

How You Can Work Less, Make More Money and Have a LIFE!



LORRAINE PIRIHI

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Lorraine Pirihi, business coach and life strategist has been in business for more than a decade.

During that time she has coached literally hundreds of business owners. She understands that most sole practitioners, entrepreneurs and other independent professionals are usually very good at what they do, but often have never been taught exactly how to run a business so that it is profitable, efficiently run and gives them time to enjoy life.

They're battling it day after day, feeling overwhelmed with the seemingly impossible task of getting everything done each day, feeling all they do is work, work, work in their business. They want their business to succeed and they have the drive and motivation to make it happen and are totally lost on how to exactly do that.

They are striving for success yet are still searching for a proven tried and true method to get to where they want to go quickly and easily.

As a result, many of these talented self-employed professionals don't stay in business very long or find themselves struggling to attract business on a regular basis. Lorraine created "How You Can Work Less, Make More Money and Have a Life!" to help them increase their income without working any harder.

A results-orientated Business Coach and Life Strategist

To find out more about private one-on-one coaching with Lorraine please visit www.relaunchyourlife.com.au or email her at lorraine@relaunchyourlife.com.au

A celebrated Speaker. Lorraine is well-known for her presentations on “How to Have a Profitable Business without Dying in the Process” signature talk. She speaks throughout Australia for associations, organisations and large groups whose members are small business owners and entrepreneurs looking to have “More Time, More Money and More Life, in record time.” To find out more about booking Lorraine as a speaker for your next event, please visit www.relaunchyourlife.com.au

What Exactly is “How You Can Work Less, Make More Money and Have a Life?”

It is a step-by-step complete business toolkit of what you need to know on how to be productive and profitable - a compilation of absolutely everything I’ve learned and now share with my clients to help them get organized, make more money and take more time off.

“How You Can Work Less, Make More Money and Have a Life!” is a series of 6 important business building steps every entrepreneur needs to apply to make more money and have a life, in record time.

In this ground-breaking system you will discover how to:

1. Free Up Your Time for What Matters Most
- 2. Get the Right Team in Place**
3. Master the Skill of Productive Marketing
- 4. Stay on Track with Efficient Systems**
5. Focus on Creating Wealth
- 6. Make YOURSELF and Time with Your Family a Priority**

Congratulations!! “How You Can Work Less, Make More Money and Have a Life!” is now in place and, once you apply all these steps, you won’t have to worry about banging your head against a brick wall because you don’t know how to overcome your lack of time, money and personal freedom.

No longer will your business become a noose around your neck. It will get better and you’ll get organised, focused and on track! You’ll be able to

reap the rewards and untap the true potential within yourself and make your business work...and work well!

In addition to these 6 categories, the system includes dozens of things you need to know to manage your team more easily, to make your time work for YOU, to work smarter not harder, both in your actual business AND in your personal life.

What you'll also find is that each chapter of "How You Can Work Less, Make More Money and Have a Life!" includes valuable information, lots of practical ideas, proven resources and timesaving recommendations. This means you don't need to reinvent the wheel to make your business work effectively and profitably. The tools are handed to you, ready to make your own.

I do hope you benefit from my tried and true "How You Can Work Less, Make More Money and Have a Life!"

I always love to hear from my clients so please drop me a quick email at lorraine@relaunchyourlife.com.au and let me know how my system has improved your business and your life.

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Who Will This System Work For?

This system works for people just like you in home based, small business, private practice and other independent professionals who are really good at what they do, but have never been taught exactly how to attract business or set up systems so that they can spend their time working on making their business much more profitable without working any harder. This means that if you're just starting out in your business, this is perfect for you as you'll learn exactly what it takes to be productive and profitable from day one.

It's especially ideal for the established solopreneur who could make more money (most people can) and are time poor. "How You Can Work Less, Make More Money and Have a Life!" will get you to re-examine what you've done so far, then streamline, rethink, systematise and help you make your business something you enjoy having, rather than one big headache. It will be much more rewarding (in the form of getting more done, more money coming in and with less effort).

Whichever profile you fit, "How You Can Work Less, Make More Money and Have a Life!" was created for people who are absolutely excited and deadly serious about their business. They want to sleep soundly and eliminate the 'waking up in the middle of the night' syndrome because they're worried about all they have to do and where's the money coming from.

I've worked privately with many entrepreneurs and small business owners
(and the list is growing daily):

- ⇒ Accountants
- ⇒ Air Conditioning and
Plumbing Contractors
- ⇒ Caterers
- ⇒ Chiropractors
- ⇒ Computer Technicians
- ⇒ Consultants
- ⇒ Copywriters
Financial
Planners
- ⇒ Graphic Designers
- ⇒ Image Consultants
- ⇒ Interior Decorators
- ⇒ Marketing Consultants
- ⇒ Mortgage Brokers
- ⇒ Personal Trainers
- ⇒ Professional Property
Investors
- ⇒ Property Management
- ⇒ Salon/Spa Owners
- ⇒ Speakers
- ⇒ Swimming Pool Builders

Being a high-achieving go-getter myself, I'm known to work best with other high-achieving go-getters who are ready to get going, and just want to know exactly what steps to take to have more time, make more money and enjoy a life! If this is you, then pick up this system and run with it. It was written for YOU.

The Results to Expect

Let's face it. You didn't get this System simply because you wanted to go through the process. No, you got this because you want the results. Okay, so how quickly could you expect to see results?

This depends on how long you've been in business and how much effort you put into applying the tips, tools and solutions in "How You Can Work Less, Make More Money and Have a Life!". The key is implementation and this system was created to make it super easy to implement so you can start seeing results immediately.

Traditionally, it could take you years (if ever) to discover this information and put it into practice consistently to get the results. And that's with lots of mistakes and investing lots of time and money. By then you could have worked yourself into bankruptcy or even an early grave! Expect a fraction of that time with "How You Can Work Less, Make More Money and Have a Life!".

However, virtually all of my private clients see results within the first month in the form of having more time and feeling in control. Realistically, their income increases over time and they accelerate their results. Some have doubled, even tripled their revenue in less than three months!

In "How You Can Work Less, Make More Money and Have a Life!" you will discover how to:

- **Free up your time for what matters most**
- Get rid of the clutter in your mind and environment to make way for the new prosperity to come into your life
- **Manage your paperwork and eliminate time wasters so that you aren't constantly spinning your wheels and getting no where fast**
- Learn to say NO... and mean it!
- **Plan your business and schedule yourself for success**
- End procrastination and get on with the business of creating wealth
- **Effectively delegate or outsource some of your least desirable tasks to free up your valuable time**
- Receive specific tools for you to use, instead of starting from scratch
- **Learn time-saving techniques that will dramatically cut down your learning curve**
- Make more money than you're making now, while enjoying being in business for yourself more than ever before
- **Implement systems so that you consistently market your services easily and finally stop struggling to get clients, for good**
- To take the gamble out of hiring staff and create a winning team right from the start
- **Master the skill of productive marketing and sell, sell, sell!**
- To competitively price your service/product to sell in today's competitive marketplace
- **Earn passive income through information products - the easy way to boost your bottom-line**

- To easily develop your list building skills through ezines and newsletters
- **Increase customer loyalty so that you earn (and keep!) consistently great clients**
- Stay on track and achieve your goals by having efficient systems in place
- **Get clear on your financial situation so you can make profitable decisions much more easily and effectively**
- Take better care of yourself mentally, physically and spiritually - a MUST for those in business for themselves!
- **Make YOU and your family a priority!**

What You Need To Do To Get Results

Read each section, fill in the Action Plan and start implementing!

Block time out in your diary. You choose when, but at least schedule 1 hour at a time. If you want to achieve results quickly, you'll plan more time to work on my system each week.

Ideally, allocate at least half a day or 1 day a week to concentrate on reading 1 section, filling in the Action Plan, and then implementing the changes.

I realise you still need to keep 'all the balls in the air' in your business. However, if you want to see results sooner rather than later, you must schedule the time to concentrate on "How You Can Work Less, Make More Money and Have a Life!"

Be totally focused on Productivity and Profit for 6 – 12 months. Understand that it's not a "quick fix," it's not magic and it takes time for you to plant the seeds and for those seeds to grow into the fruit that you can enjoy. All my clients who have diligently applied every step of "How You Can Work

Less, Make More Money and Have a Life!" have successfully grown their businesses, in much less time than they would have on their own AND have made more money than they've made doing what they do.

If you're asking yourself whether you'll recover your investment in this System, the answer is yes, a resounding YES! Many clients are excited to report that they were able to cover the investment – often by implementing only one simple change.

I want you to stop reading for just one moment and ask yourself, "What is it worth to me to have more free time to work on my business? To have a productive and supportive team? To increase my profits 20%, 30%, 40%, 50% or more without working any harder? To enjoy weekends off to be with my family? To see my children play sports or take them to their activities? To spend quality time with my partner?" Chances are any or all of these benefits will be worth far more to you than your investment for "How You Can Work Less, Make More Money and Have a Life!".

Something to think about...

What you're receiving with this program is invaluable. It will move your business faster than you would on your own... and it will give you back your life!

How to Read and Use This System

Here's some advice about how to take it all in.

My recommendation is to read this manual in its entirety, without taking any action the first time around so that you can let it all sink in. It's a lot of "brain candy" and will most likely get you very excited to move forward. But it's important to take in the WHOLE picture first. Otherwise you might get overwhelmed or wonder if you're going in the right direction.

Once you've read everything, start at the beginning again and take each section step by step. Read the first tip of the first Section, highlight and make notes in the manual and summarise what you will do in the Action Plan at the end of each sub-section.

Don't skip any steps, even if you think you already know the answer. Each step is there for you to use so that you don't have to reinvent the wheel to get moving and see results.

Remember, take this whole process slowly. It's "pace, not race," and it can become a little overwhelming if you try to tackle it all at once. Treat it like you would eat an elephant: one bite at a time.

The key is to do it. Have you ever read a book that you thought was so good, jam-packed full of amazing ideas that you underlined it, highlighted certain sections and dog-eared a few pages? I'll bet that at least once in your life you put that book right back on the shelf and never applied all the great ideas you read about. And because of this, you're still in the same place you were before you picked up the book. Well, I don't want you to do that here, so just go for it. Your business and your life are too important to not do this.

Commit yourself to this project. Know that it's not a quick fix (although many clients of mine have seen results extraordinarily fast) and that you actually have to do it for it to work. Just make the time, make a commitment and take each and every step.

Let's Get Started!

Welcome to "How You Can Work Less, Make More Money and Have a Life!"

Before you get started, I want you to realise that this is the start of a new beginning for you.

I also want to congratulate you on investing in "How You Can Work Less, Make More Money and Have a Life and being aware that it is now time to change what you've been doing so you get different results.

No longer will you have to struggle with running your own business.

Everything you need is right here, right now. You are the 'magic pill' that will accelerate your success.

It's now time to get work.

Good luck! And remember, I'm here when you need me.

Lorraine Pirihi,

Entrepreneur, Business Coach, Life Strategist

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Section ONE

1) Free Up Your Time for What Matters Most

1.1 Clutter

1.2 Environment

1.3 Paperwork

1.4 Timewasters

1.5 Tracking Your Time

1.6 Your Diary Is Your Life!

1.7 Procrastination

1.1 Clutter

Clutter in the Workplace

If you seriously want to have more time and a better quality of life, then you have to look at cleaning out all the clutter.

Clutter costs you big time!

Here are a few reasons why:

You waste time searching for things.

Clutter occupies space.

You lose things.

Extra money is spent on stationery and office supplies which have already been bought.

Money is wasted on excess office furniture and storage to hoard the clutter.

Clutter makes you feel busy and causes unnecessary stress. You get distracted and have difficulty focusing.

Clutter affects your image. You look out of control.

You cannot prioritise or work efficiently when you can't see or find the tasks that need to be done.

You know when it's time to take action when:

You have difficulty finding things.

You're always saying, "I know it's here somewhere!"

You can't see your desk for the mess.

You cut your fingers in the filing cabinet when you try to dig out a file.

You have to push your body against the cupboard door to close it.

The bookshelves are beginning to break because of all the weight.

You've forgotten what your office floor looks like because it's buried under the mess.

You feel out of control and overwhelmed when sitting in your office

A high-quality life has more to do with what you remove from your life than what you add to it. So, instead of looking at what you'd like to add to your life focus on clearing out the old. Clear out the clutter, let go of the obligations that make you feel resentful, and challenge the people who drain your energy to stop.

How To Clear The Clutter

Clean out your office of all old, irrelevant or seldom used paperwork and items. Ask yourself these four questions when deciding what to keep or discard:

Do I need or want this? (Is it really that important?)

If I haven't accessed it in the past year is it really relevant?

Will my life change in any way if I get rid of it? (Will the world stop turning if I threw it out?) What's the worst thing that could possibly happen?

Is there someone else who needs or who will be interested in this?

(Can I use it to develop a closer business relationship?)

Who would find this information useful?

Planning for the Clean-up

Break your office into six areas:

1. Desk
2. Floor
3. Filing Cabinets
4. Bookcases
5. Cupboards
6. Anywhere Else

What else will you need for the big clean up?

You'll probably require a jumbo bin or three, archive boxes, even another person to help you.

Label each box or bin accordingly so you can easily sort through the piles.

For example:

Rubbish

Filing

Archiving

Important Tasks

Reading Material

Non-urgent Tasks

Items to Giveaway

Clean up one section at a time according to the six areas (such as desk, floor etc), then one at a time, sort each item into one of the labelled boxes. Do not set things down anywhere except into a box and before you know it your office space will be clutter free.

Rearrange your desk so what you need regularly is at arms length, easy to use and easy to put away.

Every item needs to have a 'home' and be returned there when not in use. Anything else that is not used or needed on a regular basis needs to be stored away to keep a clean, clutter free environment.

If the mess is too overwhelming you could also consider hiring a professional organizer. See <http://www.aapo.org.au> or

<http://www.napo.net> (US).

Your Clutterbusting Plan

Now prepare your own clutterbusting plan. Which area will you start with?

I need to clean out the following areas:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

Plan the Time

I will clean out the clutter on (plan the date and block that time off in your diary) _____.

The Final Word

You'll now be able to find things easily, feel better, look like you've got everything under control and have anyone else who enters your office amazed at the transformation.

Once you've completed this process, you'll have to maintain it. Block off time each day or each week to keep on top of it.

| Enough talk...time to take action!

Your Action Plan

What have you learned from this session? What will you do next?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

1.2 Environment

Now that you have cleaned out the clutter, you can prepare your office so that you can be happier, healthier and more productive.

For the amount of time you spend in your office, it makes sense to set up your work environment so that not only do you have the tools to work effectively, but you also feel good being there.

Is Your Office Affecting Your Health?

Here are six areas you need to consider:

Air conditioning

Cleanliness

Computers

Lighting

Chair & Desk

Aesthetics

Air Conditioning

This can affect your health by causing headaches, asthma, fatigue, allergies and respiratory infections.

Solutions:

Go outside for a break whenever you can – morning tea, lunch time etc.

Keep yourself fit and feed yourself with healthy food. The healthier you are the less susceptible you will be.

Check who is responsible for cleaning of the air conditioning unit. Make sure it is cleaned and serviced regularly.

Cleaning

How often do you clean out your work area? Mountains of dust and spider webs will not contribute to a healthy environment.

Computers

Inappropriate positioning of your desktop or laptop computer can cause eye strain, poor posture, backache and sore wrists.

Solutions:

Desktops

Ensure you sit squarely in front of the screen. If the computer is too big for the desk, then move it.

Feet should sit flat on the floor with back supported and elbows at right angles when typing. Use a foot rest if you're short.

Adjust the screen so it is at eye level.

Laptops

Use a plug in keyboard and laptop stand or docking station if you work on your laptop for long periods of time. Hunching over the laptop will greatly affect your posture and health in the long term.

Lighting

Poor lighting can cause eye strain and fatigue. It can make it difficult to focus on your work.

Solutions:

Use daylight globes which are available for fluorescents and other light fixtures.

Purchase a desk lamp.

Have your eyes checked by an optometrist if continually experiencing eye strain.

Chair & Desk

If either of these two pieces of very important equipment is unsuitable, you will soon know if you sit down for long periods of time. You will probably experience backache, neck ache or some form of repetitive strain injury.

Solutions:

You should have a chair which has adjustable height and back support.

Ensure your desk is large enough to house your computer and allow room to write.

A desk with an adjustable keyboard is ideal.

Get up and move around regularly, stretch your body and rest your eyes.

Go for your 30 minutes of exercise and get some fresh air and reinvigorate your mind.

Check with your local physiotherapist or chiropractor. They will also be able to advise you.

When I invested in a new hydraulic desk (I can adjust the height so I can sit or stand), I had my physiotherapist do a home visit to advise the correct positions for sitting and standing.

Aesthetics

A dull environment does nothing for your motivation and productivity. Jazz your office up so that it makes you feel good being there.

Solutions:

Decorate the walls with inspirational prints.

Have music playing softly in the background. Bring in your own CD player if nothing else is available.

Aromatherapy – burning oil in an electric burner will get you in the right mood. Try a party blend or citrus to keep you alert.

Display photos of your family. Cut out pictures of the things you want to acquire and stick them up on the wall. This will constantly remind you what you are working for.

Live plants have great visual appeal. It makes the environment more appealing and helps to keep the air cleaner.

Water is soothing and peaceful. You could have a fishbowl or miniature water fountain.

The Final Word

When you have a nice place to work in you will feel good and be more productive. These simple changes will make a huge difference to you long term.

Remember, it's the little things that make the biggest impact.

Time to take action!

Your Action Plan

Prepare your own plan. What can you do to ensure your office is the best it can be?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

Paperwork

The Mess on Your Desk

Do you have a huge challenge coping with the incoming paperwork?
(Whatever happened to the paperless office?)

Paperwork lands on your desk and somehow finds its way into your in-tray. Eventually the in-tray becomes so high it explodes and ends up all over your desktop. That's because you avoided taking action on those messy pieces of paper the moment they arrived. Now you have no option but to sort through the explosion and tidy up the pile or actually do something with the paperwork.

It's also frustrating when you need to search through the pile to look for information someone has asked you about. Many times I've contacted people to follow them up and I can automatically picture their desktop as they search their in-tray for the information I've sent them.

How can a pile of paper cause you so much stress? If only you could organize the paper so that it would disappear! Looking at it is enough to raise anyone's blood pressure. Well, here are a few organizing tips to help you tame the paperwork.

Purchase a large vertical wire step file (available from stationers)

Sort through your in-tray/s or piles and organize the paperwork into similar categories, i.e.

- Correspondence
- Reading
- Clients
- Invoices
- Staff

Label manila folders with the above categories.

Place folders into step file.

Organise direct debits for regular bills and keep your finger on the pulse when it comes to your money, bank accounts and finances.

Read, sort and action or file 'snail' mail and email daily. This will avoid a big build up of paperwork at the end of the week or month as well as any unpaid accounts lurking at the bottom of the pile.

Now you'll have all your work to do sitting in manageable files. It's much more effective than shuffling piles of paper.

This simple but practical device saves my accountant 2 hours per week. Do you know what that means to an accountant who charges out at \$250 per hour?

Save Two Hours/Week @ Hourly Rate of \$250

$$\begin{aligned} 2 \text{ HRS/WEEK} &= \$500 \\ &= 8 \text{ HRS/MTH} = \$2000 \\ &= 96 \text{ HRS/YR} = \$24,000 \end{aligned}$$

You don't need to be an accountant to understand the significance of saving a small amount of time and the impact it has overall. It's always the little things in life - the one percenters - which make the difference.

Okay. So we've covered the paperwork on your desk, now let's look at what to do with your filing.

How To Have A Filing System That Works

Filing is a big challenge for many people. That's because the system (if they have one) is set up in a way that may not be logical for them to easily file and retrieve their records.

Those who procrastinate about filing and put it off instead of keeping on top of it find it becomes out of control very quickly.

Major Filing Problems

- 0 Too much clutter or obsolete information is stored.
- 0 Too many headings making it difficult to know where to look.
- 0 Someone else has set up the system and it only makes sense to them.

Filing Basics

Clean out all old or irrelevant information. Write down what types of information you need to keep. Categories which may emerge include:

Advertising

Bank

Budget

Clients

Equipment

Insurance

Marketing

Staff

Suppliers

Training

If required, sub-categories can be made:

|

Advertising

- Radio
- TV

Bank

- Commonwealth
- Westpac

Budget

- 2012/2013
- 2013/2014

Clients

- A separate file for each client

Equipment

- Computers
- Faxes

Insurance

- Building/Contents
- Vehicles

Resources

- Newsletters
- Trade Journals

Staff

- A separate file for each person
- Resumes

Suppliers

- A separate file for each supplier

Training

- General
- Files for specific areas i.e. Time Management, Work/Life Balance

Depending on your situation a whole drawer/s of a filing cabinet may be required to house some of these categories, i.e.

- ⇒ Drawer 1 - Clients
- ⇒ Drawer 2 - Suppliers
- ⇒ Drawer 3 - Marketing
- ⇒ Drawer 4 - Resources

You would then set up a series of files relevant to these topics in each drawer.

Filing Tips

- Label everything – all folders and hanging files
- Colour coding – a separate colour for major areas can be used, i.e. Administration (blue), Clients (red), Resources (Green)
- File alphabetically
- File things as soon as possible, if not immediately to avoid hours of mindless filing at the end of the week. It also alleviates the problem of searching through a mountain of filing every time you need something, which wastes even more time.

Electronic Filing

Use the same principles above. Your electronic filing system should be similar to your manual system.

Create folders for your email program. By using the Rules Wizards you will save even more time. As email enters your inbox it can automatically be transferred to a separate file.

Learn about the capabilities of your email program. Search on-line through Google or get some basic training.

The Final Word

When you can file your paperwork quickly and retrieve it easily, you know you've got a system that works well for you. Stick to the basics and keep it simple.

Your Action Plan

| What have you learned from this session? What will you do next?

1.

2.

3.

4.

5.

6.

7.

8.

|

1.4 Timewasters

You can often allow yourself to get interrupted if you are doing tasks you don't particularly enjoy. Also if you're one of those people who like to please others, you tend to let them waste your time without even realizing it.

Here are 10 ways you can gain more time by implementing these simple solutions:

Learn to Say 'No'

It may not always be convenient for people to see you when they want to. If that's the case ask them if they can come back later or you drop around and talk to them. You need to let people know if you don't want to be disturbed.

To dramatically improve your productivity and do more of the things you want in your life, you have to be firm with others and let them know if you cannot, will not, or are unavailable to fulfil their requests. If you constantly say "yes" to everyone else's requests, you will never have the time to do what you really want to.

When people come to you with a problem and are looking for a solution from you ask them, "What do you think?"

Book yourself into a self-assertiveness course to learn these skills if you feel you need to.

Work Elsewhere

Consider working in another office, coffee shop or at home to get some uninterrupted time.

Email

Close down your email program to avoid temptation and distraction or at least turn the ringer/automatic notification off and discipline yourself to check and respond to your emails at specific times of the day, i.e. every 30 minutes.

Appointment Times

Arrange set times for people to see you or if you have to go out to meet with them. This works well with staff, clients, sales reps etc.

Stand up

By standing up and remaining that way, people will tend not to talk for too long.

Remove the chairs

If people have nowhere to sit, they won't linger.

Telephones

You can divert your telephone or mobile to voicemail and return calls at specific times of the day. Leave a message stating when you'll be available. Use a virtual office or phone answering service where a real person can take messages on your behalf.

Delegate

If you're fortunate to have an assistant, let them deal with drop-in visitors and telephone calls. Ensure they are taught how to screen your calls.

Stop juggling and start living!

It's time to let a few balls drop. Here are some of the balls I'd recommend you let go of first: trying to please everyone; trying to be a star at the expense of your life; trying to do everything perfectly; and, trying to do everything. Kiss your "good girl" or "good boy" role goodbye! It will rob you of your life!

The Final Word

When you become aware of how all these little things can chew up your time and change what you do, you'll be amazed at how easily you can work more effectively and have time to work on higher priority tasks.

Your Action Plan

What have you learned from this session? What will you do next?

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1.5 Tracking Your Time

John is a personal coaching client and has been getting coached for several months. Since he's started coaching he's been resisting filling in a time sheet so we can both see where he is spending his time. I find he's not the only one. It seems that many clients try to avoid doing this very simple activity... call it laziness, procrastination, being allergic to writing things down, being scared of what they might find out or being undisciplined. The benefit of doing this for a period of 1 - 2 weeks helps identify where you spend your time either productively or unproductively.

Anyhow John did get started and recorded what he was doing each hour of every day for 3 days. Although that timeframe wasn't long enough, he realized just by reviewing that time that he wasn't getting much done. We both knew that however the timesheet not only confirmed it but also pinpointed the timewasters. He could see how he was allowing himself to get interrupted and distracted unnecessarily.

He had a major realization that his sleeping patterns were stealing 2 hours of his productive time each day. John was going to bed too late at night, sleeping in for too long in the morning so by the time he got to work he had wasted half the morning! That meant he was wasting 10 hours of his working week which was costing him financially \$400 a day or \$2000 a week as he charged \$200 an hour for his time.

He had resisted doing this simple activity for weeks and by doing so, the problem persisted. What was also interesting, John had never mentioned that he was constantly tired, although he felt it he never verbalized it.

|

Photocopy the planner below and for 2 weeks track where your time goes.

GOALS FOR WEEK		MON.	TUES.	WED.	THUR.	FRI.	SAT.	SUN.
Health & Well being	6am							
	7am							
	8am							
Business & Career	9am							
	10am							
	11am							
Home & Family	12pm							
	1pm							
	2pm							
Community	3pm							
	4pm							
	5pm							
Wealth	6pm							
	7pm							
	8pm							
	9pm							
	10pm							

The Final Word

Look at how you can restructure your day so you too, can free up more time to spend on what's really important to you, instead of saying, "I'm too busy" or "I don't have much time."

Your Action Plan

| What have you learned from this session? What will you do next?

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NOTES

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1.1 Your Diary Is Your Life!

To effectively plan to get things done in your life you have to use a diary. Whether it is electronic or paper-based, it will be your choice.

With so much going on in your life, it is the only way you will be able to keep track of what you need and want to do and be realistic about how much you can do in any given timeframe.

Writing down your tasks will free your mind of unnecessary clutter which just adds to stress levels. Planning will become easier when you can see what needs to be done and more realistic timeframes can be attached to tasks.

Mental clutter bogs you down just like physical clutter. You cannot see clearly and can often run off course and not achieve what you want.

Selecting A Diary

You will need a diary where you can plan:

- 0 Your appointments
- 0 Tasks to do
- 0 Follow up on promises you have made
- 0 Time for you

You'll also need space to write or type general reminders.

There are many in the marketplace to choose from however here are a couple of options to make it easier for you.

Paper Diaries

Best options for business owners and entrepreneurs:

Franklin Covey – 2 pages per day. Either A4 or A5 size. See www.franklincovey.com.au

The reason for one page per day is that you have plenty of room to write. Generally diaries with a week to a view do not have enough space for lots of notes and you end up with notes all over the place.

Mobile Phones

These can be fantastic tools to use. It really depends on the features you are looking for. They are great for emails, storing contact details and data. A huge bonus is they can do just about anything. However just make sure you plan properly. I know many people who are still disorganised despite the fact they have all these gadgets.

Software

Microsoft Outlook is very popular and there are many alternatives available.

The Keys To Planning

By planning what you will be doing and when you will be doing it, you are more likely to achieve it. The diary – whether you use technology or paper, is the key to your life. Everything you want and need to do should be in there, including your personal life.

If you don't allow for it, you will fill up your day and before you know it, there will be no time left for you.

How To Use Your Diary/Mobile or Software

3. Enter all your appointments.
3. Allow extra time for travel.
3. Block time out for lunch.
3. Plan time for yourself and book it in. Look after your health - exercise regularly and eat healthily.
3. Allocate time each day for administrative work including email, phone calls.
3. If you promise to do something for someone, write a note in your diary on the day you intend to do it.
3. Each day prepare a list of things to do for that day first thing in the morning, or the night before. By preparing the night before it avoids wasting time remembering what needs to be done the next day, as well as putting your mind at ease when you leave the office that you are organised for the next day. Be realistic about how long it takes to get tasks done. If unsure, make a guess.
3. Block out time in your diary to do them.
3. Have a place for general tasks to be entered (especially with a paper based version) that can be carried over from day to day if necessary and not left written in your diary and forgotten from 3 weeks ago.

There are many extra benefits using technology however it really is different strokes for different folks. Keep it simple and use what you feel comfortable with.

While you need to be strict with yourself when planning and setting tasks, there are always unforeseen situations that arise especially in your personal life that can take over everything else, especially when it involves your family. It's important to not beat yourself up over things beyond your control.

The Final Word

If you're comfortable with technology then use it. Consider the features and benefits of the product and how it will apply to you.

Some people combine technology with paper, using a smartphone and a paper diary. They use their smartphone for emails and the paper diary to manage their time.

If you're unsure, speak to someone else who is organized and has a similar personality to you. Find out what they use. Chances are it will also suit you.

Start today and plan your way to your success.

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Your Action Plan

| What have you learned from this session? What will you do next?

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1.7 Procrastination

Did you know that 60-90% of all doctor visits are for stress-related illnesses?

Stress is costly in terms of your health, relationships and performance. When you're affected by too much stress your body wears down and you get sick. Highly disorganized people seem to be more susceptible to sickness as they are always under extreme pressure, running from one disaster to another.

What many business owners fail to realize is they constantly repeat the same stupid mistakes by not addressing the fundamental issues that are the cause of their problems. And guess what that is? Their own personal disorganisation.

GARY'S STORY

Gary has a business, employing 7 staff. When he contacted me he was at a point where the stress from his business was so bad, that he would constantly wake up 3 or 4 times a night worried about everything ...his cash flow, staff, lack of clients and the affect all this was having on his personal well-being and family life.

He didn't use a diary, had no way of planning and kept everything 'in his head.' Often his staff was idle because he hadn't spent time training them. That ensured the work didn't get done therefore causing Gary to lose clients. On top of that Gary was a perfectionist, he felt it was easier to do things himself so they would be done 'right.'

Being overweight didn't help either. He was constantly tired and uptight causing him to be moody and also very negative. His family and his staff would avoid him. He was spiralling downhill quickly, but luckily he realized

before it was too late, that it was time to get help otherwise he could lose his business, his family and even his life!

Step by step and week by week Gary has got a grip on the stress by using simple ways to reduce the pressure in his life. He's working less hours, business is more profitable and he's enjoying more time with his family (and they like spending the time with him too).

Here's what you can do dramatically decrease the stress in your business and your life. ..

1. Get Organized

Learn how to manage yourself and your time. This includes how to plan and prioritise. You can do it yourself (good luck, because if you knew what to do, then why aren't you doing it?) or you can accelerate your results by getting coached attending seminars or reading or listening to material to learn how to improve your effectiveness.

2. Exercise Regularly Exercise daily.

Try swimming, running or walking. Your body needs regular activity. "Use it or lose it." You'll also need to keep your muscles strong so hitting the gym is the obvious choice. Get professional advice before making up your own program. You want to stay in one piece.

3. Eat Healthily

Feed yourself healthy food and drink 6-8 glasses of water a day and you'll triple your output.

4. Learn to Say "No"

Become more discerning about what activities you are prepared to do or participate in. If you're already overloaded, let people know.

5. Delegate or Outsource

Do what you do best and get rid of the rest. This applies to work and home.

6. Avoid Procrastination

Stop worrying about what may or may not happen if you make a decision, just take action.

THE FINAL WORD

I bet you probably knew all this, didn't you? Well my question is, if you're continually running from one crisis to another, disgruntled with the results you're getting in your business and your life then what actions are you going to take to rectify your situation?

Are you like the old man and his dog? There was an old man sitting on his porch in his rocking chair. Next to him was his dog. A stranger walks past and says, "Why is your dog whining and howling?" The old man says, "He's sitting on a nail." The stranger replies, "Then why doesn't he get off it?" The old man responds, "He isn't in enough pain yet."

Take action now before the pain gets too great!

Seven ways to have a productive day:

1. Write your 'to do' list at the end of each day.
- 2. Say 'no' to unscheduled interruptions.**
3. If you get distracted easily, focus on one task for 10 minutes.
- 4. Keep your office free of clutter.**
5. Constantly ask yourself 'is this the best use of my time?'
- 6. Do the worst thing first.**
7. Schedule appointment times in your diary to get things done.

Your Action Plan

| What have you learned from this session? What will you do next?

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Section Two

2) Get the Right Team in Place

2.1 Delegating

2.2 How to Work Effectively With Your Administrative Assistant

2.3 How to Work Effectively With Your Virtual Assistant (VA)

2.4 Leadership - Are You Management Material?

2.5 How to Attract and Maintain a High Performing Team

2.6 Understanding People - How to Get it Right

2.7 Communicating With the Opposite Sex

2.8 Know Your Personality Styles

Get The Right Team In Place

2.1 Delegating

It's great to be multi-skilled, be able to type your own letters, do your own bookkeeping, answer all phone calls, prepare your PowerPoint presentations, organize your own travel, seminars, pick up and send your mail, pack orders, do all the photocopying, ring your clients and prospects. However, it may not leave you with enough time to focus on what really matters.

When you first start out in business, you will no doubt do most things yourself, yet to continue trying to keep control of every task that needs doing by handling everything yourself, you'll never be able to grow your business successfully. You'll run out of time and also be limited by your own skill sets.

To grow your business you must look at outsourcing tasks. You cannot be an expert in all areas.

It is not good just being busy. Being busy does not mean you are productive...or making money.

As the business owner, even if it is just you, it is important to get outside expertise otherwise you will stifle your growth.

You get too close to yourself and think that you are the only person who can do everything. Often it is because of cash flow. However in business you need to invest to get returns. That investment has to happen before the money comes in.

Here are some of the areas I outsource in my business:

1. **Bookkeeping**

There is no way I'm going to waste my time doing this. I hire a bookkeeper who spends approximately one day a fortnight updating my records. For \$45 an hour, it's worth it.

When hiring a bookkeeper, make sure they are exactly that and not just a 'data entry' person. Anyone can type in figures, bookkeeping is more specialized and if you get an unqualified person you could end up wasting hours of valuable time, fixing up their mistakes.

To find someone suitable ask around...

- Other business owners
- Your accountant
- Local paper
- 'Google' search

Always speak to people they have worked for.

2. **Website maintenance**

My website is constantly changing and I have no desire to learn how to look after it. It's too technical and I am definitely not a technical person. I outsource that function.

3. **Secretarial/Administration**

As mentioned earlier, I use "A Clayton's Secretary" at www.asecretary.com.au. I know the basics of using the computer, however areas involving spreadsheets and PowerPoint presentations are not worth my time spending hours doing.

Following up on phone calls, sending out promotions, picking up the mail and so much more can be outsourced.

4. **Childcare**

A few years ago when my son was a pre-schooler, I sent him to crèche most days, which he loved. Although it cost me a lot of money, it was worth it. There was no way I could grow my business during his nap times.

Take stock of where you are now and see which areas outlined below you can outsource so that you can spend your time on what you are good at, allowing you to free up your time to focus on the growth of your business:

- 3. Bookkeeping
- 3. Website maintenance
- 3. Design
- 3. Marketing
- 3. Childcare
- 3. Printing
- 3. Cleaning
- 3. Secretarial
- 3. Telemarketing

The Final Word

Before coming to me for coaching, a client of mine was so sick and tired of the long hours he had been working for years that he wanted to get out of his business.

He thought he needed another technician, but in actual fact we found he was spending 20 hours a week on general paperwork that could easily be done by an administrative assistant. He did let go and hired an assistant 2 days a week.

Since this has happened he is enjoying his business and focusing on business growth.

If you want to grow your business and also have free time, you need help.

Your Action Plan

What have you learned from this session? What will you do next?

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2.2 How to Work Effectively With Your Administrative Assistant

I have discovered that those people who are fortunate enough to have a personal assistant most often have great difficulty in utilising their skills effectively.

What The Boss Wants:

3. Someone who can use their initiative, make decisions in their absence and carry out tasks without supervision.
3. A person whom they can trust and take many of the basic administrative duties from them so the boss can spend his/her time on more important tasks.
3. A person who can organize them (and in some cases be a mind-reader).
3. An assistant who is their right-hand person and can keep everything running smoothly.

What The Admin Assistant Wants:

3. A boss who they can communicate with.
3. A boss who understands that when they are given tasks to do, although they may have taken 2 minutes to discuss, could take the PA 2 days to complete with all the interruptions they have from others.
3. A boss who realizes that the PA is a person who has to do many tasks as well as answering all the phone calls and often has many interruptions in their day which can cause them to get very behind with their work.
3. A boss who is appreciative of them and realizes that the PA does have a life outside of work and needs to have time-out just like they do.

Remember in most instances the Administrative Assistant is stuck in the office all day. They don't go off to meetings, seminars and lunches!

7 Ways To Work Effectively With Your Administrative Assistant

- Be clear on what you expect of them and train your PA well
- Be clear on the extent of the authority that you are giving them
- Let them do their job
- Meet or phone them daily to plan your day
- Keep your PA in the loop
- Show that you care about them as a person
- Share your successes

The Final Word

A good Personal Assistant can boost your success and multiply your efforts. Once you find a good one, look after them, they will look after you.

Your Action Plan

| What have you learned from this session? What will you do next?

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2.3 How to Work Effectively With Your Virtual Assistant (VA)

A Virtual Assistant is a term for an experienced secretary who supplies remote or virtual support from their own office using the internet, email, telephone, fax, couriers and mail services. The majority are women who have children and work from home. You only pay for the amount of time they spend on your work so there are no insurances, taxes or employee entitlements that come with hiring a permanent staff member.

I've had my VA for nearly 12 years and have recently added another one to my team who handles specific project work.

My VA does everything from database and website management, general typing, following up client queries to picking up stationery.

Here's what they can and can't do for you...

1. Virtual Assistants are not PAs or private secretaries

VAs might have started out as secretaries several years ago, but they have evolved and can provide all manner of office and administrative support services from basic secretarial right through to help desk support, trouble shooting, web design and management, database management, etc.

2. Virtual Assistants do not need to be micro-managed

VAs can work like a partner in your business, assisting you on the daily operations and freeing you up to concentrate on the income earning potential of your business. They are not your employees but rather someone you outsource your needs to.

|

3. Virtual Assistants are not sales people

VAs are not sales people and should not be expected to start generating sales for your business through promotions, telemarketing or other activities.

4. You do not need to know how to do everything, use a VA!

You didn't get into business to do all the admin, but rather to generate income doing what you know best. So it makes sense to outsource your admin needs to a VA.

5. Virtual Assistants do not need to be local

Your VA need not be local if there is no need to see them face-to-face. However, be aware that their rates can vary depending on their experience, skill and cost of living due to their location. VAs are virtual and worldwide, so do some research before contracting work with one.

Seven Ways To Work Effectively With Your Virtual Assistant

Ask for references before hiring your VA or get referrals from your business colleagues

Be clear in the instructions you give them through emails so time isn't wasted due to ineffective communication

Establish clear boundaries of the level of authority you wish them to have

Email or Skype with them daily (or weekly depending on the work they are completing for you) to schedule a priority list so nothing gets overlooked

'cc' your VA on any important emails you answer directly so they'll always be in the loop

Be sure to have them sign a confidentiality clause/contract before commencing work

Compliment them on a job well done

The Final Word

One of the best benefits of hiring a Virtual Assistant is that they needn't be located (or take up valuable space) in your office, which can be very important if your business is a home based one. With the advances in today's technology they can even do sales calls for you, which can definitely boost your bottom line. Plus you don't have to supply them with all the traditional office equipment such as computers, desks, chairs, fax/phone lines etc. as they have their own office already set up.

As I mentioned in hiring a Personal Assistant, once you find a good Virtual Assistant, look after them and they will look after you.

Your Action Plan

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2.4 Leadership - Are You Management Material?

Many people end up in managerial roles by default, not necessarily because they had all the attributes that a great manager really needs. You have to have certain skills and abilities to manage others successfully.

Discover if you have what it takes to be a highly effective manager by taking the following mini-test and recording how many 'yes' answers you have. The scoring sheet follows directly after these questions so don't jump ahead!

- 1. Do you focus on doing the important things, rather than the urgent?**
2. Do you ensure systems and processes are in place so that things can run smoothly?
- 3. Do you take action rather than procrastinating?**
4. Do you make decisions when they need to be made, not when they are urgent?
- 5. Do you set goals and take a step by step approach to achieving them?**
6. Do you make realistic decisions with pleasing others?
- 7. Can you stand and be counted under pressure?**
8. Do you work well under pressure?
- 9. Do you solve problems by first looking at yourself first, before blaming others?**
10. Does work dominate your life?
- 11. Do you set realistic expectations of yourself?**
12. Are you a perfectionist?

13. Do you limit the amount of interruptions in your day by setting boundaries with others?

- 6. Do you delegate to others recognizing that to be a good manager you're not the only person who can do things?

6. Do you regularly spend time on your own health and well-being?

- 6. Do you invest time in developing your people so they can take on new roles and tasks?

6. Do you have regular team meetings to not only discuss what's happening in the business but to also recognize and praise your team?

- 6. Do you act in a consistent manner so that your team knows you are true to your word?

6. Do you practice what you preach?

- 6. Do you communicate in an open way without any hidden agendas?

6. Do you work in a cluttered environment?

- 6. Do you plan your working day?

6. Do you arrive at meetings and appointments on time?

- 6. Do you commit to your own on-going learning and development?

6. Do you ensure you don't waste other people's time with unnecessary interruptions?

- 6. If you are unsure about something do you ask for other people's input?

6. Are you a good role model?

- 6. Do you have a mentor or coach you can turn to for advice and guidance?

Now, total up the number of 'yes' answers before checking your results below.

SCORING:

- ⇒ **1 - 9** = You definitely need to learn more about being an effective manager.
- ⇒ **10 - 19** = You're on your way. However, you do require further skills to better your chances of advancement up the corporate ladder.
- ⇒ **20 - 28** = Congratulations! You obviously have many attributes required to be an effective manager. With a little more fine tuning you can become an exceptional leader.

Running a business or department can often stretch you to the limit.

To be effective at doing what you do best, it's imperative to look at what tasks you can either delegate or outsource.

Delegating

This is an interesting word. For some people it means completely letting go of their responsibilities and getting someone else to do the work. Now that's all well and good providing that you train that person on how you've been handling those tasks. Show them how it's been done first.

For many business owners and managers, delegating means completely abdicating all responsibility for a particular task to somebody else without showing them how. They expect that person to know...immediately.

Well, forget it. No wonder you often hear people say, "I tried to delegate that task, but I was the only one that could do it right!" Or "I just couldn't find the right person who was capable of taking on those responsibilities."

That's an interesting comment. Often people are given responsibilities for which they have had no training in and are then expected to know how to carry out those duties. A great example of this is when a person is promoted to manager/team leader and he/she is automatically expected to know how to manage themselves and their people.

Coming In From the Outside

How about the new kid on the block who comes in to take up the reins in a position which has already been vacated? They're expected to run the department or business as if they've been working in the company for the past three years!

Outsourcing

When your car needs to be repaired do you spend hours trying to fix it or see a mechanic who takes two hours?

Do you do your own tax return or have an accountant prepare it for you?

If you need a new assistant do you place an ad on SEEK, spend hours interviewing people or have a recruitment company do all the ground work and send you the top three applicants?

Why waste your precious time on tasks which will do exactly that...waste your precious time. And time is money!

Use the Experts

Use the valuable input of experts who can take away the stress and hassle and carry out the tasks in a fraction of the time it would take you.

Sure you have to pay for it, but isn't it better to work smarter, not harder?

Why spend hours on tasks which are not your specialty? And let's face it, most people really don't have a clue about how to hire the right people!

Identify what you do best then delegate or outsource the rest. In fact, if you truly feel you are good at what you do and are happy to share that, why not teach someone else those same skills, then you could really leverage yourself.

Particularly if you are business owner, this would allow you more time to work on your business rather than in it.

A Word of Caution For Business Owners

Be careful about who you get your advice from. I know of many small business owners who listen to the advice of their personal assistants, spouses and relatives on how they should run their business although those people have never been in business themselves.

By all means get feedback from your people, however if you really want to work smarter, not harder invest some money into a business coach or someone who has already run a successful business so that you can avoid costly mistakes and have someone else offer a fresh perspective. Being too closely involved can give you a tainted view.

The Final Word

Write down all your responsibilities and the tasks that you undertake. Tick the tasks which someone else could realistically do. Then write next to it either the name of the person or type of person/company who can do this for you or offer some expert assistance or support i.e. bookkeeper, printing company, personal assistant, coach.

To work smarter not harder, always look at who else can do this work/task. Always look at lightening your load so that you can spend your time doing what you do best.

Your Action Plan

| What have you learned from this session? What will you do next?

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2.5 How to Attract and Maintain a High Performing Team

One of the biggest challenges many of my clients face is having the right people.

Prior to coaching I'd often hear:

"If only I could find the right people my business would much more profitable."

"I'd have less stress."

"I spend more time managing my people than getting the work done and more."

Ben's Story

Ben who runs a plumbing business has 5 staff. He was always complaining that they were lazy, didn't use their initiative and would take advantage of him.

We had Ben fill in our "Productivity and Leadership Profile." This process allows each team member to anonymously answer questions about how they see Ben in many areas including his leadership abilities, communication, organization etc.

The process also allows Ben to answer the same questions on how he sees himself.

It turned out that Ben thought he was a good boss because he was easy to get along with. However, the feedback from his team showed that he wasn't a good leader.

The guys needed clear direction...someone to follow. They required a system, guidelines to work within and regular follow-up.

They never had a team meeting to discuss what was working well and how to improve things. The only time a meeting was called was when there was a customer complaint.

The Solutions

Before I share these tips with you, be aware that it is extremely important to hire the right type of people for your business in the first place. Many employers have the 'hire and hope' mentality. After the person has been hired the employer hopes they work out. (For more information about this topic refer to the end of this section).

1. Regular Performance and Incentive Reviews

Measure your team's achievements on a regular basis. Formally appraise the performance of each individual twice a year. Salary increases, bonuses and incentives should be based on these performance reviews.

2. Weekly Team Meetings

Learn how to run an effective meeting and have these weekly with your team.

Have a set time each week. Ensure the agenda allows for their input.

3. Personal and Professional Development

Invest regularly in their development, both technical and non-technical skills. The new-found knowledge can be extremely valuable to your business. By learning and developing your people, they will also be more motivated.

4. Develop Your Own Leadership Skills

Turn yourself into a Masterful Manager. There are many skills required to be an effective manager ...delegation, organization and communication, etc.

5. Getting coached or signing up for a Leadership Program will turn you into a powerful leader that gets results and maintains a happy, productive and high performing team.

The Final Word

Looking after the people in your business is vital to ensure its ongoing success... whatever 'success' means to you. A happy, skilled and motivated team if managed effectively will have a huge impact on your productivity and profits.

To continue doing the same thing and expecting a different result is the definition of insanity. So if you want to achieve different results, take different action today!

Your Action Plan

What have you learned from this session? What will you do next?

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2.6 Understanding People - How to Get it Right

How To Manage The Different Generations In Your Business

Having the time to effectively manage your people is crucial to the success of your business.

There are a number of areas that you need to understand about your people and these include:

- The differences between men and women
- Personality types
- Generations

Let's look at the various age groups:

Veterans

These people were born prior to 1946 and they would usually stay with the one organisation, profession or industry for their working life.

Baby Boomers

The 'boomers' were born between 1946 and 1964. Although many were rebellious in their younger days, when they hit their 30s and 40s they tend to become conservative.

Generation X

They were born between 1965 and 1979. They're independent yet want lots of feedback so they can be better managers than their managers.

Generation Y

Born from 1980, want to work in an environment of mutual respect and enjoy collaborative work environments.

Around 59% of workers today are Generation X and Y. Therefore businesses big and small need to develop management styles to attract and retain these people. Both these generations want feedback and access to learning and development opportunities.

Technical and product know-how aren't enough. If you want people to be an asset to your company, incorporate personal development. If you want them to stay, you'll have to do more to keep them. If you want them to be a liability then do nothing!

The Final Word

Business Owners need to develop themselves first, then develop their people. Unfortunately many are 'too busy' to even look at this very important aspect of their business.

So if you're having people problems, look at yourself first then take the necessary action to learn how to become better.

By the way, if you're not getting better, chances are you're getting worse!

Your Action Plan

What have you learned from this session? What will you do next?

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2.7 Communicating With the Opposite Sex

I had an interesting experience a few years ago. I sounded like I' had a permanent case of laryngitis. What I actually had was a cyst on my throat. It was like a big blister and the only way to get rid of it was to cut it out. So if I wanted to speak clearly again, I had no choice than to go ahead and have microsurgery. Notice I said 'micro', sounds much better than surgery or operation.

In fact, the whole process was (thank goodness) totally painless, even afterwards. All I had to do was rest my voice and not speak for 48 hours!

Now to the men reading this, avoiding opening your mouth for that period of time would probably not bother you. However, for a female it is a very hard thing to do. We like to talk in case you hadn't noticed.

According to research, women speak around 30,000 (that's right guys) words a day and men (if you're lucky) speak around 10,000. So that's a ratio of 3:1.

Interesting, isn't it? So how does this work in daily life?

She says: – "He just doesn't listen."

He says: "She talks too much."

In their best-selling books, "Why Men Don't Listen and Women Can't Read Maps" and "Why Men, Lie and Women Cry," Barbara and Alan Pease say:

Women Talk, Talk and Talk

When a woman talks she often uses indirect speech. This means she hints at what she wants or infers things.

Women's indirect speech has a purpose - it builds relationships and rapport with others by avoiding aggression, confrontation or discord.

When women use indirect speech with other women there is seldom a problem - women are sensitive to picking up the real meaning. It can, however be disastrous when used on men.

Men Take Words Literally

Men use direct speech and take words literally. They find women's lack of conversational structure and purpose very disconcerting, and accuse women of not knowing what they're talking about. They respond by saying things like "What's the point here?" "Where is this conversation going?" and "What's the bottom line?"

Men then proceed to talk to a woman as if she is a mental patient or will cut her off by saying "We've been over this a dozen times," "How much longer will this take?" and "This conversation is too much hard work and isn't going anywhere!"

Indirect Talk in Business

When a woman uses indirect speech in business, it can prove problematic because men may have difficulty following a multi-tracked, indirect conversation.

Men need to be presented with clear, logical, organized ideas and information before they will make a decision. A woman can have her ideas and requests rejected purely because her male boss didn't have a clue what she really wanted.

The Final Word

Understanding and applying this information will help you communicate more effectively with everyone around you. The key tips to take are:

Ladies – get to the point. Say exactly what you want in as few words as possible (he’s not a mind-reader). Better still prepare a brief checklist or summary for him.

Gentlemen – look like you’re listening to her. Give her your full attention. It makes her feel good to talk. She doesn’t always want you to provide a solution. If you don’t understand what she’s talking about or what she wants, then ask her directly.

For more information about communicating with the opposite sex, see the resources available from Allan and Barbara Pease at

www.peaseinternational.com

Your Action Plan

What have you learned from this session? What will you do next?

- 1.
- 2.
- 3.
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2.8 Know Your Personality Styles

Understanding people's personality styles and how to communicate with them will make a massive difference on your results.

When you hire people it's important to know this so that their strengths can be utilised for the role.

The Four Main Personality Styles

The Powerful Choleric - These are people who want to get things done. Active and fast paced, more interested in tasks than relationships. Often strong willed and very assertive, they push to have things done their way (that's me). Great leaders.

The Popular Sanguine - These are people who want to be noticed. Active and fast pace they are relationship oriented rather than tasks. Often very expressive, chatty, friendly and usually dramatic. (That's a little bit of me). Very bubbly, outgoing types.

The Peaceful Phlegmatic - They who want to get along. Very social and relationship oriented and not as vocal or enthusiastic as Promoters. Very dependable, work slower, great team players, amiable, want to help, show concern and want take care of everyone. These people 'keep the peace.'

The Perfect Melancholy - These are people who want to get it right. Task oriented, not big on relationships, not very social and don't express their feelings. Very analytical, cautious and risk averse. They work at a slower more methodical pace and are less assertive and less expressive. Think of engineers, accountants, bookkeepers, computer buffs. etc.

Some styles clash and, others are more suited to each other.

25% are one of four styles and more significantly, 75% are of a style different to yours.

As the business owner it is important that you know your style and that of your employees. Each style thinks, reacts and communicates differently. They work at a different pace, handle emotions differently, manage stress differently and solve problems differently.

As an employer your style is most likely going to be different than your employees so you need to know who your staff is and how to communicate with them.

Prior to coaching, one of my clients who runs an accounting practice hired a woman with predominantly Sanguine (promoter) traits to be the general manager.

I knew when I spoke with her that she would not last in that role. She was a socialiser, life of the party person, an incessant talker and always looking to have fun.

What John needed was a Choleric (Driver), someone who could take charge, was organised and keep him on track. Although John had Melancholy traits he also possessed many Sanguine ones as well.

If he had an understanding of what he really required for the position, he would never have hired Mary. Work didn't get done, follow up was poor and the running of the office was very chaotic. Staff turnover was high due to poor management.

After learning some very painful lessons, John fired Mary.

The Final Word

Understanding the personality styles and how to approach them will save you time, money and heartache.

To fast-track your learning, I've included the "Personality Profile" by Florence Littauer that I've used for years with my clients.

This is very simple and easy to use. I suggest you photocopy it right now and fill it in. Use this for your current employees or when you're next looking to hire staff.

Florence's book "Personality Plus" is a 'must-read.'

Your Action Plan

What have you learned from this session? What will you do next?

- 1.
- 2.
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PERSONALITY PROFILING

The following "Personality Profile" or "Temperament Groupings" quiz was first established by Hippocrates over 2,000 years ago.

It is based on the four personality types:

- The popular Sanguine
- The powerful Choleric
- The perfect Melancholy
- The peaceful Phlegmatic

It allows us to examine our own strengths and areas for improvement, and can help us learn how to accentuate our positives.

It also helps us understand other people and realise that, just because someone else sees things differently, or behaves differently from us, does not make them wrong, only different.

As people we are all very different and yet, the paradox of being a human being is that we are also very much alike.

Before you complete your own Personality Profile, it is important to note that it is likely you will have some of each personality. It is most unlikely that anyone is 100% of any personality or temperament. We are all a mixture.

Your Personality Profile by Florence Littauer

DIRECTIONS: In each of the following rows of four words across, place an X in front of the one word that most often applies to you. Continue through all forty lines. If you find a line (or number of lines) where more than one really sounds just like you, and you find it impossible to select just one, please mark each character trait. Note: Most lines should have only one word marked.

STRENGTHS

- | | | | |
|----------------------|----------------------|------------------|-------------------|
| 5. ___ Adventurous | ___ Adaptable | ___ Animated | ___ Analytical |
| 5. ___ Persistent | ___ Playful | ___ Persuasive | ___ Peaceful |
| 5. ___ Submissive | ___ Self-sacrificing | ___ Sociable | ___ Strong-willed |
| 5. ___ Considerate | ___ Controlled | ___ Competitive | ___ Convincing |
| 5. ___ Refreshing | ___ Respectful | ___ Reserved | ___ Resourceful |
| 5. ___ Satisfied | ___ Sensitive | ___ Self-reliant | ___ Spirited |
| 5. ___ Planner | ___ Patient | ___ Positive | ___ Promoter |
| 5. ___ Sure | ___ Spontaneous | ___ Scheduled | ___ Shy |
| 5. ___ Orderly | ___ Obliging | ___ Outspoken | ___ Optimistic |
| 5. ___ Friendly | ___ Faithful | ___ Funny | ___ Forceful |
| 5. ___ Daring | ___ Delightful | ___ Diplomatic | ___ Detailed |
| 5. ___ Cheerful | ___ Consistent | ___ Cultured | ___ Confident |
| 5. ___ Idealistic | ___ Independent | ___ Inoffensive | ___ Inspiring |
| 5. ___ Demonstrative | ___ Decisive | ___ Dry Humour | ___ Deep |
| 5. ___ Mediator | ___ Musical | ___ Mover | ___ Mixes easily |
| 5. ___ Thoughtful | ___ Tenacious | ___ Talker | ___ Tolerant |
| 5. ___ Listener | ___ Loyal | ___ Leader | ___ Lively |
| 5. ___ Contented | ___ Chief | ___ Chart maker | ___ Cute |
| 5. ___ Perfectionist | ___ Pleasant | ___ Productive | ___ Popular |
| 5. ___ Bouncy | ___ Bold | ___ Behaved | ___ Balanced |

AREAS FOR IMPROVEMENT

- | | | | |
|------------------------|-----------------------|--------------------|--------------------|
| 21. ___ Blank | ___ Bashful | ___ Brassy | ___ Bossy |
| 22. ___ Undisciplined | ___ Unsympathetic | ___ Unenthusiastic | ___ Unforgiving |
| 23. ___ Reticent | ___ Resentful | ___ Resistant | ___ Repetitious |
| 24. ___ Fussy | ___ Fearful | ___ Forgetful | ___ Frank |
| 25. ___ Impatient | ___ Insecure | ___ Indecisive | ___ Interrupts |
| 26. ___ Unpopular | ___ Uninvolved | ___ Unpredictable | ___ Unaffectionate |
| 27. ___ Headstrong | ___ Haphazard | ___ Hard to please | ___ Hesitant |
| 28. ___ Plain | ___ Pessimistic | ___ Proud | ___ Permissive |
| 29. ___ Angered easily | ___ Aimless | ___ Argumentative | ___ Alienated |
| 30. ___ Naïve | ___ Negative attitude | ___ Nervy | ___ Nonchalant |
| 31. ___ Worrier | ___ Withdrawn | ___ Workaholic | ___ Wants credit |
| 32. ___ Too sensitive | ___ Tactless | ___ Timid | ___ Talkative |
| 33. ___ Doubtful | ___ Disorganised | ___ Domineering | ___ Depressed |
| 34. ___ Inconsistent | ___ Introverted | ___ Intolerant | ___ Indifferent |
| 35. ___ Messy | ___ Moody | ___ Mumbles | ___ Manipulative |
| 36. ___ Slow | ___ Stubborn | ___ Show-off | ___ Sceptical |
| 37. ___ Loner | ___ Lord over others | ___ Lazy | ___ Loud |
| 38. ___ Sluggish | ___ Suspicious | ___ Short-tempered | ___ Scatterbrained |
| 5. ___ Revengeful | ___ Restless | ___ Reluctant | ___ Rash |
| 5. ___ Compromising | ___ Critical | ___ Crafty | ___ Changeable |

Deleted:

Personality Scoring Sheet

Now transfer all your X's to the corresponding words on the Personality Scoring Sheet, and add up your totals. For example, if you checked 'Animated' on the profile, check it on the scoring sheet. (Note: The words are in a different order on the profile and the scoring sheet, so this step is necessary to determine your particular personality profile).

Strengths

Sanguine	Choleric	Melancholy	Phlegmatic
1. ___ Animated	___ Adventurous	___ Analytical	___ Adaptable
1. ___ Playful	___ Persuasive	___ Persistent	___ Peaceful
1. ___ Sociable	___ Strong-willed	___ Self-sacrificing	___ Submissive
1. ___ Convincing	___ Competitive	___ Considerate	___ Controlled
1. ___ Refreshing	___ Resourceful	___ Respectful	___ Reserved
1. ___ Spirited	___ Self-reliant	___ Sensitive	___ Satisfied
1. ___ Promoter	___ Positive	___ Planner	___ Patient
1. ___ Spontaneous	___ Sure	___ Scheduled	___ Shy
1. ___ Optimistic	___ Outspoken	___ Orderly	___ Obliging
1. ___ Funny	___ Forceful	___ Faithful	___ Friendly
1. ___ Delightful	___ Daring	___ Detailed	___ Diplomatic
1. ___ Cheerful	___ Confident	___ Cultured	___ Consistent
1. ___ Inspiring	___ Independent	___ Idealistic	___ Inoffensive
1. ___ Demonstrative	___ Decisive	___ Deep	___ Dry humour
1. ___ Mixes easily	___ Mover	___ Musical	___ Mediator
1. ___ Talker	___ Tenacious	___ Thoughtful	___ Tolerant
1. ___ Lively	___ Leader	___ Loyal	___ Listener
1. ___ Cute	___ Chief	___ Chart maker	___ Contented
1. ___ Popular	___ Productive	___ Perfectionist	___ Pleasant
1. ___ Bouncy	___ Bold	___ Behaved	___ Balanced
Totals: Strengths			
_____	_____	_____	_____

Areas for Improvement

Sanguine	Choleric	Melancholy	Phlegmatic
___ Brassy	___ Bossy	___ Bashful	___ Blank
___ Undisciplined	___ Unsympathetic	___ Unforgiving	___ Unenthusiastic
___ Repetitious	___ Resistant	___ Resentful	___ Reticent
___ Forgetful	___ Frank	___ Fussy	___ Fearful
___ Interrupts	___ Impatient	___ Insecure	___ Indecisive
___ Unpredictable	___ Unaffectionate	___ Unpopular	___ Uninvolved
___ Haphazard	___ Headstrong	___ Hard to please	___ Hesitant
___ Permissive	___ Proud	___ Pessimistic	___ Plain
___ Angered easily	___ Argumentative	___ Alienated	___ Aimless
___ Naïve	___ Nervy	___ Negative attitude	___ Nonchalant
___ Wants credit	___ Workaholic	___ Withdrawn	___ Worrier
___ Talkative	___ Tactless	___ Too sensitive	___ Timid
___ Disorganised	___ Domineering	___ Depressed	___ Doubtful
___ Inconsistent	___ Intolerant	___ Introverted	___ Indifferent
___ Messy	___ Manipulative	___ Moody	___ Mumbles
___ Show-off	___ Stubborn	___ Sceptical	___ Slow
___ Loud	___ Lord over others	___ Loner	___ Lazy
___ Scatterbrained	___ Short-tempered	___ Suspicious	___ Sluggish
___ Restless	___ Rash	___ Revengeful	___ Reluctant
___ Changeable	___ Crafty	___ Critical	___ Compromising

Totals: Areas for Improvement

Combined Totals

From "Personality Plus" by Florence Littauer. Copyright© 1983

Section THREE

3) Master the Skill of PRODUCTIVE Marketing

- 3.1 Get Crystal Clear on Your Ideal Client
- 3.2 Packages/Programs
- 3.3 Ezines & Newsletters
- 3.4 Database Management
- 3.5 Customer Loyalty
- 3.6 Joint Ventures
- 3.7 Networking in Person
- 3.8 Networking On-Line
- 3.9 Blogging for Business
- 3.10 Speaking for Profit

Master the Skill of PRODUCTIVE Marketing

3.1 Get Crystal Clear on Your Ideal Client

There's a saying that "If you want to hunt bears, go where the bears go!"

Do you know who your 'bear' is? Who is your ideal client?

I did a 'VIP' Coaching Day with an image consultant. When I asked her this question "so who is your ideal client?" She said 'everyone.' No wonder she was running blindly in her business, having no time and not making much money. How do you market to everyone?

You won't be able to create specific messages to speak to 'everyone.'

It can also be confusing for prospects to understand what you really do and a confused mind won't make a decision to use your services or buy your products.

Also people pay more for 'specialists.' If you had a heart problem, would you rather go to a General Practitioner or a Heart Specialist?

A General Practitioner's fees will be much less than what you'd pay to see a Specialist.

Some things you need to consider before defining your ideal client

1. You enjoy working with or for them.
- 2. They'll happily pay for what you offer and they pay on time.**
3. There are plenty of them around.
- 4. They're easy to identify and contact.**
5. They badly need your goods and services.

6. They recognise that working with you is essential.

7. They get great results from what you do and happily refer you to others.

If you know exactly who your ideal client is, you can tailor your marketing message to their specific problems.

Going back to the image consultant, we worked out that her ideal client was not the consumers and business people who wanted to look good. It was in fact, recruitment companies in a specific industry who need to teach their candidates how to dress for success.

This was a very targeted market. Mary wrote down:

1. The specific industry

2. Size of the company

3. Single owner or partnership

4. Age of the partner/s of the business

5. Likes and dislikes

6. How long they had been in business

7. Was the partner/partners married, single, divorced etc.

By the time she went through this exercise, Mary was crystal clear on whom her 'ideal' client was. She had worked with a number of them already.

And that will happen for you when you go through the exercise below. Unless you've just started out in business, you will have already worked with your 'ideal' client.

Now just because you've identified your 'ideal' client, it doesn't mean you can't offer what you have to others. However, if you want to hunt bears, you have to know what a bear looks like and where to find them.

Use the template below to clarify your Ideal Client

AGE	
GENDER	
CHARACTERISTICS	
INTERESTS	
MAGAZINES THEY READ	
HOBBIES	
DISLIKES	
SOCIAL	
CONVERSATIONS (What do they talk about?)	
DAILY LIFE	
BIGGEST FRUSTRATIONS	
FEARS	
DRIVERS	

The Final Word

Take the time now to define who your ideal client is. When you are clear and focused on who they are, you can then invest your time and resources into the right areas of your business, instead of fumbling around in the dark.

Your Action Plan

What have you learned from this session? What will you do next?

- 1.
- 2.
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3.2 Packages/Programs

Rather than offer one product or service, make more money by packaging them. Find out what your 'ideal' client's problems are and offer them the solutions.

You can do this by asking them. Do a survey asking what is their biggest headache in relation to what you offer.

Packages make it easy for your clients to buy from you.

Product Packaging:

We had a new addition to our household, a beautiful puppy called "Casper." You can see from the photo how cute he is. He's a great companion for our other dog "Beasley." They're both Bischon Frise's, the perfect companions - they don't smell or drop hair everywhere, easy to look after and fit perfectly on your lap! And they're quiet.

So after picking Casper up from his original owners, I immediately booked an appointment at the vet to check him out and provide me with details about looking after a puppy. After all, it had been 3 years since we went through the puppy stages and you quickly forget some of the basics.

The questions I asked at the vet were things like:

1. *What type of food do we feed him and how much?*
2. *What vaccinations will he require and when?*
3. *When can he be taken out on the street?*
4. *What about toilet training and many other commonly asked questions that no doubt many clients had asked them before me?*



Instead of having a checklist or "Frequently Asked Questions About Your New Puppy," the clinic had no standard paperwork addressing these questions.

I had my list prepared and would have spent at least an additional 30 minutes asking all these questions on top of the general check-up. However, they only charged me for the consultation.

In fact, the vet could have saved himself 30 minutes if he had the answers typed up. And if he were 'marketing savvy,' he could have produced a "Puppy Pack" which would include "Frequently Asked Questions About Your New Puppy" plus relevant products. He could have included the worming syrup, a couple of toys, toilet training pads etc. And guess what? I would have bought it and so would many other new puppy owners.

If you provide a service you can have Silver, Gold and Platinum packages, with Silver providing the basic service plus 2 coaching calls. Gold offers the same as Silver plus 4 coaching calls and free entry to your seminars. Platinum includes everything in Gold plus 50% discount on all other products and services you offer, plus whatever else you may wish to include as special bonuses, other people's services etc.

People like the option of small, medium or large. Not everyone can afford the biggest program/product and by having alternatives you make sure you don't leave any money lying on the table because you didn't offer options.

Keep it simple though, because if what you offer becomes too confusing, you'll find people will not buy as they don't know what to choose.

For example, an accountant could offer:

Silver Program:

- ⇒ 1 tax return
- ⇒ x 15 minute phone calls/month

Investment: \$197/month

Gold Program:

- ⇒ 1 tax return
- ⇒ x 15 minute phone calls/month
- ⇒ Quarterly x 1 hour review

Investment: \$247/month

Platinum Program:

- 1 tax return
- x 15 minute phone calls/month
- Quarterly x 1 hour review
- Email queries responded to in 24 hours
- 30% discount on insurance premiums

Investment: \$277/month

The Final Word

Have a close look at the way you run your business and see how you can package up what you already offer to make you more money, without working any harder.

Your Action Plan

What have you learned from this session? What will you do next?

- 1.
- 2.
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3.3 Ezines & Newsletters

How many ezines or newsletters do you receive in a week either via email or mail? Why do so many businesses continue sending them out? To create a solid database and increase their client list. By the amount of ezines/newsletters I get each week, obviously they must be working.

I have been sending out my newsletters consistently to my ever-growing database for many years and have increased my list substantially.

Originally it was paper-based and mailed until the advent of email. What was originally a monthly mail-out has now turned into a weekly email.

Why Bother?

The ezine/newsletter keeps me in touch with people. I am the first person they will contact if they require the services and products we offer. It keeps my name out there. Every time my newsletter is sent, sales and enquiries increase.

We are all inundated with information. Email is an epidemic. However it is here to stay. If you want to stand out from the crowd you need to keep in touch with people.

Having a regular ezine/newsletter with helpful tips and ideas is the quickest and easiest way to do this. It also positions you as an expert in your field.

8 Simple Steps to Producing an Ezine/Newsletter

Create 3 Newsletter files:

A manual one for your filing cabinet to store all your ideas and various articles.

An electronic version to file anything you write, send or receive regarding the newsletter.

Set up a lever arch file for copies of your newsletter. This provides quick access if you need to refer to them, as well as building up a complete master set.

Decide how you will send it out: email or post.

Choose an ezine/newsletter design you like and use that as your guide.

Use graphics or photos.. Research shows that it is better to have the newsletter in the email message and not have a separate attachment.

3. Creating Content

- The articles you write for your newsletter can be repurposed for other products, i.e. you can compile a book of tips turn that same information into an e-course and a home study program and make even more money.
- These products can also be included as bonuses in your products or services packages.
- You can offer any or all of these products which have been derived from your articles to be included with other complimentary businesses.

- Appropriate articles can also be sourced from Article Submission sites such as www.ideamarketers.com, www.evancarmichael.com and www.selfgrowth.com.
 - Ask other experts you know if you can use content they have written. Of course you will need to acknowledge that they wrote it and provide that person's contact details.
3. Include testimonials, tips and success stories.
 3. Give your ezine/newsletter a title i.e. "The Productivity Post."
 3. When completed ask a couple of other colleagues or clients for their feedback.

Send it out!

Once you have done the first one, it becomes much easier.

Just ensure that you are consistent. Decide if it will be sent weekly, fortnightly, monthly etc.

You need to be in front of your clients and prospects each week so consider having a weekly/fortnightly ezine/newsletter as your minimum 'keep in touch' mechanism.

.

The 3 Keys to Being Consistent

2. Write the newsletter deadlines into your diary.
2. Schedule time in your diary to prepare the newsletter well before it is due out.
2. Do it!

The Final Word

Don't worry about getting it all perfect - it never will be. It will improve over time. Just set a goal and do it! And it's worth it! One of my clients who ran a party hire business finally sent out his ezine after months of procrastinating and ended up with a \$20,000 order from his very first one!**Your Action Plan**

What have you learned from this session? What will you do next?

- 1.
- 2.
- 3.
- 4.
- 5.
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3.4 Database Management

What's in a name? Everything!

What do you do with all the contacts you make? Do you:

2. Collect business cards and throw them in the bottom of your desk drawer hoping one day one of these people will ring and do business with you?
2. Have any system for keeping information on your clients and prospects?
2. Do you enter all their details into your database so that you can communicate with them in the future?
2. Do you enter all your clients into the database with information about what they've bought from you and conversations you've had with them?

I'm astounded that so many business owners keep no comprehensive records of their clients, general contacts and prospects.

Your database is a goldmine. It is the most important item in your business. It's from this list of names that you can continually market your products and services.

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An effective system will be able to do the following:

- Generate a letter, fax or email directly from the program to the contact.
- Record all contact details and any communication you have had with that person including phone conversations, meetings, emails, promotional information, and sales made.
- Be able to select any particular group of people, i.e. everyone in a specific area, all your "A" clients, prospects, strategic alliances.
- A reminder system for follow-ups.

Which Database Is Right For You?

Well, that depends on your business. Now there are various databases available, however, specific contact management software can offer far more features, including a "hot list" to remind you when to follow up. These applications include ACT!, Goldmine and Sales Force.

Speak with successful people in your field and ask them what they use. You may find that there are specific databases that have been designed for your industry.

The key, when choosing one of these systems, is to have a look at their functions and get someone who knows all about the software to set it up and train you in its use.

You could also delegate/outsouce the task of the initial keying in of data to someone else like a secretarial service or hire someone who has fast typing skills to do this or use a virtual assistant.

|

Back-Up Regularly

You must back-up your data either daily or weekly. Don't be lazy. Use the Cloud or internet back-up services.

Investigate with your I.T. person or whoever you use for your computer needs , what would be the best option for your situation and take the necessary action.

The Final Word

Your database is your gold-mine. It can take years to build a strong, responsive database that you can continually market to and make more money.

If these people know, like and trust you, when the time is right, it will be you they will contact first when they have a need for what you offer.

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Your Action Plan

What have you learned from this session? What will you do next?

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3.5 Customer Loyalty

Who pays you? Your clients do and never forget that. Unfortunately many people do. They take your money and then vanish off the face of the earth. And if you do hear from them you know they are only trying to sell something or business is not going well. The silly thing is, if you look after the hand that feeds you, they will look after you.

Keep in regular contact with your clients, particularly the top 20% (both current and past) who have provided you with the most income.

Still keep in touch with the others via newsletters etc. However, this group of very special clients need extra attention.

You or one of your staff can make a monthly "how's things?" call. Find out how life is treating them, without expecting to sell anything.

Send the occasional gift ...a book, CD, or movie tickets. Thank them for their business. When special times of the year occur, send them a Christmas Hamper, New Year's Calendar, Easter eggs at Easter - little things which show you care. A great service to use is 'Send-Out' Cards.

When you receive referrals, reward the referee with a thank you card or gift.

Do what most people in business don't do. You will be amazed that if you consistently (that is the key word here) make the extra effort, you will continue to get repeat business and/or more referrals.

Whatever you do, do not send a Christmas card with an invoice in it. That's exactly what happened to me one year. It was sent by my printer whom I had spent thousands of dollars with. I took my business elsewhere after that!

The Final Word

Look after the clients you already have and you'll find they will spend more money long-term with you.

Even if someone else does come along offering a similar/service or product, they will think twice before abandoning you if you take care of them consistently.

Your Action Plan

What have you learned from this session? What will you do next?

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3.6 Joint Ventures

An effective way to generate more business is with the use of joint ventures.

A joint venture (JV) is a business partnership between two or more parties to expand business for both parties.

Who do you know that has complementary products/services beneficial to your business and has a list of names?

For instance a friend of mine Kirk has a property investment company and he finds that his ideal target market is small business owners. That's mine as well, although my market is much more defined.

Using my list, we marketed a local property seminar event to these people and as a result a number of them invested in his projects.

We both benefited. I was able to provide the people, he had enough people to buy into his projects and I received a commission for each person who had invested.

This joint venture was relevant to my database, as most of them wanted to create wealth and are often too busy, overwhelmed or too scared to explore the options that are available to them. What we were offering was a way to help them increase their income and have a valuable asset for their future.

However be careful who you choose as your partner. They need to be on the same wavelength as you. Clarify each person's roles and responsibilities in writing.

It's happened to me where people haven't carried out their part of the agreement we had made and a couple of times, I've also had to chase them for payment.

That's another thing, make sure they're organized. Otherwise you could end up damaging your reputation, if your joint venture partner doesn't honour your agreement.

By using joint ventures, you can quickly build the size of your database as well as your income.

Suitable Joint Venture Partners

Write a list of names of who you could partner with. Here are a few ideas of complementary businesses to get you thinking:

- Florist/Photographer
- Accountant/Business Coach
- Life Coach/Financial Planner
- Property Developer/Buyers Advocate
- Computer Service/Bookkeeper
- Hairdresser/Image Consultant
- Personal Trainer/Physiotherapist
- Naturopath/Chiropractor
- Massage Therapist/Health Food
- Video Production/Reception Centre

The Final Word

Who do you know that you can do a joint venture with?

You'll be surprised who would be happy to do this with you if you just ask them.

Your Action Plan

What have you learned from this session? What will you do next?

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3.7 Networking in Person

Let's start with **"How Not to Network."**

"I was standing with a group of people at a business event and this computer guy came over to us and introduced himself. He wasn't interested in hearing what anyone else in the group did, yet gave everyone a card. He then raced over to another group to repeat his 'networking.'

Networking is about building relationships and making quality connections. This guy obviously didn't have a clue. Effective person-person networking can work extremely well if you follow a few basic tips to make sure the time and money you invest in meeting people is worthwhile.

Networking In Person

Make sure you attend events that are going to benefit you. Have a clear purpose and outcome.

Are you going because you want:

1. To hear the speaker?
2. Meet possible contacts for your business or to find relevant people to help you?

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It is really important to know why you are going and to keep on track with that purpose when you arrive at the event.

Be focused when you go out. Ensure you have plenty of business cards on you to hand out. Make the effort to introduce yourself to at least three new people at the function.

Forget whether you are an extrovert or introvert. You have to get out of your comfort zone and make the effort yourself. Remember, you are the leader, the driver of your business. You are the one who has to be proactive if you're serious about growing it. There's no-one else to do it for you.

It is also important that you do meet new people as well as acknowledging those you may already know. I often attend various functions and ensure that I do not sit next to people that I know, if my main purpose for being at that event is to make new contacts.

On the back of the business cards you receive, make a note about the person you met so when you're following up, you know who you are communicating with. I tend to do this discreetly at the event.

The Follow Up

This is the crucial factor. Most people swap cards and you never hear from them again.

They leave the event, return to their office and drop the cards in a pile and that is where they tend to stay.

However, that is not what you will do...is it? When you get home, you will enter all those cards onto your database.

You will have your system set up so you will have all their contact details, when and where you met the person and any other information you felt was relevant.

You would then send them an email, letter, card or fax within 48 hours saying, *"Great meeting you at As mentioned, we If I can be of further assistance, please contact me."*

Or

"You mentioned that... and I'm sure we can be of assistance. Will phone you in the next couple of days to discuss your needs. In the meantime, attached is ..."

You'd then make a note in your diary and/or your database hot list to follow up that person in 48 hours.

This is called being pro-active. You'll stand out from the crowd. You will be doing more than 98% of business owners.

The Final Word

Treat your networking as serious business. It's about making quality connections and building relationships, not meeting as many people as possible.

When you learn and apply the skills of successful networking, over time you will discover that the quality connections you make will pay off.

Your Action Plan

What have you learned from this session? What will you do next?

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3.8 Networking On-Line

Social Networking

Key ones here are:

- LinkedIn.com
- Twitter
- Facebook.com

As a business person, definitely have your personal profile updated on LinkedIn.

There are many ways to use social media. I suggest you first need to know what purpose you will be using the various media for and then do your research on how to use it effectively.

There's lots of information online about how to do this. It's worthwhile taking up the offer by many social media consultants on their free consultations. It's amazing what you can learn from these initial sessions.

Also if you're trying to get more clients, does your target market use these different media?

The Final Word

You've got plenty of options when it comes to networking. Just make sure you use your time wisely and be clear on your objectives for social networking.

Your Action Plan

What have you learned from this session? What will you do next?

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3.9 Blogging and Social Media

Social Media

Here are the most common uses of social media today. Just remember though, before you go rushing off to get on board, make sure you know what the purpose is for using these different mediums.

I've just covered the basics here, however if you want to know more and how to use social media specifically for your business just do a Google search on the topic. You could also consider using a Social Media expert, many of whom are reasonably priced and can really make Social Media work for you.

What is a Blog?

"A blog is a web page made up of usually short, frequently updated posts that are arranged chronologically-like a what's new page or a journal."
Blogs fall into two general categories.

Personal Blogs: a mixture of a personal diary, opinion posts and research links.

Business Blogs: a corporate tool for communicating with customers or employees to share knowledge and expertise.

Business blogs are sweeping the business community. Blogs are an excellent method to share a company's expertise, build additional web traffic, and connect with potential customers..

What does Blogging Provide to Small Business?

- Blog software is easy to use. Simply write your thoughts, link to resources, and publish to your blog, all at the push of a few buttons. Blog software companies such as: Movable Type, Blogger.com and Typepad all offer easy blogging tools to get started.
- Blogging is a low-cost alternative to having a web presence. For small business owners without the time to learn web html or the money to hire a designer/developer, blogging offers an inexpensive method to get your company's name out on the Internet.
- Updating the weblog is a much quicker process than contacting a web designer with changes or doing the coding and uploading yourself.
- Business blogs provide your small business with a chance to share your expertise and knowledge with a larger audience. A powerful benefit for consultants and knowledge workers.

Facebook

What other media channel can your business reach over 1 billion people, target exactly the demographic you wish and have direct communication with your customers?

This is why any business – big or small – should consider advertising on Facebook. It's a great opportunity for a company to make online sales, get a following around the brand, create a platform where customers can discuss the products and, when done successfully, let people spread the word about your qualities.

Online-business marketing on Facebook benefits small, traditional retailers the most.

Small businesses offer unique products or services to a smaller range of customers and Facebook provides an excellent opportunity to reach the exact target audience with a personal approach.

One benefit with Internet marketing for small business is that it allows you to compete with larger corporations.

If you offer a niche product or service, you might even have a competitive advantage. A large business will not have time to focus in depth on a single niche.

LinkedIn

LinkedIn is a social network with over 53 million users that enables you to make better use of your professional network and help the people you trust in return. It's no secret that LinkedIn is a great place to network professionally, post and find jobs, and answer questions and build thought leadership.

It is probably the most obvious way to identify influential individuals at specific organizations. A search for your target business or title on LinkedIn will identify people you may already be connected with, either directly or through your connections.

LinkedIn is a great tool to leverage your existing contacts to connect with people and find potential customers online.

Twitter

Twitter is a short message communication tool that allows you to send out messages (tweets) up to 140 characters long to people who subscribe to you (followers).

Your tweets can include a link to any web content (blog post, website page, PDF document, etc.) or a photograph or video. If a picture is worth a thousand words, adding an image to a tweet greatly expands what you can share to beyond the 140-character limit for tweets.

People follow (subscribe) to your Twitter account, and you follow other people. This allows you to read, reply to and easily share their tweets with your followers (retweet).

Why should I use Twitter for business?

At first, tweeting may seem an unnatural way to share your thoughts and ideas, but there are practical applications for a business using Twitter. Twitter offers a unique platform for reaching a broad and welcoming audience— it's a completely open forum for broadcasting your original ideas, such as:

- Demonstrating your expertise in a particular field
- Joining like-minded business communities
- Sharing links to your blog, website or article
- Announcing your availability for work
- Promoting your special products and services

The Final Word

Decide on what best suits your needs. Avoid getting overwhelmed with all this technology. If you don't want to spend your time on all this, then find yourself a virtual assistant who can set all this up for you. It's important you spend your time on what you do best.

Do some research on Google or find someone who has experience in this area so that you maximise your efforts and have a strategy to follow.

Your Action Plan

What have you learned from this session? What will you do next?

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3.10 Speaking for Profit

If you can get over the fear of speaking in public, this is a great way to get what you have to offer out to the buying public rapidly.

You want to be targeting your speaking efforts when you are in front of your ideal clients, but first you need to know exactly who your ideal clients are.

For example, I know that my ideal clients are males over 50 , who are stuck in a rut in their business, relationships or life itself. They've been in their business for more than 10 years and are bored! The thought of retirement in the next few years is scary for them and they feel there's got to be more to life than what they're doing now. They lack clarity, purpose and direction.

So where would you find this person? Where can you speak to them in groups?

Well, there are lots of business networks where these guys congregate.

Once you have compiled a short-list of possible organizations for your target market, contact them and decide if they would be a good fit for you.

Next, call and arrange for a short meeting in which you can explain your services and ask if it would be possible to do a short presentation at their next meeting. Most organizations welcome outside speaker presentations as long as your services/products are relevant to their members.

Remember to always gear your public speaking presentation to a topic that is relevant to this audience.

So here's what you need to do in order to get into public speaking:

1. Who is your target market or ideal client?

2. Where can I find them in groups? What industry associations, chamber of commerce, networking groups, online forums etc. do they congregate at?
0. What topic can I speak on that is both relevant to my expertise and to the audience?
0. Who do I need to contact?
0. What outcome do I want from presenting?
0. Get the names and contact details of all attendees – have a lucky door prize where everyone has to put their business cards into a bucket. Offer a free consultation or product as the prize.
0. Learn how to speak. Join the National Speakers Association, Toastmasters, hire a Presentation Skills Coach, and become an effective communicator.
0. Learn how to 'sell' what you offer through speaking.
0. Determine whether you are willing to speak for free or will charge a fee.
0. Be prepared at the event – have your business cards, product/services, offers etc. ready to pass out (or sell) at the speaking engagement.

Conduct Your Own Events

You can also run a small workshop or seminar for your clients and ask them to invite a friend. Or run a public workshop or information night and charge a small fee.

The Final Word

If you are using speaking as a means to make more money, not only do you need to learn how to do it effectively, but make sure you focus on the marketing side.

I know many good speakers who struggle in their business because they are not knowledgeable about the marketing aspect. They do not know how or are unaware of how to maximize the opportunities they have when in front of a group of people.

Overcome your fear of speaking by getting started in a small way.

Like anything else, the more you do it, the better you get.

Your Action Plan

What have you learned from this session? What will you do next?

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Section FOUR

4) Stay on Track with Efficient Systems

4.1 What to Do and When

4.2 Invoicing and Payments

4.3 Agreements

4.4 Track and Measure Everything

4.5 How to Have Productive Meetings

4.6 Who's Answering Your Phone? First Impressions Count

Stay on Track with Efficient Systems

4.1 What To Do and When

Imagine you have just sat down to get some work done and you received a phone call from Jane, your absolutely indispensable and most loyal staff member.

Jane has just been told her grandmother has had a heart attack and she has to see her now. "No problem," you respond. "Take as long as you need." Jane replies, "Thank you for being so understanding, John. I'll be away for the next six weeks. My grandmother lives in Hawaii."

Six weeks? Hawaii? You nearly have a heart attack. How will you cope? No one else knows Jane's job. She is your right-hand person.

But wait a minute. Jane has carefully written out procedures on what her responsibilities are and how to carry out her role. You breathe a massive sigh of relief. You'll now be able to have someone come in temporarily and fill the gap.

Have you ever experienced a situation similar to this, except there were no written procedures and your office turned into chaos? You couldn't find anything and neither could anyone else?

Save yourself a lot of heartache, wasted time and money and have written instructions that show each person's roles and responsibilities and how to carry them out. Even if you are a solopreneur. This exercise will clarify what you really do and also make you realize you're probably not doing what you're supposed to.

Here's an example of Jane's responsibilities:

Office Administrator - Jane Brown

Responsibilities

- Customer orders
- Phone enquiries
- Weekly reports
- Database entry
- Website maintenance
- General typing
- Invoicing
- Newsletter

i.e. Customer Orders

2. *Write details into Customer Order Book
(Kept at the front counter).*

2. *Give white copy to John, green copy file in 'orders to be completed'
binder (kept at the front counter).*

These office procedures are written in simple steps so they can be easily followed by another person.

Ensure there's a master list of passwords kept by you the owner so that you're not left with a disaster on your hands.

Regardless of whether your support team are on or off-site, make sure you have the key information you need should that person be unexpectedly absent.

By doing this process you will more than likely find, some people have taken on tasks that they shouldn't be involved with and others are doing too little work.

The Final Word

Type the process up and out of people's heads. You never know when an emergency crops up and you or your people are left floundering because no-one has bothered to write down what they do and how they do it.

The last thing that you want is for your business to be severely disrupted.

Your Action Plan

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4.2 Invoicing And Payments

How often do you hear business owners complain that their clients are 'slow payers?'

Before working with me, one of my clients who has a pool building business, told me that they only asked for a 10% deposit at the start of the project and then invoiced the balance at the end of it.

The process of building a pool takes weeks! In the meantime her company would have to cover wages, equipment and all other costs throughout this time. What often happened at the end, the clients were slow to pay causing them even more financial stress.

It was easy to fix their cash-flow issue. 50% payment was made on the signing of the contract with progress payments throughout the key stages. Final payment was made before completion.

Work would not continue until each progress payment had been made.

If they had waited for that last payment, chances are it would have been delayed. No payment, no work! It's amazing how quickly you can get your money when you make these simple changes to how you do business.

Never deliver anything without some form of payment!

Wherever possible get credit card details and partial or full payment up front, especially when dealing with first time clients. If you're offering a service, have new clients sign a contractual agreement and pay a percentage retainer fee before commencing work. Most professionals have adopted this practice and it a recognized part of doing business.

Avoid having to rely on your clients paying you by bank transfers. You want to have control over money owed to you. Allowing payments to be made by a bank transfer means you have to rely on your client to actually do this.

If you're worried about the bank or credit card company fees, increase the cost of your products and services to incorporate them.

Automated processes

If you offer high priced services and products, consider setting up an automated payment plan over a period of weeks or months to make it easier for clients to buy from you.

For example, if your service/product retails for \$ 3000.00, arrange for 3 easy monthly payments of \$ 1000.00. Don't forget to add in any additional carrying charges that may be incurred so that all costs are covered.

Make time each week for invoicing

Many busy business owners simply put off the chore of doing invoicing until their own cash-flow dries up. Then they scramble around trying to send out as many invoices as possible to cover their own expenses.

This is NOT a good way to run your business. After all why are you in business? Isn't making money one of those reasons?

Set aside time each week to review your finances. There are many types of computerized accounting software systems on the market today that will make invoicing a breeze once you've done the initial set-up.

This is another area of your business you can outsource by using a bookkeeper or qualified virtual assistant. Do not spend your precious time buried in paperwork.

Don't do what many people do, try and save money and spend hours labouring through manuals and the internet to work out how to set-up the software.

I've heard so many stories, particularly from solopreneurs who have wasted hours only to find the system doesn't work properly... if at all!

You need to stay on top of your accounts receivable. Be aware of who may still owe you past monies and keep on top of your collections as well.

There's no need for you to chase up money, let someone else do that for you.

The Final Word

Getting paid can be an easy process, if you set the rules in place for your clients/customers.

If you can handle this part of your business yourself quickly and effectively then do so. Sure you'll need to personally review what's going on each week but seriously consider hiring outside assistance to maintain a smooth flow of cash into your business (and free up your time to work on generating more income or enjoy some time off!

Once you implement these ideas, getting paid should be a breeze.

Your Action Plan

What have you learned from this session? What will you do next?

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4.3 Agreements

Get everything in writing. A handshake or verbal agreement is not enough these days and you need to have a standard contract or agreement ready to be put into place for new clients.

The basics of a standard service/product agreement are:

3. What is being provided - Include a brief description of the service or product you are selling to the client.
3. By whom - Insert your company name, address, phone, fax, email and website addresses here so clients can easily contact you with any questions they may have.
3. Timelines - Set a timeline of when they can expect to receive either your products or finished services.
3. Payment Schedule - If you are offering them a payment schedule, be clear about the terms, due dates and any service charges if applicable.
3. Guarantee - This is your personal guarantee (or warranty on products) that you offer to your clients should they wish a refund or receive damaged goods.

Offer a guarantee on your services. People are risk averse. They want to know that if what you offer doesn't work or is not right for them, having a guarantee will minimize their risk and make them feel more secure in spending money with you.

Don't be afraid about offering a guarantee. If what you offer is of good value (and I'm assuming it is), then do it. Boldly advertise it in all your marketing materials.

You'll be surprised at how many people actually take you up on this.

3. Both parties sign and date it - Have two designated lines where both you and your client sign the contract. Make sure that you keep one copy for your own files and email/fax back the signed copy to the client for their own record keeping.

The Final Word

Your agreement/contract needn't have to be drawn up by a lawyer.

However, if you are concerned about the legalities of your contract, it's best to ask your lawyer for their professional opinion as to whether your own assets are adequately covered by your agreement form.

There are lots of places to find pre-made templates for agreements on line that are downloadable. Do a search on Google.com (or have your assistant do that for you) and I'm sure you'll find a suitable template that you can customize with your own logo etc. Just make sure you keep things simple.

Your Action Plan

What have you learned from this session? What will you do next?

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4.4 Track and Measure Everything

By tracking and measuring key activities in your business you'll be able to identify if they are productive and income producing.

Review this activity sheet weekly and then look at the whole month.

By keeping an eye on this you will see what is and isn't working.

Also reviewing your income and expenditure weekly, monthly, quarterly and yearly is crucial.

For instance, you may be paying for Google Adwords, and when you see how much it costs you and what return you get, then you can decide on whether you continue or not.

One of my clients had religiously advertised in the Yellow Pages (back in the day) because "everyone in their industry did it." However she found out by dissecting her figures that the majority of her business came from her networking efforts.

The miniscule amount of business she received from her advertising was not worth the money she was spending. However, she would never have known that without reviewing.

See Chapter 6 for more information about getting clear on your business finances.

Adapt the template below to suit your business.

Review these sheets weekly.

Date / /					
	Monday	Tuesday	Wednesday	Thursday	Friday
Phone Calls					
Products Sold					
Action Plans					
Appointments					
Enquiries					
Info Sent					
Networking					

The Final Word

I know you've got plenty to do, however this is one area of your business you must be vigilant with.

No point being busy and not making enough money!

Your Action Plan

| What have you learned from this session? What will you do next?

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4.5 How to Have Productive Meetings

It's no secret that many meetings are a waste of time. In fact a recent flyer that crossed my desk said that the 5 things that annoy people most about the meetings they attend are:

⇒ **They are too long.**

⇒ Too many people waffle and waste time.

⇒ **Too many people get off the point.**

⇒ The chairperson doesn't keep the meeting focused and on track.

⇒ **Very little gets achieved and the action that's decided often doesn't happen.**

Devise a Meeting Checklist

Start by creating a Meeting Checklist, and keep it handy every time you are tempted to call a meeting. For example, ask yourself, as you reach for the phone or send an email or text, do you really need to call this group get-together? What is it going to achieve that a phone conference or even a flurry of emails can't do? Would a one-on-one conversation with the major player work just as well?

If you do decide that face-to-face is necessary, go down the list of participants with a red pen, just as you would on your daily 'To Do' list, and cross off anyone who may not be able to make a valuable contribution.

Invite only the shortlist.

Your checklist should also be a prompt for you to check details such as your agenda, the venue, the hiring of the electronic equipment, chairs, whiteboards, coffee, etc.

The Hidden Agenda

Never begin a meeting without first passing out a written agenda. This should be circulated well before the meeting time, in some cases a day or a week ahead, to allow all participants to gather relevant material, prepare updates, etc.

Your agenda can be simply an emailed list of items to be discussed, or almost as comprehensive as an annual report if you are working on a mega-project. If necessary, indicate how much time will be allocated for each item on your list.

The agenda should be worded to ensure the objectives of the meeting are clear, and each item has a designated person/people responsible for them. Right at the beginning of it, you should know what you want to achieve, and how to go about that.

Never underestimate the importance of your agenda. It's the map to keep the meeting on track.

The Venue

Summer or winter, air-conditioning can be a huge factor in maintaining the alertness of your meeting participants.

If you plan to use electronic equipment, send someone along to check that there is actually a plug to connect it to! Don't laugh! I've seen several PowerPoint Presentations that almost didn't happen.

Avoid leaving anything to chance. Ancillary equipment, such as whiteboards, do not always come with add-ons. I've even seen a meeting fall apart because, although the whiteboard was in place, nobody had thought to bring the markers!

Feed and Water the Troops

People will only remain alert in a long meeting if they are fed and watered at regular intervals. Serve refreshments, including fresh fruit and plain water, in order to keep them awake. Avoid sweet biscuits, fried or any junk food... unless you want them to be sluggish.

Chairing the Meeting

Make sure whoever chairs the meeting can keep it on track. There is nothing worse than people waffling on and there's no leadership shown from the chairperson.

Ensure that the meeting starts and ends on time.

4 Keys to a Successful Meeting

4. Have an agenda with timeframes
4. Start and finish on time
4. Firm chairperson
4. Action Plan

The Final Word

Meetings can be very productive if run properly. If you have to attend unproductive meetings, which are instigated by others you can still take action

Be direct and let them know that you find the meetings need to be more effective and discuss the solutions or discreetly or stick this chapter under their nose.

They might just get the message.

You're the boss of your team so learn the skills on having effective meetings that get results. Otherwise it will be your time and money that will be wasted.

Your Action Plan

What have you learned from this session? What will you do next?

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4.6 Who's Answering Your Phone? - First Impressions Count

Whilst doing some research for a Salon and Spa Owners' Conference I spoke at last year, I was provided with a list of people to contact who would be attending.

One of the people I rang from the industry I was researching answered the phone with, "How can we help you change your life today?"

Well, that blew me away. How often do you ring a business and are greeted with a fantastic message like that? I knew then that this business was different. I immediately thought that if this is the way the phone was answered, then what they offered would be superior to other businesses who offered similar services and products.

If the salon was located nearby I definitely would have booked in. It wouldn't take much convincing for me to spend money with them.

However, the second time I called back, it was a different story. The girl who answered sounded like she was reading from a script and couldn't care less about you.

The first time I called the owner answered and the second time it definitely wasn't her!

How often do you ring a business only to be greeted by, "Hold the line please," "John's phone," or a bored and disinterested person speaking in a monotone voice saying for the thousandth time, "Morley Partners."

What impression would that give you? How the phone is answered, either good or bad, is the responsibility of the business owner or manager, not the person who takes the calls.

In most instances, people aren't trained on this very important role so they do their own thing. The reason for this is generally down to... the business owner or manager has no idea or hasn't taken any notice to the way people are greeted when they call.

Secondly they haven't properly trained their people (and I could add they don't understand or have no idea about people development).

How will you answer your telephone? Will it be, "Hello, John Boring," or a more impressive and professional greeting, "Thank you for calling, this is John Boring."

Also get into the habit of smiling before you pick up the handset so that you sound enthusiastic and friendly.

What happens when you are out of your office? What type of greeting do you have on your voice-mail? Ensure your manner is welcoming to the caller.

These are small things to consider yet greatly affect your image.

A couple of years ago when I was referred to an accountant, I rang her for the first time and her young daughter answered the telephone. This was my first impression of the accountant and it wasn't professional as far as I was concerned. I didn't use her services.

The Final Word

First impressions do count and how your telephone is answered is important.

Just like you, I would have rung hundreds of businesses only to be left with a poor perception of the company because of the way the phone was

answered. I've then rung somewhere else looking to spend my money.
Make sure that doesn't happen in your business.

Your Action Plan

What have you learned from this session? What will you do next?

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Section FIVE

5) Focus on Creating WEALTH

5.1 Get Clear on Your Business Finances

5.2 How to Get a Grip on Your Personal Affairs

5.3 Insure Yourself So You Can Sleep at Night

5.4 Creating Passive Income through Information Products

Focus on Creating WEALTH

5.1 Get Clear on Your Business Finances

Jenny ran her advertising business from home. As her business grew she had 2 people help her on a part-time basis.

She eventually convinced herself it would be a good idea to move into a 'real' office. To her this symbolized that she was a 'success.'

It took her a year to realize that the overheads were killing her profits. Jenny was bringing in more business and kept hiring more staff to keep up with the workload. Because she was 'busy' she was under false illusions that equated to more profits!

However, she didn't review her figures regularly. I had continually told her she must keep track of this side of her business and unfortunately she ignored me.

Being a creative person, it was far more exciting visiting clients, networking and having fun. Jenny buried her head in the sand when it came to the figures.

When Jenny finally woke up to the fact her cash-flow was drying up and why, she downsized and went back home.

She now only has a bookkeeper and a virtual assistant on a part-time basis and now makes far more money without all the other hassles.

Do you have any idea if your business is really profitable?

Tracking and measuring your income and expenses needs to happen on a weekly, monthly, quarterly and yearly basis.

Set time aside in your diary each week to review your finances. For me it's every Friday afternoon, without fail.

Set up a simple template to track your income and expenditure, or get your bookkeeper to design it, so it is meaningful for you.

Questions to ask yourself when reviewing your figures are:

4. What are my income and expenses?

4. Products and services – are they profitable?

4. Can I make more money with less effort?

4. How much does it cost me to deliver or produce my products and services?

4. What profit am I making?

4. Do I need to increase my prices?

4. Where are the most profits coming from? Which products and services? What is the most profitable and easiest to provide?

4. Expenses – can I trim any of my expenses? I.e. phone bills, car expenses, insurances etc.

4. Is the money I'm investing in advertising, marketing, networking, memberships, coaching etc. providing me a good return of my time and money?

The Final Word

If you want your business to prosper, discipline yourself to review this side of your business every week.

Your Action Plan

What have you learned from this session? What will you do next?

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5.2 How to Get a Grip on Your Personal Affairs

I'm always amazed that so many people spend most of their life consumed by their business yet neglect their personal affairs.

They have no systems for handling this most important area. The household paperwork is disorganized, piled up in a corner of the house... somewhere. They have no idea where they spend their money and often have no plan for their financial future.

If you do not organize your personal life, you won't have much of a future to look forward to.

Avoid the excuses that you are too tired, don't have the time, and don't know how.

Here are several tips to get you started:

1. Set up a filing system to store your paperwork.
2. **File your papers in categories: Bank, Car, Children, Home, Medical, Insurance, Investment, Tax, Utilities etc.**
3. Organize direct debits for regular bills.
4. **Read, sort and action your snail and e-mail daily. This will avoid a big build-up.**
5. Make a note in your diary when you need to remember to do things.
6. **Check your bank accounts weekly via phone or the Internet to keep tabs on your money.**
7. Allocate a particular day and time each week to review your personal affairs.

8. Get educated - attend seminars, read books and listen to information on wealth creation. Having knowledge will make it easier to make decisions and take action.
- 0. If you have a pro-active accountant or financial advisor – ask them what you can do to make the most of your money. If they can't or won't help, find someone else.**
0. Review all your insurances to ensure you have adequate cover and are getting the best value for your buck.

Record your income and expenses in a spreadsheet to see where your money really goes.

Use the template on the following page to gain a true picture of your personal situation. You can also devise your own spreadsheet or do a Google search for a budget planner.

PERSONAL BUDGET	
INCOME	
Other Investment Income	
Borrowings	
TOTAL INCOME	
LESS EXPENSES	
BANK FEES	
CLEANING	
CLOTHES	
CREDIT CARDS	
DONATIONS	
DRY-CLEANING	
ELECTRICITY	
FOOD	
GARDENER	
GAS & FUEL	
HOLIDAY SAVINGS	
HOUSE INSURANCE	
INCOME PROTECTION INSURANCE	
M/V INSURANCE	
M/V LEASE	
M/V REGO	
M/V REPAIRS	
MEDICAL INSURANCE	
MEDICAL/CHEMIST	
MOBILE PHONE	
MORTGAGE	
MUSIC	
NEWSPAPERS/ MAGS	
PETROL	
POCKET MONEY	
PRESENTS	
RATES	
RESTAURANTS	
SCHOOL FEES	
TAXI	
TELEPHONE	
TRAVEL	
WATER	
WORK RELATED EXPENSES	
TOTAL EXPENSES	
SURPLUS	

The Final Word

No matter what the outcome of doing this exercise, you will now have a clear picture of where you stand financially.

Whether it is good or bad, at least you know and are not guessing.

If the picture is 'good,' how can you make it even better? If the picture is 'bad' what do you need to do to move forward?

Your Action Plan

What have you learned from this session? What will you do next?

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5.3 Insure Yourself So You Can Sleep at Night

A friend of mine several years ago had a major health scare and was in and out of hospital for several months. Luckily for him he was covered by Income Protection and Medical insurance. He told me that the medical bills alone were in excess of \$50,000.

He also had investments that brought him passive income. Fortunately through his recuperation period he didn't have to worry about his finances.

What would happen if you were unable to work, have an accident and receive no income for 6 months? How would you (and your family) survive financially? Do you have your insurances in order?

Where will you be in the next five years? Maybe retired and on a pension? Or perhaps you have superannuation you hope will be enough to live on?

Unfortunately too many people are under false illusions about how superannuation will be the answer for a secure retirement.

Hope is not enough. You have to be pro-active and seek out people who can help you, but be careful who you take advice from and what is the motivation behind them "selling" you their ideas.

Educating yourself on how to make the most of your hard-earned money so you can create wealth should be a high priority. Protecting your assets is equally important.

If you're not interested in securing your financial future, who is?

The Final Word

If you take control of your personal affairs you will have peace of mind and know that you are making things happen.

I once heard someone say, "Some people make things happen, others watch things happen and still others wonder what happened."

What do you choose to do?

Your Action Plan

What have you learned from this session? What will you do next?

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5.4 Creating Passive Income through Information Products

By having passive revenue you won't have to work hours for dollars.

Have you considered converting your service or expertise into a product?

For instance, "How You Can Work Less, Make More Money and Have a Life" has been compiled from the processes I use when coaching my clients one-one.

Two of my clients are now producing something similar for their own industries. One of them is a personal trainer who constantly gets asked by other trainers how he gets clients. He's now documenting the whole process and will sell it to that specific target market.

Gary runs a very profitable ducted heating business. Now that he's freed up his time from working in his business to working on it, he's compiling his expertise into an information product to sell to other business owners in the same industry.

Another client has an ultra-sound business where she's physically performing this on expectant mothers. She's now including passive income by compiling the photos of the scans and offering baby packages with valuable information her patients want to purchase.

All of these people are solopreneurs.

By the way, when you're working on projects such as these, you still will need to keep money coming in. Allocate 10-20% of your time to development. You want to ensure your business stays financially viable in the meantime.

Information products need not be just simply soft/hard cover books. Most people who do business online create downloadable reports or ebooks, which are formatted in pdf files so that clients can immediately purchase them, download and read them at their leisure.

Others create audio, video or tape their information sessions and sell them as online classes. CD's and DVD's are another popular form of revenue you should consider.

Increasingly popular forms of secondary streams of income are creating membership sites where clients pay a monthly or yearly fee to receive specific information about your business or services. Some of these memberships could include coaching sessions, classes on your product/service or simply registration to your mastermind community.

I highly recommend that you consider having a 'team' provide these services and handle the actual back-end sales process. This way you are not directly involved in the day to day operations, yet benefit for the sales. Consider hiring virtual assistants to take care of this side of your business so you can focus on doing what you do best in your business.

The main concept behind creating these secondary streams of income is that you no longer have to constantly be working 'in' your business to keep revenue flowing in. This also allows you, the busy owner, to enjoy vacation time without having to always be present at your place of business and have peace of mind knowing that even while you're away, your company is generating revenue.

These secondary revenue streams are sometimes referred to as 'passive income' meaning that the actual owner has set up systems and an effective team to manage their business for them. By removing yourself out of the day to day operations, you are free to continue to pursue other more exciting projects and grow your business.

The Final Word

Isn't it exciting to know there are other options to leverage your income without working any harder?

Regardless of what business you're in there are multitudes of ways you can create passive income through information products.

Your Action Plan

What have you learned from this session? What will you do next?

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Section SIX

6) Make YOURSELF and Time with Your Family a Priority

6.1 Get Support in Your Life Too

6.2 Unsupportive Partners

6.3 Block Time Out for Your Family

6.4 Take Good Care of Yourself

6.5 Learn Your Way to Success

6.6 Dressing to Prosper

Make YOURSELF and Time with Your Family a Priority

6.1 Get Support in Your Life Too

Have you noticed how you feel when you're around positive people? You feel uplifted, refreshed and energised. You learn that life is what you make it and that you make your own 'luck'. Consequently the opposite is true when you're unfortunate to be with negative people. They drain your energy, are usually unhappy and seem to attract sickness and misfortune in their lives.

Gail's Story

Gail is a friend of mine who runs her own art supply business. She was relating to me for the hundredth time about the situation her brother was in. Gary is a nice enough guy. He's hardworking, honest and a good father. His only flaw is that he is extremely negative. After a five minute conversation with him, you feel like you've been hit by a bus. He has the knack of sapping up your energy due to his negativity.

It's interesting how Gary's life has turned out. He has owned a number of businesses and none of them have been successful. He constantly gets sick and so do his two children. He's been married twice and is nearly ready to tie the knot again. What he doesn't realise is that he's the problem and that it doesn't matter how many times he gets married, his attitude will follow him and continue to create challenges in his life until he works on himself.

Gary blames all his woes on everyone and everything else except himself. He also has a couple of very negative friends whom he loves being around which doesn't help him whatsoever as they all commiserate with each other. As the saying goes 'misery loves company'.

Gary has never done any personal development and when you bring that up with him he always scoffs at the idea believing that he doesn't need it.

Gail has tried to get Gary to see the light and do some work on himself yet he refuses to listen. As I've often said to Gail, you cannot change Gary yet you can change your behaviour.

Instead of listening to him moan and groan about how hard life is, perhaps it was time she told him the honest truth and offer some solutions to him at the same time. If he takes no action, then she'd be best to spend as little time as possible around him otherwise she will continue to be affected by his negative attitude.

Having your own business requires plenty of guts, determination, motivation and a thick skin. It requires lots of energy and being around people like Gary is a sure-fire way to drain you and pull you down.

The importance of finding like-minded positive entrepreneurs and business owners is crucial.

You need fuel for your fire.

Make it a priority to search out these people. As mentioned earlier you can get involved in Social Networking on-line, business groups etc. Attend seminars on-line and off-line that will be positive and uplifting. Join a mastermind group or form one yourself with people in your area, your industry or through on-line forums.

Listen to motivational CD's, watch DVD's download MP3's. Many of these are resources are available for free. Read an inspirational book or magazine.

The Final Word

Being around positive people and putting positivity into your mind will keep your spirits high. Yes, it does take effort and commitment to build the relationships, but it's well worth the time. Do what it takes to keep a positive attitude because wouldn't you rather be happy and successful than negative and miserable?

Your Action Plan

What have you learned from this session? What will you do next?

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6.2 Unsupportive Partners

Earlier in the year I had an inquiry from a stressed out business owner. This person has been in business for the past 5 years and employs a team of 5 people. The work is flooding in so he's in the office by 7:00 a.m. and doesn't get home until 8:00 p.m. each night.

He admits that he can't sleep due to the stress, the problems he has with his team, and he continually lets his clients down because he cannot deliver what he promises.

He's also extremely overweight and in his forties so he's heading for a major health crisis. He wasn't concerned about his health, however it was very clear to me that he needed to take action in this area. When he called me, his goal was to keep growing the business!

It was obvious what he needed to do from my perspective and after further discussion I outlined to him how through coaching he could turn his business and life around.

He wholeheartedly agreed with me as his exact words to me were, "That's exactly what I need to do. There's no way I can achieve this on my own." Then he said, "I just need to discuss this with my wife." Well, as soon as he said that, I asked him, "Do you generally ask your wife before making any business decisions?" and he responded, 'Yes.'

I knew then that he wouldn't get coached, because what would happen is his wife, who wasn't a business owner, wouldn't understand that in business you need to invest and the biggest investment is in yourself. She would say he could work it out himself or that she knew what he should do. And guess what? That's exactly what happened.

Your business will grow as far as your own growth. Her husband had the technical know-how and by default had grown that business, but he now needed different skills to take him to the next level. These skills he didn't possess.

Through coaching, we would address what he was already doing in his business and how to maximize what he already had. We'd address his time management and organizational skills, leadership, having a strong team, communication, health, current income and expenditure, goods and services offered, his target market, his finances, etc. All of these areas needed to be solid before looking at sales and marketing. If we didn't do that, his business would fall apart and he would crumble, both financially, physically and emotionally.

The point I'm making is that here was a 'businessperson' taking advice from someone who didn't have the solutions. Otherwise, why was this guy drowning in all areas of his life? The sad thing about this situation is he doesn't know how to organize himself so that he can have more time, more money and more life. In fact, if he keeps going the way he is, he may not even be alive in the not too distant future.

The Final Word

You must invest in yourself first and also choose very carefully who you take advice from, even if you're married to them!

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Your Action Plan

What have you learned from this session? What will you do next?

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6.3 Block Time Out for Your Family

A few years ago I attended a presentation from Parenting Expert and well-known author, Stephen Biddulph on "Raising Boys." My son, Trent was 11 at the time, so I was interested to hear what Stephen had to say. In fact, so were the 800 other parents in the room!

The key point that I picked up on was that boys from the age of 6 -14 really need 'time' with their dads. That is the most influential period in their lives when they bond with him. And the type of time they need is not all thrown into a 'once a week' or 'month' block or some exotic holiday once a year, they need to spend time with their sons on a regular basis. Otherwise how can you build a strong and stable relationship?

For the single mums reading this, don't despair. If you are estranged from your partner and bringing up your son is your responsibility, having a positive male role model in his life, i.e. uncle, brother, grandfather, teacher, tennis coach, etc. will work as well.

What's happening in our society in the chase for the almighty dollar and in many instances the big ego, our relationships are breaking down. People are totally dominated by their work and have little energy to invest in themselves and their families.

Planning Personal Time

It's very interesting to note that every business owner I have coached all have the same common goals, to make more money and have more time for their personal life.

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You Can Turn Your Life Around

And do you know what the key things you need to do to turn your life around? Changing the way you think and changing your behaviour. That's right. It's about changing your mindset.

Everyone tells you how busy and how little time they have, yet most people do nothing to learn how to do 'life' differently.

You also have to plan time to get things done. Do you want to spend more time with your family? Do you know how to plan for it? How much time do you spend working? How much time do you invest in yourself to learn how to be more effective?

Are you hoping that one day, work will ease off and then you can spend more time with your family? Do you really need a bigger house, nicer car or overseas holiday? Will that improve your relationships? Do you think that you'll (hopefully) stumble on the secrets to getting more time back in your life?

If that's the way you live your life, your kids will probably be all grown up and not really need you.

Cats in the Cradle

For those of you old enough to remember, Harry Chapin recorded a song called "Cats in the Cradle." It was about a young boy whose Dad was always busy working. He never seemed to be available when his son wanted to be with him.

Over the years this continued until the boy became an adult. By then his Dad had retired and had time on his hands. However, his son had now become too busy to see his Dad. He too was working and had kids.

The tables had turned. All of a sudden the Dad realised what he had done. He was too busy caught up in his work and missed out on his son growing up.

The Final Word

For those of you who have managed to maintain a good balance in your life, congratulations. No doubt you are happier, healthier and more fulfilled.

For the rest of you who are unhappy, unhealthy and unfulfilled, then you need to take action if you are serious about wanting to make changes. Do it, because nothing changes if nothing changes!

Your Action Plan

What have you learned from this session? What will you do next?

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6.4 Take Good Care of Yourself

A few months ago one of my clients felt a tingling in his finger. Being a workaholic he didn't have time to pay too much attention to it. After all, he had meetings booked all day and they were more important things to pay attention to than a tingle in his finger. He was about to leave home, then collapsed. Luckily for him, there was another person in the house and they called the ambulance.

John had suffered a stroke. The warning signs were there all along. He smoked, was 40 pounds overweight, had a poor diet and exercise was spasmodic at best. He worked long hours and was under enormous pressure in his role. Much of the pressure was due to John's organizational skills. He was a poor delegator and had difficulty saying 'no.' Planning was something he did if he had the time (which meant he never did). Oh, and by the way, I forgot to mention he was also divorced!

Up until the time of his stroke, John had been making progress through being coached, however he wasn't making enough consistent effort, particularly around his health. He was a disaster waiting to happen and it did happen. John was 43.

Fortunately John survived, but what a way to have a 'wake up ' call. He's definitely paying attention now and making himself the number 1 priority in his life. He had four weeks off initially and then slowly eased back into work.

John's life is so much more under control. He's now lost 40 pounds in total, works less hours, plans for his personal life and is also in a relationship. Not only is he healthier, he has heaps of energy and he's much happier.

If you're a workaholic and recognize that you not only need to change what you are doing, but you also are motivated and prepared to take action, here are 5 ways to get started.

6 WAYS TO GET ORGANIZED AND STAY ALIVE

1. Learn how to get yourself organized so you make time for you. You will not pick these skills up by osmosis; you have to learn new ways of doing things.
- 2. Find a holistic practitioner who offers a range of health tests and can provide proactive on-going treatment and advice. You will require supplements because hardly anyone eats a 100% organic, fully balanced diet and lives in a non-toxic and stress-free environment.**
3. Avoid people and places that do not support what you are trying to achieve. For example, there's a lady who attends my gym every day to stay in shape and keep her weight under control yet she works in a bakery!
- 4. Set restrictions about how much of your time you're prepared to work and stick to it.**
5. There's no magic pill. You have to exercise daily and eat healthily most of the time. Get help here as for most people, it's all too hard. See a nutritionist, join the local gym, engage a personal trainer.
- 6. If you feel your life is off track, invest in a life coach as they can help you overcome your fears and self-sabotage and support you to make long-term sustainable changes.**

You need to get educated and motivated if you want to stay fit and healthy for life.

The Final Word

Being fit and healthy is not an option. Just because you are standing and breathing doesn't mean you are well.

Besides when you look good and feel good, your confidence and energy soars. You become much more productive and have a greater ability to manage stress. And there are plenty of additional stresses when you're a business owner.

Wellness is about being pro-active with your health and not waiting until you are sick or something happens to you. No matter how busy you are, you surely can't be too busy to die, now can you?

Your Action Plan

What have you learned from this session? What will you do next?

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6.5 Learn Your Way to Success

What I've noticed about very successful business owners, they are always learning and growing. The majority do not achieve their high levels of success on their own.

The coach I'm currently working with is in two high-end coaching programs that she invests thousands of dollars a year to belong to. Earning a million dollars a year and growing, something is definitely working for her.

For your business to be better, you need to be better, and you don't get better by doing nothing!

You are the average of the five PEOPLE you hang around the most. Surround yourself with people whom you want to be like.

To do this you may have to get right out of your comfort zone and join a coaching program, go along to seminars where you meet other like-minded people or those playing at a higher level of business than you.

There's no excuse not to get off your butt and learn your way to success. Regardless of where you are located events are taking place all around the country regularly as well as on-line. Saying you have 'no money' or 'no time' are poor excuses.

For many business owners they spend their whole lives using these excuses and going nowhere. Don't focus on where you are now, but where you want to be. You'll find the money and the time if you seriously want to change.

Your ongoing learning (and consistent implementation) can take you from struggling along to soaring high in all areas of your life.

Remember your New Year resolutions to make changes in your business and your life?

Are you getting the results you wanted?

Is your business more profitable?

Do you have more free time?

Is the quality of your life improving?

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If you answered 'yes,' then take a look at why that is. What have you been doing to get these results? And if you're not moving ahead, seriously look at why that is.

When's the last time you read a book, listened to a CD, got coached or attended a seminar to learn how to do things better?

The Final Word

The people I know who are getting great results in their business and personal lives are always learning and growing.

There's a saying that 'if you're green you're growing, if you're ripe your rotten.' Which one are you?

You are the Secret to Your Success, so do everything within your power to invest in yourself.

Your Action Plan

What have you learned from this session? What will you do next?

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6.6 Dressing to Prosper

When people they form an impression about you in the first few seconds. Is what you wear giving out the right impression of your business?

Earlier in the year I attended a business women's event and was amazed at how many of the attendees presented themselves.

This was a business event and the way in which many of them dressed you would have thought they were going to a local football game!

I met a 'coach' who raved about how successful she was and what she does for her clients. This person was at least 10 kgs. overweight, her chest was exposed and her clothes were very inappropriate for a business environment. If you were looking for a coach, would you consider investing in her services? She obviously had her own issues to deal with. What she said didn't match how she looked.

In contrast there was the mortgage broker who was dressed extremely well in a tailored suit, who obviously took pride in her appearance and looked confident and competent.

If you were interested in borrowing money would you consider utilising her services? Of course you would. She gave the impression that she knows what she's doing.

By the way, whether she is competent or not you'll only find that out if you do business with her. However if she cares about herself, chances are she cares about her clients and provides a good service.

By the way, I'm not picking on women here. Men often dress inappropriately without realizing it. They often look untidy and uncomfortable with ill-fitting clothing, especially if they are overweight. There is nothing worse than seeing a big belly hanging over the top of their pants.

I attended an after hours business event and there was a very successful entrepreneur I knew who turned up unshaven, with suit trousers without the matching jacket and a very casual jacket. Even though I knew how successful he was, if someone else was considering doing business with him, they would think twice just by his appearance.

How to Transform Your Image

If you seriously want to enhance the results in your life, consider seeing an image consultant.

One of my clients who is an accountant, was considered a 'pushover' by her staff and business partner. Because of her quiet nature she wasn't taken seriously. She also dressed in a way that reinforced her lack of confidence.

Since having coaching around her image... looking how to dress in a more flattering way with credibility and power, she is far more confident and has become much more very assertive. She also looks 10 years younger!

The Final Word

When you look good, you feel good. When you feel good you attract people to you like a magnet!

So if you want to attract the right type of people to you in business and in your personal life, then this is definitely one area you should invest in.

Use your time wisely and next time you're going out on business, watch what you wear. It can have a major influence on future profits.

Your Action Plan

What have you learned from this session? What will you do next?

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CONGRATULATIONS!

Once you apply these steps, even if you apply only one, you will start seeing immediate results in your business and your life.

The more steps you apply, the more you'll get results. Implement all of them and you will have more time, more money and more life!

Your business will run much more smoothly and be more profitable. You'll enjoy more time off and you'll be in control of your life.

Please let me know how it goes for you. I love hearing about the 'wins' my clients experience and I want to hear about yours too. Just send me a note to lorraine@relaunchyourlife.com.au.

All the best for a prosperous future!

Lorraine Pirihi,
Business Coach and Life Strategist