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Team Sports and Business—One in the Same?



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

A couple of weeks ago I was meeting with a client and he asked me “Since you were an athlete in high school and college and then a Physical Education Teacher and Coach, do you see any correlation between Team Sports and running a Business?” I have always referenced the teamwork aspect of running a business as something I learned while participating in sports but I never took a deep dive into other similarities. This was a fun exercise for me and I hope you enjoy it also.

Specialized characteristics—Every sport is different as some hit a ball, some throw or run with a ball, some play in water while other play on snow or ice, some use animals and some use cars, boats or planes. There is even a sport betting on sports. Regardless of the sport each one has its own set of rules and different ways to “win the game”. Business is no different as some businesses make products as other businesses design, provide raw materials for making and packaging the product. Some businesses transport the product to the distributor who in turn delivers to the dealer who then sells to the end user. There are businesses for everything you could ever need or want. There are even businesses that make money, lend money, collect money and trade money. Not too much different than sports, businesses also want to “win the game”. Their goal is to stay in the game and make more money they spend.

Specialized Team—We all know that a successful sports team has many moving parts and they all have to be focused

on a common goal, how to beat the other team. Many sports teams have specialized teams that only perform a particular role at a particular time but without them the team would have a very difficult time winning. Successful, profitable businesses are no different as they have people within the organization or in many cases, outside consultants or subcontractors that they depend on to help them navigate through their day-to-day challenges. In today’s complex world no one person can know everything that it takes to run a successful business. That’s why smart owners are constantly looking for resources to help them backfill not what they know but rather what they don’t know.

Competition—Successful sports teams spend a lot of time and money scouting out their competition.

Why do they do that? If they don’t know what they are competing against, how can they prepare an offense to score points and a defense to keep the competition from scoring more points than they do? Every business has the exact same problem. If you do not know what you are up against how can you price, market, sell and service your product so that customers buy from you and not from other businesses selling the same thing. Remember, your competition wants your customers just as bad as you do.

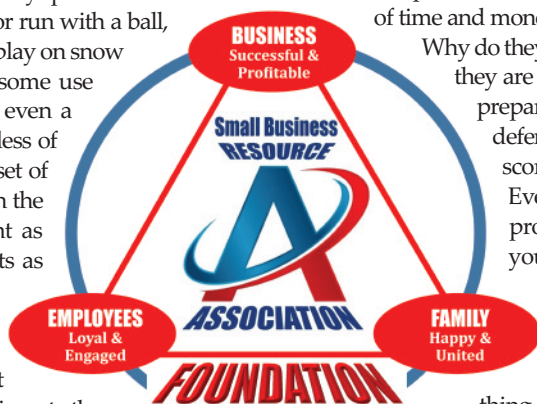
Know who they are, what they do and how they do it, and then, do it better. That’s how a sports team does it.

Training—It is a given fact that most athlete knows that their success depends on how much they put into their sport such as their fitness, endurance, technique, mental concentration, diet and continual improvement. This is what the individual athlete has to do. A team is made up of a

variety of individuals that need to combine their knowledge, talent and skill for a common goal, to win the game. A business is no different. Like a sports team, a business is made up of a variety of individuals that bring a variety of skill sets to the organization. However, a business that does not have a “fitness/training” program that encourages and supports their employees to not only maintain their skill sets but more importantly, improve upon their knowledge, talent and skill, will eventually see their competition taking some of their business. Best practices and continual improvement is the business form of sports training. To stay at the top of your game, you must invest time and money into being the best. Remember “good” is “not good enough” if you want to be the best.

Fans—Show me a sports team that does not have fans you will also see that they do not have a winning team, sponsors, competitive salaries and they most likely have an unusually high turnover rate. Fans rally behind winners and winners are encouraged by the fans. If you run your business like a successful sport’s team you will have loyal client’s “fans” that keep coming back and supporting your business and they will also be your cheerleaders by telling others about you.

There are many other similarities but I think you get the picture I’m trying to paint. I learned so much from my years of being an athlete and then coaching successful teams. I have instinctually applied almost everything I learned through athletics to my business career and I believe doing so played a major role in the success of our business. The biggest lesson I learned was the word TEAM, Together Everyone Achieves More. A CEO guides his team and just as in sports, the well-directed team wins the game. Be a great coach - hire, train and support a great team and I believe you will win many more games.



SBRA Business Spotlight



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HOW COMMUNITY BANKS & THEIR CLIENTS ADAPTED DURING THE PANDEMIC AND WHY THESE CHANGES WILL LIKELY LAST



By Carolann Westendorp, Proud SBRA Member

Community banks such as Jonestown Bank & Trust Co. (JBT), like many other segments of business and industry, found the need to adapt while working within the restrictions that came about as a result of the COVID-19 pandemic.

Identified as essential businesses, community banks were able to serve clients, even during the brief time when branch lobbies at most banks were closed. In addition, as a community bank that believes in truly being part of the communities we serve, many of the volunteer efforts of JBT employees and bank-wide initiatives that support our communities were, out of necessity, either postponed or cancelled. The good news is with vaccinations on the rise and restrictions being eased the thought of getting back to “normal” seems more and more possible.

However, while the pandemic had negative impacts in so many ways, many community bank clients found time-saving benefits in doing banking differently than they had before.

For example, inside branch visits were by appointment only and many business and personal banking clients discovered the benefits of scheduling an appointment, including the community banker having all necessary paperwork organized and ready. At JBT, we made sure if there was a need for commercial banking expertise, mortgage expertise, etc., that those experts were in the branch for the meeting as well. As a result, clients found their in-branch appointments were extremely efficient and productive.

Another big benefit many clients took advantage of was online and mobile banking. In fact, during the pandemic our clients' mobile banking enrollment and usage ex-

ploded by nearly 200%, with appointments being made to help clients set up and feel comfortable with electronic banking options. From bill pay to transferring money and managing their accounts, many business and personal banking clients entered the mobile banking world with enthusiasm, enjoying the convenience and security it provides.

Since going to the branches meant the possibility of longer than usual drive-thru lines and time out of their busy day, more and more businesses migrated to remote deposit, either by way of a scanner or a smartphone or tablet to capture check images and deposit those checks into their account securely without leaving work.

One of the biggest impacts community banks had during the pandemic was their role in the SBA's Paycheck Protection Program (PPP), helping hundreds of companies keep paychecks flowing for thousands of employees.

Despite only controlling 15% of the nation's banking assets, community banks issued 60% of all PPP loans. Community banks were also more effective in controlling borrower fraud because of the ability of community banks to work with and know local businesses.

The pandemic changed the way many businesses and individuals did their banking and with the convenience, security and time-saving benefits it seems likely the changes made by both clients and community banks are here to stay. What won't change, however, is the focus community banks have on building relationships with our clients so we know how to better meet their financial needs, as well as continuing to be actively involved in the communities we serve.

Carolann Westendorp is a business solutions officer with JBT. With 31 years of locally based financial experience, she works with existing JBT business clients and also develops new business relationships in Berks, Lancaster and Lebanon counties. Carolann is treasurer of Entrepreneurs Connection, serves on the board of YMCA in Sinking Spring and volunteers for numerous organizations, including Grey Muzzle Manor, Reading Rising Park, and Berks Nature. Founded in 1873, JBT has 14 branch locations, serving clients in and around Lebanon, Lancaster and Berks counties.

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- May 4, 2021 – The Great Reopening, What Business Owners Need to Know Now! by Jay Kemmerer of Berkshire Advisors
- May 18, 2021 – FISHy Philosophies to Transform Your Work & Transform Your Life by Christine Kreisher



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