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THE SBRA COMMUNITY Are You Investable?



By Gary Seibert, CEO, Small Business Resource Association

I would venture to say that most of you reading this article have never been asked the question "Are you Investable". When you hear the word invest, most people would think of investing in real

estate, the stock market, antiques, rare coins, old automobiles or possibly a business opportunity. However, have you ever thought that every day people are spending their money on a product or service you offer and in turn, they are expecting something of value in return. I know most of you don't look at yourself or your business as an investment opportunity but in all reality, you are.

Let me give you several examples of what I am thinking to back up what I am saying. If you sell furniture, your clients are looking for you to help them find something that will not only make their house more beautiful, but possibly more comfortable and usable. A remodeling company may be updating your bathroom or kitchen and by doing so, help you with the resale value of your home. If you are a music teacher, your clients are looking for you to help them be a better musician for personal or possibly a career. Think of all the famous music stars that started with a music lesson.

I do Consulting work, and my clients are banking on my experience and expertise to help them and help grow their businesses. They are investing their hard-earned money and hoping to learn ways to avoid trouble by making costly mistakes. Remember, it's not what you know that gets you into trouble—It's what you don't know.

Almost every business has a "value to client" proposition. In other words, every client either needs or wants something and they believe that you are the best person to provide what they need. They will invest their money into what you have to offer in order to get some sort of satisfaction in return. Therefore, they must believe that you are *investable*.

So, now that you have learned that people are really investing in you and your business by doing business with you, how might you improve your invest-ability and in so doing increase your business. It's not rocket science but it will take some effort. Very few things ever became great by just doing the bare minimum. Therefore, lets look at a few areas in your personal and business life that you might consider investing in so that

1. Let's start with your website. In today's world, if you do not have a website most people will not consider you even having a business. Don't cut corners with your website, it is the backbone of your business. Make sure it is easy to navigate, has enough information to excite a viewer to a call to action and it is driven by SEO.

more people will invest in you.

2. Build BRAND recognition. The better your brand, the more likely people will come to you rather than your competition. Brand is KING and worth the investment.

- 3. Have an easy to remember and powerful Mission Statement. Post it where everyone can see who you are and what you are all about. Stick to and don't drift away from your Mission.
- 4. No matter what you are selling, be the best of the best. In other words, be known for honesty, quality, great service, dependability, standing behind whatever you do. Be the business of choice.

5. Be an example to your staff and then train them to be exactly like you. You must provide the same experience for your clients every time they do business with you or your employees. Consistency is a must if you want return business. Be the employer of choice.

6. Always keep a clean, neat and organized facility. First impressions are always lasting and will spread like wild fire—both good and bad. If you look unorganized and unkept, your clients will assume your service

will be a reflection of how you appear and turn away.

7. Never stop learning about your products and services. Gain as much knowledge and expertise as you can and never stop reading, going to workshops and seminars, listening to webinars and podcasts. Be a perpetual learner.

8. Be a leader in your community. Do volunteer work. Attend networking events. Host events. Build your

reputation as someone that really does care about their community and gives

back whenever possible. Members of your community have supported you, so don't forget them.

FAMILY

An investment is a purchase of something that will provide a potential return. You and your business will be considered INVESTABLE if people truly believe that you are the one that will best deliver the product or service they are looking for. Now take a deep look at your business and ask yourself "would I buy from me", "am I investable"? Invest in your business and expect GREAT RETURNS.



SBRA Business Spotlight



Sandy Wagner started Sensory Concepts in 2008, understanding the importance of maintaining good health.

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IS YOUR BUSINESS SAFE FROM CYBER ATTACKS?



By Andrew Sonon, Owner of HonIsT Solutions and Proud Member of the Small Business Resource Association

Lately, I've been posing an increasingly relevant

question to small business owners: is your business safe?

You have likely heard that cybersecurity, measures to protect against unauthorized use of electronic data, is important in the digital age. However, current events and recent attacks point towards an immediate need for action. The Center for Strategic and International Studies keeps a running list of significant cyber incidents affecting government agencies, tech companies, or leading to losses over a million dollars. In 2021, there have been over 100 of these incidents reported thus far. These attacks have a large impact with negative financial and health effects. One such incident related to a compromised password affected the Colonial Pipeline Co. and caused fuel supply shortages across the East Coast. Further, Kaseya—a company who makes software for IT service providers announced that it had recently been hit with a sophisticated cyberattack. The incident has wreaked havoc on thousands of businesses across the country.

In the aftermath of this devastating breach, not only have hundreds of IT service providers been affected but also thousands of businesses being managed by these specific IT providers. While we weren't affected by this attack, it doesn't mean we can't learn from the mistakes of others. Supply chain attacks are the scariest type of attack we have seen. When the software you trust to help you becomes the virus, we are in terrifying times. It is unfortunate that Kaseya and many other businesses have fallen victim due to this cybersecurity

breach. I have good news for you – we do not need to sit back and "hope it doesn't happen to us".

This begs the biggest question: have you been affected and are you protected from this type of attack? If you've not had a candid conversation with your IT provider recently, about cybersecurity, you are likely to be vulnerable to the new cyber threats we are seeing in 2021. The tools of the past need to be supplemented to stop these threats in their tracks.

There are various steps that small business owners can take to protect themselves. A great first step is completing cybersecurity training. Such training can help prevent employees from falling victim to common attacks such as phishing, malware, ransomware, and password attacks. If there is any doubt as to whether an email or website is legitimate, be sure to check in with your IT provider to verify the legitimacy.

Additional tools should be implemented to prevent your business from being compromised. Such tools include Multi-Factor Authentication (MFA). MFA combines two or more authentication factors which mitigates common cybersecurity issues associated with weak or reused passwords. A 2019 Google study found that implementing MFA in the form of on-device prompts stopped 100% of automated attacks, 99% of phishing attacks, and 90% of targeted attacks. MFA can and should be used as a preventative measure at small businesses.

Additionally, your business can likely benefit from a Security Operations Center (SOC). A SOC monitors and analyzes a business's security practices. This not only works to prevent cyber-security attacks, but also reports and responds to incidents and threats. This can complement a zero-trust security model approach concisely summed up by the motto "never trust, always verify".

In today's world, we must be proactive in defending against cyberattacks before they happen. If an attack is to happen, having an IT disaster recovery plan helps to assess damages, determine responsibility, and resume business operations. Further, seeking and obtaining a cyber liability insurance policy from your trusted insurance broker is advised to cover any financial ramifications in the event of a compromise.

HonIsT Solutions is currently deploying these cybersecurity practices and solutions to help businesses like yours. If you would like additional information, please call 484-272-7240, visit www.honistsolutions.com or email info@honistsolutions.com.

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 9:30-10:30 a.m. - SBRA
 Workshop: Mind Your Mind,
 virtually on Zoom, presented by
 Christian Kraicher, Author

ortually on Zoom, presented the Christine Kreisher, Author, Speaker, Motivator and Serial Entrepreneur.

Register at: https://www.sbr association.com/#EVENTS

• Tuesday, December 21st 9:30-10:30 a.m. -SBRA Workshop

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120 MINGLE NETWORKING"Jingle Mingle"

Wednesday, December 15th
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Register: https://www.sbrassociation.com/#EVENTS.

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