

“Practical Marketing and other small business stuff”

A - Z of Small Business

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A is for Accountants

Before I impart some information, let me tell you a wee story. When I set up in business I knew that I should have an accountant but I didn't have a clue how to do that so I got out the Yellow Pages (it was that long ago) and chose from those listed in Fife alphabetically. I knew the names of the big players and obviously didn't choose them because I knew they would be expensive, of course. I ended up choosing this old duffer who oozed "Old Boy Network" and mentioned the Chamber of Commerce so that sounded just fine to me. He quoted me £1500 for my annual accounts and said to get back in touch at the end of my first year. Honestly - this is totally true. I had no benchmark so that's what I did, I kept some excel spreadsheets and was fastidious with receipts etc.

So at the end of the first year, I went back with my carrier bag of carefully kept books and he said "Who are you and what do you do?"

In the meantime I had networked a bit and by listening to conversations reckoned that it was time to cut and run.

And therein lies the moral of this musing. When you start up your business, many people will not yet have started networking so are unable to gather recommendations for business service providers. By all means pick up the phone and call a few, but this is when LinkedIn could be a great service because of the recommendations section. Take some time to peruse your local accountants here. Even ask in any LinkedIn groups that you have joined who fellow members would recommend.

And if you are a simple self employed business and the accountant quotes more than four figures, stop and stand back before you make a choice. Accountants are having to cut their prices and there are some perfectly good offerings for the £500 mark or thereabouts now. Many accountants wax lyrical about the extra services that they offer as part of the deal. Ask yourself what you really need at this stage of your business.

And don't be a twit like me, get a few quotes, be choosy, just because they are a 'professional' doesn't mean you have to be intimidated. I think my old duffer has since retired probably quite richly on all the exorbitant fees he was obviously charging...or maybe it was just me.

B is for Business Cards

Ha – you all thought that B would be for Banks but I will save that for another day.

Harking back again to days of yore I remember so clearly being amazed and surprised when I learnt about the wondrous Vistaprint and free or mega cheap business cards. But I was too late because I had already spent some of my startup budget getting a fancy logo AND business cards. Oh was I kicking myself that I could have saved a few quid.....

Until I started networking and very quickly found out that you could quickly identify who was using Vistaprint business cards. If it wasn't one of the template pictures it was the giveaway quality. Now what image did that convey?

When I started running networking events, one of the unseen tasks is clearing up at the end and that would include all the business cards that had been left and guess what, it was invariably a Vistaprint standard template card that was left. So you know what to do if you don't want your card left behind.

But can I also add in here that a card should:

Be easily read – some of us need glasses and teeny white print on shiny black might look nice but is hopeless to read

Have all the contact information – you have no idea the number of people that DON'T put full contact information on cards – give people a choice of ways to contact you

Say what you do – come on, give us a clue, especially after a hectic network session

Not be a fancy schamncy multi folding zip whang effort – make sure it is easy to slip into a pocket or card holder or else it will likely go in the bucket rather than be memorable

Use both sides (Guilty!)

Please feel free to add what else you think should be on a good business card

C is for Contacts

It's time for 'C for ...' and I have pondered this one. Would it be Cash flow – management of which can make or break a business but then I thought too much accountancy stuff so this time I have chosen C is for Contacts. Another life blood of business. This is one I didn't get wrong from the start because I did have snazzy new business cards when I started out and wanted to hand them out to everyone and, of course, got a business card in return.

A side note here – one of the current trends seems to be that some folks only hand their cards out to chosen people – i.e. people that they want to do business with. Not very sure I agree with this as a single conversation is not enough to establish that criteria I reckon and I have always worked on the maxim of “You never know....sometime in the future.... Indeed some of my best pieces of business have come from people keeping my card and contacting me again years later.

So do you look after your contacts? Do you keep them tidied into a nice and orderly fashion, perhaps a database using Excel or as contacts on Outlook. Or, indeed, you might have gone the whole hog and set up a CRM system (Customer Relationship Management). There are many on the market, some cheaper than others – just type CRM into your browser. What you shouldn't have is a pile of business cards languishing in a drawer doing nothing for you at all.

What's the point of meeting people and starting a business relationship if you don't keep it warmed up – even just a 'hello' once and while is better than nothing. And you never know when you might decide to start a wee newsletter or a marketing campaign in the future.

So my advice is:

Start collecting contacts when you are out and about

Get them into order recording where and when you met for future reference

Store them so that you can easily and quickly refer to them

...and always keep in touch with your contacts – even just once a year is better than nothing.

PS – if anyone asks me for a business card I always hand it over and ask for one back and I always share how to get in touch with me - #notashrinkingviolet

It's 'D' for Decision.

Yes the Decision Maker – that golden target we all want to get to quickly and painlessly. Or even get the decision maker to make the 'bl**dy decision. Now there are shelves of books all dedicated to this subject – just stop at WH Smith at the airport the next time you are travelling and you will see all the business gurus offering their advice. So I am not going to add my tuppence worth as basically I have nothing wise or new to say on the subject. But what I am going to add here is about finding decision makers.

It's simple folks – go where they go.....and if you want to deal with blue chip companies, the decision makers sure don't attend the usual sort of network meeting we all go to. Remember these decision makers are most likely employees and don't spend hours hanging round noisy bars with a glass of warm vinegar (sorry wine) smiling brightly and hoping to meet the business person of their dreams. This is when you need to go where they go so you need to do some detective work to make sure you know all about your target. If they go golfing with the Chamber – many do – be there. If their company supports a worthwhile cause – many do such as PSYBT – go to these events. If they attend industry events or are members of an industry body – you should be too. Look out for what their company sponsors and get involved.

I know that all of this will likely cost more than a cup of coffee and take more time than two hours hanging about a café. It takes time and dedication but it does pay dividends. All you need to be is crystal clear about who you want to do business with and then turn detective. You will make contact eventually – just don't blow it when you do. Not that's another story for another day.

E for Expert

I am going to make a HUGE assumption here. When you started your business you were an expert in your chosen field. Not just good at it and not just a wee hobby but an outstanding expert and the go-to person. No, thought not!

Far too many new businesses set up offering a product or service because the new entrepreneur LIKES to take photos, designs websites in their spare time.....or indeed set up as an Events Organiser just because I liked doing it and was good at running the Brownies! Oh yes I hold up my hands now – I was that person. No wonder the Business Gateway Advisor I met shook her head ever so slightly. I just knew that I liked organising ‘things’ and thought that would be a good change of career.

Now I am not saying NOT to set up your business doing what you want to do rather than what you are currently expert in – in my case it was selling High Performance Wires and Cables – (such a demand in the micro business market – not). All I am saying is make sure that you have enough experience and credibility to get started and a couple of case studies up your sleeve to demonstrate your expertise.

And always strive to become the go-to expert. To do that you need to share your knowledge and skills freely and widely in the early days. Also look for potential collaborations with ‘competitors’ where your expertise can shine and you can add the experience to your portfolio.

It took me a year to learn that bitter lesson and it was year wasted. So while you are doing all your market research, remember to consider how you will get the message over about your EXPERTISE and astound your potential clients with your knowledge and skills.

F for Flogging.....

.....a dead horse! Or indeed a dead product or service! In this fast changing world of business, ideas, products and services go out of date and fashion so quickly BUT far too many business owners don't move with the time quickly enough and consequently their businesses can go down the tubes.

Now I have been in this situation a few times over the years and possibly carried on too long flogging something that people clearly no longer wanted or, indeed, was then being copied and offered by my competitors – that's one of the problems being a market leader but that's another blog.

So just how do you recognise when the horse is about to drop dead – metaphorically for all the cuddy fans! Well, here is how I do it..... I would hope that you are always evaluating your product or service and coming up with ways to continually improve, add extra benefit etc.

I reckon the time to start the shift is when the evaluation process no longer yields improvements to be made. It might be easy to sit back on your laurels at that smug point and think you've made it! But really that's the time to start working on your next big thing.

G for Gullible

I am going to share one of the most toe curling experiences of early days in self employment BECAUSE I reckon there are still people in business world who look at the new starts as young lambs to the slaughter....

So I joined a network group, which will remain nameless as the group itself was blameless. Not long in business and the business card box had hardly a scratch in it. I was very nervous about attending meetings with all these super confident business owners but at my first meeting a kindly lady called Jenny went out of her way to make friends with me. She told me that she had a very successful antiques business in Fife and was a long established and experienced business person and she loved to help new business. All very plausible indeed.

After a couple of meetings, in hushed tones, she said that she had a brilliant project that needed event management and was just up my street. Her husband – who she said was loaded – was acting as an agent for a fairly well known, upper end house builders who were developing a range of luxury flats in Leslie – but all very hush hush. They were planning to launch this project at the Open Golf in St Andrews and needed staff for the event to man their marquee. Only people who could speak well and be presentable. Part of the deal was that her husband was going to pay for us to fly to London to get designer outfits for the event so we would look fabulous.

But she wanted to check that she could work alongside me comfortably and asked me to go up to her Antiques business in Gateside for a couple of weekends to work in the shop. Now all I could see was designer clothes and St Andrews and my first major commission. So off I goes and there was an antiques place and it did seem to be genuine with people coming in and doing business with the all knowing expert Jenny.

But alarm bells were starting to tinkle – OK there was a building site at Leslie but didn't look like luxury flats for well heeled foreigners to me. I then had occasion to go to her house which was very nice but no pad for a millionaire husband. I met the husband and he was a lovely chap but no tycoon.

It was time for stage exit left immediately and I did get out of this with nothing worse than a few unnecessary miles on the clock, an ever biding loathing for Gateside (irrational I know but every time I drive through I cringe) and a very dented pride.

Jenny was last heard of heading northwards and then I found out that wasn't even her name.

But sadly I still watch, admittedly a very few, new business owners being sucked down paths by Walter Mitty characters, even rogues.....so, please, if you spot a new business in network land talking at length to someone you know to be dodgy, maybe whisper a quiet word in their ear. I do.

H is for Humour

I am blatantly plagiarising this week on the back of Ben Cartwright of Uniq who has created a lovely wee video about using humour in business - <http://youtu.be/vM1u2JqtpY4> - you should really watch it.

But if you can't, I just couldn't agree with Ben any more on this subject. Life is short enough and hard enough in business to not have some fun along the way. After all it's your business and you can let your hair down occasionally. Laughter:

- Is good for the soul,
- Reduces stress,
- Is a great equalizer
- Is a great ice- breaker

Now I am not suggesting that we all become Tommy Cooper or Ricky Gervais overnight but have a look at your business proposition and think how a small injection of light heartedness might make it all the more personable and approachable.

Here's another example of taking a difficult business to promote and injecting some humour with Saltire Will Solutions - <http://www.saltirewillsolutions.co.uk/will-writing-videos.php>

And just to finish off, if you need someone to help you find your hidden humour try - <http://www.jimbarker.net/>

Inspirational speakers

How do you feel when you listen to 'motivational and inspirational' speakers? Do you feel inspired to go out and achieve wonderful things or are you dulled into thinking "What's the point....."

Over the years I have listened to many motivational speakers and sometimes I have been inspired and sometimes I have been left admiring their entertainment value and not a lot else. For example I listened to Michelle Mone a couple of years back – to be honest I thought she spoke well but I wasn't in the slightest bit inspired – was it because her achievements happen only to the teeny weeny 0.00005% percent of the business owners, or was it that I could not see past the green cheese and Laboutin shoes! I don't know! Everyone else seems to find her so inspirational.

Was I inspired listening to Ruth Badger – I was for a bit – but that soon faded and I have quite honestly forgotten what she spoke about. How about Tom Hunter, Charan Gill, Mick Jackson, Toyah Willcox, the chap from a Dragons Den spin off with the shiny head from Scotland.....yup, all of them at some point but today no-one sticks vividly as being a role model for me to be inspired by.

So you may well ask what on earth inspires me to keep going. I am not sure – it isn't Business Books and it isn't TV Celebs, I think it is my fellow business owners and listening to how they achieve success and realising that what they are doing is realistic and that I can implement their successes into my own business.

But here's the rub folks, when arranging events and considering guest speakers, suggest an ordinary business person and no-one is interested – we all want the lure of the Celeb! Arghhhhh – what's the solution?

J is for Job

Now before I launch into this blog's thoughts I want to be absolutely clear that there is no right and no wrong here. But I hope what I have to say will help you when out and about meeting fellow solo business people.

I believe that there are three distinct categories of self employed or solo business owners and each has their own plans, business strategies and needs, hence the potential for doing business. There will always be the exceptions and I look forward to being corrected but here goes...

Self Employed because I want to be....this, in my opinion, is by far the smallest category but also the group that are most likely to generate business. IWTBs have made a choice to become self employed very often by leaving paid employment because of dissatisfaction with some aspect or another of that employment. In my case I walked away from a good salary, pension scheme etc because another day of it would have probably resulted in either a total breakdown or a lengthy jail sentence. IWTBs having made the choice are not looking to go back to paid employment if they can manage to make a go of it. Therefore ITWBs are generally prepared to invest in their business with purchases and are therefore worth searching out. IWTBs often have growth plans and because they have made the choice are often more determined to succeed longer term.

When I started my business there was about 30 of us who regularly went to the startup classes with Business Gateway and kept in touch over the years. Now that group is down to 4 or 5 of us. Looking back I can see why.

Self Employed because I have to be....this group deserve a HUGE round of applause and acknowledgement. Very often they have been made redundant, need to supplement the family income, bolster the pension etc. But rather than vegetate in a corner or take from the state, they are doing something about it and taking destiny into their own hands.

However, therein lie a couple of wee problems for anyone looking to sell to the IHTBs. Very often the IHTBs are looking on self employment as a stop gap rather than a total life choice. Therefore, they are often not looking for much more than a basic spend on their enterprise.

To be honest, often all that is needed is some business cards, a simple web or Facebook page and a few quid to go networking. It's a stop gap till something better comes along – so why invest heavily in their business?

Self employed because I want some pocket money (and that's what I hope to be some day).

With our ever aging population and slew of early retirals we have an ever increasing availability of third age expertise. Add to that the fact that many taking retirement now are as fit and healthy as they were in their early forties. They aren't quite ready for Sunny Pines Retirement Complex. But they don't want to work full time. A few hours a week consultancy or perhaps a few hours flogging the latest multi-level marketing product is enough for them.

And thank goodness these brains and experience are there for us all. But like the IHTBs the IWSPMs don't need to invest heavily in a business. Again a few cards, a wee page of Facebook and a few quid to go networking is enough. Often the IWSPMs will call on their old business friends and contacts to generate all the business they need.

So therein lies the conundrum I reckon. Lots of folks go into self employment but very few need to spend much on their business so when you go to many of informal network events – which are ideal for the IWSPMs and the IHTBs because they don' require any investment – there is plenty chat and plenty friendliness but not a lot of business to be done. That's quite simply why the structured stuff like BNI which requires commitment and investment works for the long term self employed.

K is for Knowledge

We all know the saying that a little bit of knowledge is a dangerous thing. Well I would say when you are a business owner a little bit of knowledge about all the services and suppliers that you need is essential.

I have lost count of the number of times I have heard about business owners being ripped off when a little bit of knowledge might just have helped. It certainly would have helped me a few years ago when I needed to upgrade from my home grown website to something more 'professional' I listened to far too many 'web designers' tell me that my site was pants.

Actually it wasn't, just a trifle clunky. Anyway I listened to one such guru who said that they could work wonders for me and I would have one of the new fangled – at that time – Wordpress sites that I could manage myself. I was quoted a reasonable sum – enough to not seem totally cheapskate but not too dear to put me off and I let them loose.

Well I don't need to tell you the outcome – a shoddy, extremely clunky piece of work and money down the drain. I had to take on another web guru to fix it. A simple case of a little bit of knowledge about the current thinking – at that time – on websites and Wordpress would have saved me a lot of money and time.

But I must admit that along the business way I have picked up a lot of little snippets of knowledge about a whole array of skills and services because I have been lucky enough to hear speakers at both big and small events and always listen attentively and squirrel away bits of their knowledge for future reference. That knowledge has helped me make many much better informed decisions.

I guess that's why I like events where there are opportunities for knowledge sharing so much and find them much more productive.

So my advice would be to anyone in business is to look on events as not just time out of the office but time to learn and always look for events where you can learn something new to help your business

Lies Lies and Damned Lies

There are two whopping lies that I hear nearly every day in business and the same two lies that I cannot stop myself saying as well. It's become a habit and I will need therapy to break it....or should I? The question I ask – are these lies acceptable?

Lie number 1 – I am currently a sole trader – on my own – no employees (plenty helpers though) and I consistently say “We offer...” and “Our business.....” It's always the plural when truth be told I should say “I offer” or “my business”

Why not tell the truth.....what do you think?

Lie number 2 – I am at a meeting and someone says “How are you today Janet?” and I automatically reply “I'm fabulous / great / in the pink /.....” Even though I maybe need help or am feeling a little overwhelmed. We all stand around at networking meetings saying “I'm great” when clearly it's not the truth. I know some of you will instantly react and say that no-one wants a misery guts in their midst but wouldn't it be a little more truthful to say “I'm good but could do with some help” What do you think?

But here's the thing. I reckon I am so conditioned now to telling those two little lies every business day that I cannot break the habit. Should I try it.....what do you think?

M is for Market Research

I often get asked by new businesses what is the most valuable piece of advice I can give. Without a single solitary doubt it has to be do your market research before setting out your stall. Just because you

Are very good at what you do to earn pennies when in employment

Like doing something

Listen to your friends and family saying you brilliant you are at something

Have a daft brainwave in the middle of the night

Fall for the slick sales patter at some startup or franchise show

...doesn't mean that there is a ready marketing waiting with open arms to welcome you and shower you with money.

How do I know this? Well I have been victim or done ALL of the above and more along my travels.

First of all when I decided to couldn't take another day of corporate torture, bullying and politics I thought that just because I was awfully good at putting on an exhibition stand at large trade shows that every company would just throw themselves to the ground and hire me to set up and run their exhibitions. What an idiot – companies have their own in house fool like me!

I loved organising 'stuff' right back from the days when my dollies were lined up in the correct order through to running the Brownies. Just because I was super efficient at all that 'stuff and loved doing it, did it mean that there was any sort of market out there.....eh no!

And more recently you would have thought that I had learnt my lesson but of course not! My more recent experiments which have included online conferencing – I would never have got involved if I had done more market research and learned that 95% of small business owners don't have decent connectivity/functional PCs/busy business lives.....

Then of course, did I encourage enough research with another network venture a few years back. . Nope – of course I didn't.

Each and every time has led to painful experiences.... So, please please please folks, do your market research and make sure that the great buying masses are actually wanting your product or service. And if they don't, try refine your offering till it is what they want. You'll soon find out when you have it right!

N is for No

Now this is a hard one for all of us brought up to be polite and not wishing to cause offence.

You must learn very quickly to say “No thanks – not for me” It gets easier the more you do it but you must be ready to say “No thanks”

This wonderful talent will help you:

At network meetings when you are being followed around assiduously by the local nutter selling the next quack idea. Save them and yourself pain and grief early on by saying no thanks

At the -1-2-1 coffee meetings when you realise that in fact, your smashing new contact just wants to sell their totally unnecessary product or service

When you realise that your new best business buddy just wants to suck your brains dry

When offered some work but at a much reduced rate – sadly this usually happens when you are needing work – think it is an unconscious signal we give off of being a tad desperate

I can go on on this one but the advice is simple, if it doesn't sound just right for you, say “No thanks” and move on.

O is for Opposition

Here's one that goes against the grain. When I first started out in business, I was positively terrified of meeting any competitors. Looking back it was because I was really unsure of myself. It took me quite a while to realise that the Opposition were actually my best chance of getting on. It was truly scary to start making friends and start taking notice of how they did things, how their websites looked, how they acted at network events, what their brochures said, how they priced.....

But once I started, I then realised that there is more than enough business for everyone....IF.....you make sure that your offering is slightly different. There is no use of having two boxes of apples that are exactly the same beside one another – think of what you are better at and promote that. And funnily enough your Opposition can sometimes become your best referrer. Get them to trust you and, hey presto, when they are too busy they might pass you business opportunities.

So it's O for Opposition – Make Friends!

P is for Pricing

Getting the price right is one of the hardest challenges for any business owner. There are many good guides to helping you settle the right price but if you do nothing else, please please don't be the cheapest.

The temptation to grab a piece of the market by being the cheapest is oh so easy. I've done it several times and trying to claw back is well nigh on impossible. We all love a bargain but here is a good little ditty to help you.

The manufacturer of vehicle brake parts promotes his products on three key areas

- **Price**
- **Quality**
- **Service**

However, on his new website, he only has room for two words (okay go with me on this one....) What word is least important to you as a consumer of vehicle brake parts..... It's not price is it? We all want quality and we all love good service. These are worth the price so to quote another well worn phrase "Remember - you are worth it"

Q is for Quirky

This one comes with a health warning.....be careful and use in very small doses. However, to help you be memorable have a wee look at yourself and what makes you stand out, what makes you different.

At network meetings especially it can be hard to put a face to a business card so why not make it a little bit easier to be remembered. Ladies, this can be easier for you – maybe you are the lady who always wears fabulous jackets – one of my startup friends always wore the most memorable jackets. I know she didn't spend a fortune on them but they were bright and cheerful amongst a sea of grey.

A lovely chap I know who is rather shy and reserved at network and business events makes himself so memorable by ALWAYS handing out some branded – **good quality** – pens. Okay so it costs him BUT he's remembered.

Or maybe you are the one who DOESN'T always wear a suit. Or could you be the business owners who always arranges meetings at XYZ quirky venue?

Just take some time out, maybe ask your friends what they like best about you and develop that into your Quirky personal point of difference.

(But please no silly ties or talking socks!)

R is for Rogues

Sadly you will come across rogues in business – though I am glad to say not too many! Here are a couple of my very best ones!

A chap I knew vaguely came up and spoke to me after an event where I had spoken saying how much he admired me! Oh boy was I flattered and when he suggested a coffee I was, of course, delighted – a fan – whoop whoop!

So a few days later we meet for the ‘coffee’ and the business chat. Turned out he was looking for some advice and suggestions so 90 minutes later he left with a notepad full of good stuff we had created together. I was, of course, left to pick up the tab for the numerous coffees and choccie biscuits, and the parking, and the travel time and the fuel so I guess my loss was at least £100 but hey ho sometimes you have to be nice.

All was OK until I heard the next day from another source that the same said ‘fan’ had turned up at a meeting announcing his brand new business which was word for word based on our meeting. Was I fuming? Is he a total rogue?

However, Rogues usually strike in the form of money or should I say lack of it. Best/Worst one I ever had was the chap who refused to pay because he didn’t like one of the other delegates – there really is no answer to that!

I wish I could invent a rogue detector to save readers hassle, but I am afraid it is just part and parcel of being in business.

S is for Sausages

S is for Sausages – not an obvious link for business perhaps but here is a little story.

Recently I was recounting at a meeting about a venue that I no longer use. The reason I left was because the quality of the sausages used to vary greatly. From very nice ‘butcher’ quality sausages to quite frankly, sawdust filled, just popped to Iceland quality. Add to that the variations on the quality of the cooking of the breakfast. From obviously half prepared the night before and heated up on arrival to sizzling fresh and scrummy. I never knew what to expect but soon learnt that the quality of the sausages and the cooking went hand in hand with whatever current crisis the venue was facing. And let’s face it, venues have had a very tough time recently. I am never one to flounce off at the first sign of trouble so I stayed with the venue for a bit – wanted to help them in some small way. But the sausages got steadily worse and so did the cooking, so it was time to say cheerio.

What is the moral of this wee tale, well over the years, especially at the start and when the cashflow was rough, I also tried to “skimp on the sausages” I cut back. All the best accountants will also tell you that cutting costs is a sure fire way of improving the bottom line. But, I hang my head in shame, sometimes I cut the customer facing stuff and each and every time I did it I wanted to crawl into a corner and die of embarrassment and also swore never to do it again. And lesson learnt, never ever ever ever be ‘grippy’ on the customer facing stuff. Always show your best face when in front of a potential customer. I reckon it is better to do without a plump brochure than produce a hand knitted one (I know I have done it)

So message today is ‘Don’t skimp on the sausages’

T is for Trumpet

Yes it's time to Blow your Own Trumpet! The whole ethos of talking yourself up and shouting loud about your achievements goes rather against the traditional grain of our upbringings. But you really do have to learn to be proud and speak out about your success. Because, when you are self employed, there is no-one else to do it for you.

The BIG companies have whole marketing departments to help them do that and they can hide behind anonymous corporate images anyway. But otherwise it's up to you! You have to learn to incorporate words like:

"I am the best....."

"Our products are far superior....."

"My customers love working with me....."

After all no-one wants to buy from someone who says that they are quite good – they – and you – want the best always. So practise blowing that trumpet loud and clear

U is for Unpaid

Nothing drives me nuttier than debts being unpaid. You've worked your wee socks off and you should be paid in a timely manner. Sadly that doesn't happen very often therefore the average small business is forced to juggle cashflow all the time.....grrrrr....

But if I can give you just one piece of advice here it is this. Don't let bad debt go too long without chasing vigorously. The longer you let it lie the harder it is to get and sometimes you won't get it at all. Don't be fobbed off with wishy washy excuses either. I lost over £2000 in one year because of that.

I had worked really hard, not only put in the hours but driven the miles too. With hindsight the whole deal was probably tinged with the "too good to be true brush" but when you need to work this is often sadly overlooked. Anyway, come pay day, it was a litany of the now easily recognisable excuses of "Just waiting on payment coming in" and "Oh, sorry thought I had sorted that" I let it rack up over a few weeks and then when the suspicions crept in spoke to others that I knew were owed money. Of course, it was no surprise to find they were in the same boat as me.

I was so angry with myself as well as raging at the perpetrator. In fact I went as far as stalking his house and local bowling club just in case he showed face, but no joy. Not actually sure what I would have done at the bowling club if he turned up – maybe smashed a bowl into his chops – no probably not. But it felt good at the time dreaming of revenge.

What could I have done better? Well I now think the only thing was to have kept on top of the outstanding invoices sooner and got some payment and ceased delivering until payment was made. But Hey Ho – you live and learn.

V is for Virtual Assistant

The joke is often made about when you are self employed that you are everything from Chief Executive to Head of Cleaning Services and all in between. Now when the pennies are super tight, especially in the early days, that's all very good and you most likely have plenty time till the work rolls in to sit for hours working out how to update your website or do a mail merge etc.

But what happens when you get busy. You still keep doing it all. I know I did (and still do far too often) And what happens is that you (select as many of the following as applies)

Drop down exhausted

Lose focus on what you are doing

Do everything badly

Do some things badly

Fall out with you partner because you are NEVER out of the office

Give up your life

Start to hate being self employed

Make mistakes

Fail to make enough money

.....

Let's face it , we cannot be experts at everything. We can be good at lots of things, but what you have chosen as your business is what you are expert in so that's where you should be concentrating your efforts.

I entitled this V for Virtual Assistants but any talent could be substituted. What I am saying is pay someone else to do the work you don't like / aren't speedy at and get on with earning dosh from what you do excel at.

W is for Wisdom.

When I think back, and even now, to all my business adventures, I have never, ever, ever failed to be thankful for business wisdom.

When I first started I thought I knew absolutely everything and clearly I didn't and one of the most positive steps that I took, by accident was to get a mentor. I actually thought that getting a mentor was in fact a sign of weakness, that I didn't know it all. However I signed up for the Scottish Chambers and Mentor Program as it was at that time and I was assigned a smashing chap called Colin from Edinburgh and I will be eternally grateful for Colin's wisdom.

Colin was an experienced business man who was semi-retired and his insights and thoughtfulness gave me so much inspiration and so much comfort. I cannot thank Colin enough for helping me out in some of the hardest times but that gave me confidence as I went forward to continue looking for business wisdom and I like to think that over the years I have had some really, really good mentors. Most of them have actually been informal and perhaps they don't realise that they have been acting as my mentors.

But this is where I have to add a word of caution because I had so much success with the mentoring program I continued and was assigned two further mentors who turned out to be absolutely no good at all - the match was absolutely awful. I'm sure they were wonderful people who could bring lots of skills and knowledge but the match just was not correct.

I have got to also comment that in many a business network meeting I meet people when I say "what are you up to now", they proudly announce to me that they are mentors and they are helping people with their businesses. Sometimes I have to look at them and think "Oh my goodness, I am so glad you are not mentoring me".

So what do I draw from this? I think that I would like to confirm that a mentor who's in tune and alignment to your thinking, thoughts and values is a fantastic idea but I also reckon that you yourself have to seek out those mentors who are in tune with you. When you find a fantastic one hold on to them tight, keep them close, learn as much as possible as you can form them. Use them to bounce ideas off because business wisdom is invaluable.

X is for eXtra.

What do I mean by extra? It's actually quite simple. What can you add to your business offering that is going to cost you very, very little but get you lots? I can assure you that everyone can find something extra to add to the value of their offering and that little extra is what is going to make you stand out from your competitors.

Now in some businesses that's very easy to see because if you have a tangible project - let's say you are a chocolatier- how hard would it be to add a little gift into the purchase. Very simple, but if you are offering services - let's say you are a HR manager and what you are selling is your knowledge rather than a tangible product - what do you do then?

That can be quite a challenge so perhaps you have to think laterally. Think about what your clients will value- some little kindness that they might appreciate and it needn't necessarily be directly related to the business. It would be very interesting to get some feedback especially from the services providers on those intangible little kindnesses.

I always remember a very good example that I am able to quote. A while back we realised when doing speed networking events that collecting business cards and leaflets was quite a cumbersome duty and by the end of a speed networking event the delegates probably had quite a pile of stuff. Well, I had an amazing opportunity to tie together, the opportunity to promote one of our delegates who made recycling bags and what we did was ask them to make us some very special small bags which we logoed up of course with the manufacturer's label and we gave these to each delegate to collect all the business cards in - boy were they popular.

What did they cost us? Next to nothing all it took was a little bit of thought.

So X is for extra. What can you add that will please your clients, makes them remember you and most importantly help you stand out from the crowd?

Y is for Yahoo -

.....and any other generic email such as Gmail, Hotmail, AOL, BT internet- any of them.

Do not use these platforms for business email addresses, absolutely not. They lend no credence whatsoever, no gravity to any business owner. It is simple get a domain name - there are thousands and thousands of domain names still available. There are new domains being made available all the time. You don't need to have a .co.uk, a .net or a .com, there are .biz, .limited, .UK - they are coming out all the time.

Please spend a little bit of time and get your domain name for your business sorted out. It doesn't matter if you don't have a website yet just get the domain name sorted out. It's these generic accounts that are subject to hacking. Do you want your client list hacked? Do you want to appear a serious player? Then please get a proper domain name.

Z is for Zip it-

That's zip it and listen. I know it's an old fashioned idea and is something that's often said but we have two ears and one mouth and we should always use them in that proportion.

Never is it more apt than when you are networking and meeting new potential clients. The value that you can pick up at a network meeting by listening far outweighs touting for business. Find out what peoples' objectives are, find out what they're talking about, get the business gossip. Listen, then you can judge your reply, tailor your response so it is meaningful and apt to the other person.

I never go first at a network meeting when meeting somebody for the first time and they say "oh and what you do". I always find a way of turning that around to "let me drink my coffee and you tell me first", or something along those lines but I always encourage the other person to speak first so that I can judge how best to make my response.

Of course, this is critical when you are into selling mode - finding out the clients objections, their problems, their issues so that you can tailor your product or service to meet those needs. So zipping it and listening is probably the best advice I can give you.

This is me at the end of A to Z for small business and I hope that you will find it of some value. I hope it is something that you can come back to and refer as time goes on and who knows I might actually create another A to Z because, oh boy, do I have so much more to share, which I hope will be of value.