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Do You Have an Entrepreneurial MINDSET?



**By Gary Seibert, CEO,
Small Business Resource Association**

What does a Log Jam, a Lumberjack and an Entrepreneur have in common? Glad you asked that question because it is a great lead-in to this article.

In the old days, trees were cut down alongside a river where, downstream there was a lumber mill. The logs were put into the river to transport them to the lumber mill. Every once-in-a-while a log would get wedged in between another log, start to spin sideways and ultimately cause a jam that prevented the logs from getting to the mill. Without the logs getting to the mill, production was halted and the business was temporarily shut down.

Here enters the lumberjack. His job was to spot a possible "start" of a log jam and either go out on the logs and fix the situation or get someone else to do so. His MINDSET was to be a "smokey the bear" and prevent a shut-down and therefore keep the company in business.

In the same manner, true Entrepreneurs need to have a similar MINDSET. They need to have a clear and total understanding of their business in order for them to be able to spot a possible log jam or roadblock in their business. Then, they must be able to fix the problem themselves or call on someone that has the expertise to do so.

However, with a true Entrepreneur, it's not just about solving a problem that they are responsible for, it's a whole lot more. Let's take a look at the real life and responsibilities of an entrepreneur.

Most of you know the story of the Titanic. Most of you would probably say that the cause of the sinking of the "unsinkable" Titanic was an iceberg. Not really. You see, the captain of the ship had his mind focused on making the fastest trip across the Atlantic with this new unsinkable ship. The thought that a few icebergs would sink his ship was unimaginable to him. In fact, he left his post and went to his cabin to get a good night's sleep thinking that all was well. His mind was not focused on identifying potential hazards like deadly icebergs beneath the surface, problems you cannot see or that you refuse to see. The captain of the ship killed about 1500 people because of his tainted mindset.

As Entrepreneurs, we have a fiduciary responsibility to know what is best for our business, our employees and our clients. Falling asleep at the wheel, thinking all is well, is a sure formula for disaster. Our job is to have a MINDSET that is focused on the best interest of the business, its' employees and its' clients.

Here's a checklist of traits to determine if you have an entrepreneurial/leadership mentality:

1. How well you deal with experiences in life, both good and bad.
2. Self-belief (trusting your intuition)

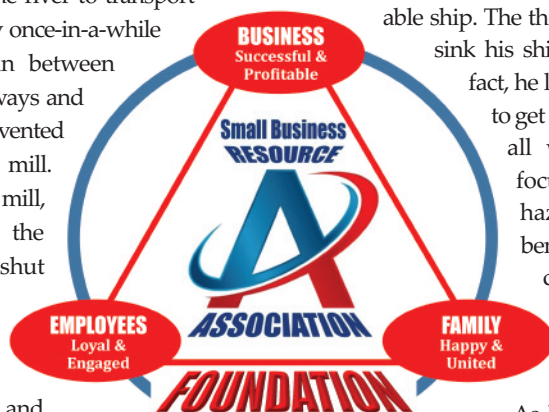
3. Self confidence (appreciation for your own talents and willingness to take action)
4. Aptitude (natural ability)
5. Discernment (spotting a problem before it becomes a problem)
6. Initiative to fix the problem or find someone that can
7. Leadership that allows others to do what you want them to do because they want to do it

How do you build entrepreneurial mentality?

1. Ask questions
2. Read books and articles
3. Listen to podcasts
4. Join an association
5. Go to seminars and workshops
6. Find a mentor
7. Spend more time learning your business and competitors
8. Spend more time learning about the members of your team
9. Be a "smokey the bear" and not a "fire fighter"

An Entrepreneurial MINDSET is not something you are born with, it's acquired.

The more you learn about your business, your employees and your customers needs, the more you will have a mind of a leader and an entrepreneur. Feed your mind with knowledge and you will be better prepared to deal with the day-to-day challenges of owning and running a business. Become a lumberjack and you will be able to spot the logjams in your business and know how to fix them.



SBRA Business Spotlight



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SBRA EVENTS

Events: Register at <https://www.sbrassociation.com/#EVENTS>

- **Breakfast Referral Club** – June 6th 7:30-9:00 am at B2 Bistro
- **Wednesday Workshop** – June 11th 9:00-10:30 at Riverfront Federal Credit Union Building
 - **Tune Up Tuesday** – June 17th 8:30-9:30 on Zoom
 - **SBRA Mingle** – June 25th 5:30-7:00 at Kinya Ramen

SCAMS TARGETING SMALL BUSINESSES

Awareness, Impact, and Prevention



By Anthony Pomponio, Chief Lending Officer for Riverfront Federal Credit Union and Certified Fraud Examiner

Small businesses are often the backbone of local economies, driving innovation, employment, and community development. However, their limited resources and lean staffing structures can also make them prime targets for a variety of scams. From phishing emails to fake invoices, small businesses must navigate a minefield of fraudulent schemes that can lead to financial losses, data breaches, and reputational harm.

Common Scams Affecting Small Businesses

1. Phishing and Business Email Compromise (BEC): Cybercriminals often pose as trusted contacts—such as vendors, clients, or even company executives—using email or text to request sensitive information or authorize fraudulent payments. These attacks are growing increasingly sophisticated, sometimes involving real names, spoofed email domains, or cloned websites. With AI technology and remote work, one can create fake videos of company executives and in some cases direct staff that work offsite to make payments to sham vendors.

2. Fake Invoices: Scammers send convincing-looking invoices for goods or services that were never ordered or delivered, banking on the possibility that overworked employees may process them without thorough verification. These invoices may come from seemingly legitimate companies or use logos and branding those closely mimic real suppliers.

3. Tech Support Scams: Fraudsters contact businesses claiming to be from a well-known tech company, warning of a security issue or license expiration. They may try to convince the business to pay for unnecessary services, purchase fake software, or grant remote access to company systems.

4. Directory and Advertising Scams: In these scams, businesses are contacted with offers to list them in a directory or place an advertisement in a publication. Often, there's no real directory or publication, or the business is charged exorbitant fees for minimal or non-existent services.

5. Fake Government or Regulatory Agencies: Scammers pose as officials from tax authorities, labor departments, or licensing bodies, demanding immediate payments for fake violations or the purchase of permits. These tactics rely on fear and urgency to force quick, unquestioned payment.

6. Overpayment and Refund Scams: A scammer posing as a customer "accidentally" overpays for a product or service, then requests a refund of the difference before the initial payment is reversed or flagged as fraudulent.

Why Small Businesses Are Targeted

- **Limited Cybersecurity:** Many small businesses lack the robust security infrastructure of larger corporations.
- **Less Staff Training:** Employees may not be trained to recognize or report fraud attempts.
- **Trusting Culture:** Smaller teams often operate on trust, making them more susceptible to social engineering tactics.
- **High Workload:** Busy environments may result in overlooked red flags or insufficient vetting of transactions.

Preventative Measures

1. Employee Training: Regularly educate employees on identifying and handling suspicious emails, calls, or documents. Simulated phishing exercises can also be a valuable training tool.

2. Verification Processes: Implement multi-step approval processes for financial transactions, especially those involving new vendors or changes in banking details.

3. Cybersecurity Tools: Use up-to-date antivirus software, firewalls, and email filtering systems to reduce exposure to malware and phishing attempts.

4. Regular Audits: Conduct internal audits of financial transactions and vendor lists to detect anomalies early.

5. Report and Share: Encourage a culture of reporting suspicious activity without fear of reprimand. Businesses should also report scams to relevant authorities like the Federal Trade Commission (FTC) or local consumer protection agencies.

6. Stay Informed: Subscribe to fraud alert bulletins from trusted sources, such as the Better Business Bureau (BBB), the Small Business Administration (SBA), or your local chamber of commerce.

Scams targeting small businesses are increasingly clever and persistent, but they can be mitigated through awareness, education, and proactive defense strategies. Protecting your business starts with knowing the risks—and acting decisively to defend against them.