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**Small Business
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THE SBRA COMMUNITY IT'S FALL BUSINESS CHECK-UP/TUNE-UP TIME



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

Driving to work the other day I just happened to look at the upper left corner of my windshield only to notice the sticker reminding me that

I had to get my oil changed. That also reminded me that I needed to rotate the tires, check the antifreeze for the winter, as well as, have the mechanic do a quick check-up of my car to get ready for the winter. In early October I will have my semi-annual medical check-up to make sure all my body parts are functioning well and whether or not I will need to make some improvements. Both of these “must do check-ups” are necessary in order to extend my cars and my life. In both cases there may be a need for a Tune-Up like, tighten the belts, new brake pads, add some transmission fluid, change my diet, get more exercise, reduce the stress etc. Check-Ups and Tune-Ups go hand in hand.

Your Business is no different and unless you take some time once or twice a year to take an honest evaluation or assessment of all your business practices, you will run the risk of a breakdown or a situation that could result in serious consequences. Some companies bring in outside consultants that specialize in doing this kind of work. Other companies put together a committee of 3 or 4 of their management team that has specific areas of evaluation they perform. Smaller businesses may have each department head report to the CEO or COO with a quarterly report of

what’s going on in their department specific to operations, team members, work output, what’s going well and what needs improvement, machinery and equipment needs, repairs and new purchases, complaints, achievements and the overall health of the department. Successes are acknowledged and, in some way rewarded, while problems are addressed with the best interest of the employees and the overall success of the company as the driving force to a solution. Response to problems are not handled by knee jerk reaction but rather by a well thought out and executed plan.

Let’s take a brief look as some of the key areas that you might want to investigate, Check-Up on, this fall as you prepare for a fall and winter season.

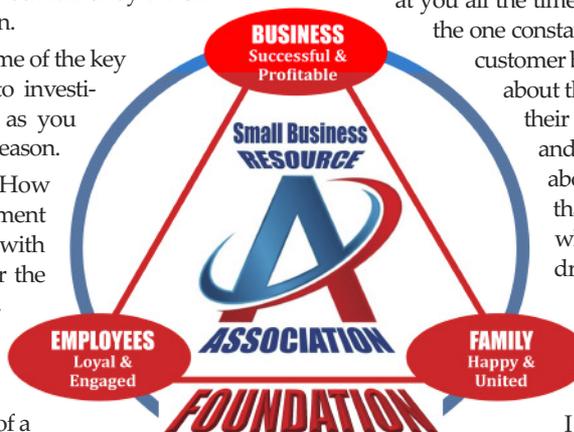
1. Employee Wellness—How about you or your department heads taking the time to meet with each of your employees, after the summer ends this September, to see how their summer went and how they and their families are doing. It probably won’t take too long of a conversation to determine their frame of mind and how positive of an attitude they will be bringing to work every day. This may also help you take a close look at the company culture you have created.

2. Work Flow Processes—Every business should have a process that has been designed to allow an efficient and cost-effective flow of a product or service from the inception of the order to handing over to the client. There should also be a customer satisfaction tool that monitors every transaction. Is this process at 100% or has it been reduced by shortcuts and unauthorized changes?

3. Financial Fitness—Strong, profitable numbers are the sign of a healthy company. End of year margins can be lost by numerous small quarterly reductions in productivity, waste, overtime, loss of business, competition etc. Quarterly check-ups can catch these problems in their early stages and allow you to find a solution before they eat up all your profits.

4. Competition—When was the last time you really checked out your competition. Trust me, they are looking at you all the time. I love competition because it’s the one constant I know that could reduce my customer base. Therefore, the more I know about them, their products, their prices, their customer service, their quality and reputation, the more I know about what I have to do to be better than they are. My competition is what fuels my imagination and drives me to Check-Up and Tune-Up everything in my organization to run smoother and be healthier.

I would like to share what I was told years ago that I still think about every day. “When you start thinking that everything is going really well and you believe you have finally figured it all out, it is probably the day you will start going backwards”. In other words, never stop checking on what you are doing and how well you are doing it. Because everything needs a Tune-Up from time to time. Your business, your employees, your machinery, your policies and procedures, your finances, your products and services all need a periodic Tune-Up. Therefore, set a date and Check-Up and then Tune-Up. Your business will be healthier.



SBRA Business Spotlight



MEMBERS 1st
FEDERAL CREDIT UNION

4363 Perkiomen Avenue, Reading, PA 19606
Phone: (800) 237-7288 Website: members1st.org

Members 1st Federal Credit Union's top priority is delivering a personalized, unparalleled member experience. The credit union continues to do so by providing members with convenient locations where they can stop in to talk with dedicated, local associates about their financial goals that Members 1st is committed to helping them achieve.

The credit union recently made its debut into Berks County at the end of 2020 with its Shillington branch. Following its newest branch location in Exeter Township, the credit union plans to open a third branch in Berks County that will be located in Sinking Spring and eventually move into Lehigh Valley. Members 1st FCU serves nearly half a million members through its network of almost 60 branch locations throughout Central Pennsylvania, as well as its robust digital banking and call center channels.



IS YOUR WEBSITE WORKING HARD FOR YOU, OR HARDLY WORKING?



By Alan Robezzoli,
President of Power Marketing International, LLC and Proud SBRA Member

When it comes to marketing, it's disappointing that so many small businesses have failed to create an attractive, persuasive, hard-working website that delivers new leads and sales on a regular basis! So many websites are out-of-date and doing more harm than good.

Why is that? Here are two common misconceptions. Do they sound familiar?

#1: The cost is too high

Really? Smart business owners think in terms of return on investment instead of cost alone. If the return from new leads and sales exceeds the cost then price is irrelevant. That said, the cost to create an attractive, hardworking, custom website has dropped considerably over the years. That's because web design technologies have greatly improved, speeding the development process. Have you obtained pricing from an agency who works with much larger companies than yours? Some agencies won't touch projects under \$25,000 or even \$50,000. Others are happy to tackle projects in the \$5,000 - \$10,000 range. Whoever you decide to work with, be sure to get actual samples of their work, and contact their clients to ensure you will receive value for your investment.

#2: I don't know where to begin – the process seems daunting

Yes, it would be daunting if you and your staff had to supply every detail about your business and write every line of text and provide all the images and graphics. However, you can slash the time and cost if your agency follows a process like this:

- Gather info about your company from all available resources, including your

company website, sales literature, and other readily-available information.

- Create a list of your top 3-5 competitors (in terms of their online presence) who most closely match your products or services. Include competitors outside of your service area – find the best websites to use as inspiration.

- Identify what you like and don't like about their websites.

- Gather all the digital data to include on your new site: logo, photos, graphic elements, etc.

- Identify where to use stock photography, or hire a photographer to take new photos that meet the standards for your new site.

- Identify information to be added.

- Perform keyword research on each product and service to use for search engine optimization.

- Create a final list of the pages for the new site, and an outline of the content for each.

- Create/approve a rough draft of the page text for the Home page and your key service or product category pages.

- Create/approve the design of the Home page.

Once that is done the rest can move quickly. Your budget will influence how many rounds (hours) of refinement will be included in your project scope, and the level of sophistication of the final design.

By following this process we've delivered many beautiful, hard-working websites to our clients, usually in 3-6 weeks, most of which cost \$4k-\$8k. Best of all, the websites pay for themselves many times over. So, what's your excuse?

Power Marketing International, LLC: A digital marketing agency with offices in Reading, Allentown and Malvern. Find them at www.PowerMarketingInternational.com. Visit the Design Gallery on their Web Design page for samples of their work.

SBRA Monthly Member Shout Out

Members Helping Each Other Grow

New SBRA Members

- Expressions by Nina
- GKS Brown Realty
- Sottosanti Lawn Care
- Solve IT Solutions

See the full member directory at <https://www.sbrassociation.com>

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays
information. sharing. motivating.



free to the public, registration at <https://www.sbrassociation.com/#EVENTS>

- Tuesday, September 14th, 9:30-10:30 a.m. - SBRA Workshop

How to Power Up Your Website, virtually on Zoom, presented by Al Robezzoli of Power Marketing International.

- Tuesday, September 28th, 9:30-10:30 a.m. - SBRA Workshop

Virtually on Zoom, presented by Paul Marrella of Marrella Financial Group

120 MINGLE NETWORKING

Check sbrassociation.com/events for locations and times.

Learn How the SBRA Can Help Your Business Grow, Membership Benefits Update

Wednesday September 29th, 9:00-9:30 a.m.
via Zoom register at: <https://www.sbrassociation.com/#EVENTS>