going to make, provide information, and serve as transitions from one thought to another. Every sentence you write should have an impact. Take a critical look at your writing, and after every sentence, ask yourself, "So what?" If you don't have an answer to that question, look at the sentence again. Does it really contribute to what you are saying? If you took it out, would it change the message? Is it a repeat of something you have already said? If it doesn't add value, take it out.

Good writing doesn't necessarily require an extensive knowledge of Strunk & White's "The Elements of Style" (although it is a classic reference book that should be on every business owner's bookshelf), but it does require a willingness to put some effort into your writing efforts. Good writing is simple, concise, thoughtful and clear. If it's too complicated you won't get your point across and you'll be asking yourself why your writing is not having the impact you hoped. Don't let bad writing be the reason customers walk away from your business.

How to Win Customers

Dale Carnegie is arguably one of the most significant influences in understanding people and making connections this generation has seen. First published in 1937, his international best seller, "How to Win Friends and Influence People" has sold 15 million copies globally, and is still on the list of top ten business books sold on [Amazon.com](https://www.amazon.com). Along with a number of published works by its founder, the Dale Carnegie Business Group holds hundreds of seminars and training conferences annually around the world built on Carnegie's people principles. While "How to Win Friends and Influence People" isn't necessarily business-specific, it speaks to how people in general are won over and influenced. This definitely has implications for the entrepreneur who wants to build his/her business. In this article, I've taken just one of the principles in Carnegie's book and put it into the context of winning customers for your business. The fact that these principles have been working for 73 years make them worth considering!

Six Ways to Make Customers Like You

Become genuinely interested in them. One of Stephen Covey's timeless principles in "The Seven Habits of Highly Effective People" is: seek first to understand, then to be understood. Similarly, Carnegie suggests that people don't care what you have to offer if they feel you don't care about who they are and what they need. I'd like to underscore the word "genuinely". If demonstrating care is simply a means to an end, a ploy to get people to buy from you, it won't work. The better you know your potential customers, the better you'll be at determining what they need and how you can fill that need. Ask questions before you start to sell. What do they care about? Who do they care about? What's missing? What need are they trying to fill?

Smile. Sounds simple, but you'd be amazed at how many people forget this most basic of human courtesies. Especially sales people who are deep in "selling" mode. They tend to demonstrate an intensity that can come

across as hostile and intimidating. A simple, genuine smile goes a long way to making people feel at ease and increasing their level of trust.

Remember that a person's name is the sweetest and most important sound in any language. I used to do corporate training throughout Canada and the US. Often I was in a different city every day, with rooms up to 100 people. I began the practice of trying to memorize people's names as they came in to the training room every morning, so that by the time they were settled into their seats at 9 am, I could go around the room and recite every person's name. I did this by shaking hands with each person, and saying their name back when they introduced themselves to me. With practice, I was able to do this with a room of up to 40 people. I still remember the surprise on people's faces when I responded to a raised hand or comment by saying their names. "That's a great point Susan". If this isn't a strength for you, find a way to make it one. Being remembered makes people feel special and important, and will make an impact on your credibility when it comes to the sales process.

Be a good listener. Encourage customers to talk about themselves. Similar to the first point of being genuinely interested in your customers, this principle encourages questioning and active listening. Imagine if, in your first meeting with a potential customer, you didn't try to sell them anything, but simply asked them questions and allowed them to reveal themselves to you. If your reaction is that this was a wasted meeting, you'd be revealing that you don't understand people. By making knowing them a priority, you've built trust and fertilized the ground for successful sales when you meet again.

Talk in terms of your customers' interests. By getting people to talk about their interests, you are actually creating opportunities for more effective sales. Let's say Mr. Smith mentioned in passing that he was heading home to watch the football game. You ask him whether he watches CFL or NFL. You ask him about his favourite team. You discover he's from Regina and football has been in his family's blood for generations; how he and his siblings always had season tickets and attended games together until they moved away from the city. You find out he travels home at least once a year to take in a Roughriders game, and has attended four Grey Cups over the last 30 years. What have you just learned about Mr. Smith? If he's a Roughriders fan, you know he's tremendously loyal. You know that he travels at least once a year. You know family is important to him, and that sharing activities with them is a high value. You can probably surmise that he misses this significant part of his history. You know that he has deep roots. How might you deepen your connection with him based on what you now know? How might this knowledge help you sell to Mr. Smith more effectively?



Make your customer feel important--and do it sincerely. As we review the last point, you will see that many of these points have the same root purpose – to sincerely deepen your relationship with your customer, resulting in their feeling important to you. In the end, this increases your capacity to identify needs and recommend solutions, which means sales for your business. Keep a database of your customers, and notes on the things you find out about them. Tickets to a game, a clipping from the paper or a magazine on a topic of interest, a bottle of their favorite wine, lunch at a favorite restaurant, are all ways you can make your customers feel important.

Carnegie has built a decades-long career out of teaching what makes people tick. Times may have changed, as have methods, from what they were 73 years ago, but fundamentally, people are still people. How can you take these time-honoured principles and increase your capacity for connection with your clients?



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