

**BE BETTER.
GROW FASTER!**



JOIN THE SBRA

The Ultimate Small Business Community

**JOIN
TODAY!**



www.sbrassociation.com



**Small Business
Resource Association**

THE SBRA COMMUNITY

Stuck in Your COMFORT ZONE?



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

I truly love what I do because it allows me to meet so many people and hear their stories. I listen intently because I am looking to find out what motivates them to do what they do, as well as what is driving them to success or holding them back. As a business coach, my job is to help other people attain their God given potential. However, I have found that in so many cases, people with great potential are stuck in what is known as their “COMFORT ZONE”, unable or unwilling to step out of it to achieve their goals and aspirations. Although “COMFORT ZONE” might sound like a great place to hang out, I am going to share with you why it is not and what you need to do to get out of it.

Your comfort zone is the area of your life in which you feel like everything is in its right place. It encompasses the behaviors, habits, and places you turn to when you’re on autopilot. It’s a metaphorical place where there’s little or no risk and where you never have to face your fears. A place or situation where you feel safe or at ease without stress.

Your comfort zone is a psychological state in which a person feels at ease because they’re not being tested. Inside the comfort zone, people don’t typically engage in new experiences or take on any challenges. They only participate in activities that are familiar, making them feel “in comfort” of their environment. You regard your comfort zone as a place that is safe and that you are in control.

Your comfort zone, although it might feel warm and fuzzy to you, can actually be your enemy and be holding you back from discovering your true self and fulfilling

your God given potential. The problem with being in your comfort zone is that it’s easy to remain safe there, which also means not seeking or accepting any change. You cannot grow without change. You are stuck in your comfort zone.

A good friend of mine, Christine Kreisher, a personal and business coach that facilitates workshops and seminars on this topic, suggests that there are 4 ZONES of comfort and you need to travel through all four in order to reach your full potential. Let me explain what they are and what you need to do to get “BEYOND YOUR COMFORT ZONE”.

ZONE 1—The Comfort Zone— This is where you feel safe and in control while being held captive and unable to change. The term “comfort zone” is really an oxymoron as it’s not a good place to be.

ZONE 2—The Fear Zone—In order to get out of the comfort zone you MUST step into the FEAR ZONE where you start to actually face what is keeping you in the comfort zone. Lack of self-confidence is a key reason people can’t move forward. Fear of failure and success hold them back. Being affected by others’ opinions as well as numerous personal excuses why they can’t change are all reasons people are stuck in the Comfort Zone. With a true desire to change and outside help, you can face your fears and step into the next zone.

ZONE 3—The Learning Zone—To me, this is a critical part of recovery as it replaces fear with positive reinforcement that you are better than you thought you were and

you can do more than you thought you could. It’s in zone 3 that you start dealing with problems and making positive changes in your personal and business life. You seek to acquire new skills and utilize your God given talents. Here is where you extend your comfort zone into expanding your abilities. Here is where you create an appetite to become a life-long learner. Here is where you get the courage to step into Zone 4.

ZONE 4—The Growth Zone—Now you are ready to change your life forever because you have escaped from your comfort zone and stepped into a point in your life where you can truly discover your purpose. Without purpose there is no reason to leave your comfort zone or direction to take you somewhere else. It is in zone 4 that you stop being a dream chaser and become a dream maker. You set specific, measurable, attainable, realistic and time bound goals (S.M.A.R.T. Goals) and you conquer all the objections that held you back in the Fear Zone. ZONE 4 is your Life Changing Zone.

Leaving your Comfort Zone allows you to have new experiences and to engage in activities that you haven’t before. You will meet new people and develop new friendships. You will see opportunities that were unrealistic before, you will embrace failure as a learning experience—not a death wish, and you will renew your desire to be more than you thought you could be.

Step out of your comfort zone and into your future. You will be glad you took that first step.



SBRA BUSINESS SPOTLIGHT



HonIST Solutions
Phone: 484-272-7240
<https://www.honistsolutions.com>

HonIST Solutions is based out of Reading Pennsylvania, protecting businesses from cyber threats, supporting your staff with rapid response times, and HonIST IT consulting. We keep your business safe, support your operations, and advise on the right solution for your unique business.

ADVANTAGES OF OPENING A BUSINESS CHECKING ACCOUNT



By Anthony Pomponio

A business checking account gives you a place to maintain cash so you can make purchases, pay your employees and expenses and yourself! It also keeps your personal and business finances separate and can be used to save funds for a down payment for equipment, business vehicles, projects, and other expenses businesses will incur. Here are the major advantages:

- **Precisely track cash flow and expenses.** A dedicated business account, where all your transactions occur, makes it easier to monitor cash flow. You can easily see deposits and withdrawals without sorting out personal transactions, making it easier to plan major expenses.
- **Access your funds with a debit card.** A business debit card is a fantastic way to make simple, quick purchases without worrying about managing a credit card. This can be useful in the early life of the business when you may not qualify for a credit card. If the business can qualify for a credit card, being able to manage the credit card and business account at one institution makes things much easier.

loan application process easier. Financing is often difficult for a new business. Keeping your business with one institution also makes it easy to show proof of financial statements when securing funding.

- **Protect your business legally.** Operating a business carries risks, including potential lawsuits against your company. If your business and personal finances mix, a lawsuit against your business could threaten your personal assets. Separating them offers an extra layer of protection. The business should establish an LLC or some other legally acceptable name – separate from the individual owner(s) legal name.

- **Keep your customer information secure.** A proper banking system helps protect sensitive customer information.

- **Make ACH payments.** When a bank account is set up, you enable your business to make and receive automated clearing house (ACH) payments. This is a convenient, secure way for businesses to move money, and you will want access to it at some point.

- **Appear more professional to customers and other businesses.** Image counts for a lot in business, especially for smaller businesses which haven't taken the time to set up basic systems. Receiving an invoice with a business name and account number on it helps elevate your company above the competition and create trust among customers, vendors, and other businesses you work with.

- **Perks** – many institutions offer rewards and other perks when utilizing a business credit card or debit cards. Furthermore, many institutions provide one on one service to business owners just like an attorney or accountant would provide.

- **Simplify taxes.** Confining business transactions to one account can simplify tax filing, especially when verifying expenses and looking for possible tax deductions. It also eliminates confusion about how much revenue your business brought in because it's all going through your bank account. Small business taxes can be tricky, so finding ways to streamline the process is a real advantage.

- **Apply for loans.** When you open a business checking account, it makes the

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



www.ultimatecomforthc.com



www.JustBwhole.com



www.LinkChiropracticClinic.com



Moving, Downsizing, Planning...Made Easy.

www.SterlingLifeSolutions.com

WELCOME NEW SBRA MEMBERS

Finders Keepers Thrift Boutique

Bachman Roofing, Building and Remodeling

Café Folino

C. Malcolm Smith & Co PC

Diamond Credit Union

Just B Whole Body and Wellness Coaching

J4 Travel, LLC

Legacy Cigar Lounge

LMG Marketing Solutions

Service 360 Group

Precision Real Estate

Mangia Italian Restaurant

Northeast Berks Chamber of Commerce

WindowHero Northeast Reading

SBRA EVENTS - BE BETTER. GROW FASTER.

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

Members Referral Breakfast – Friday, February 2nd

7:30-9:00 am at B2 Bistro in West Reading

Tune-Up Tuesday Workshop - Tuesday, February 6th

9:30-10:30 a.m. entitled "How Massage Enhances Work Performance and Career Success" presented by Nicole Greiss of Revitalized Massage & Wellness

Members Referral Breakfast – Friday, January 16th

7:30-9:00 am at B2 Bistro in West Reading

Tune-Up Tuesday Workshop - Tuesday, February 20th

9:30-10:30 a.m. entitled "Strategic Social Media: Bridging the Gap Between Current Practices and Future Success" presented by Bell Media Group

New Member Orientation – Wednesday, February 28th

9:00-9:30 am via Zoom

Member Networking Mingle – Wednesday February 28th

5:30-7:00