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7 Tips for Growing Your Business You Do Not Want to Ignore:

By Kay Graham-Gilbert

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Growing companies must always be ready for the next challenge. If you fail in meeting critical business challenges you will not grow. Challenges often require some type of breakthrough. But do not be misled. A business breakthrough does not have to be something no one has thought of - it just needs to be a solution to your problem that you can act on now. Breakthroughs may involve simply finding the solution to a common, nagging problem or it may be nurturing a more complex way of thinking. We all must be ready and observant of breakthrough opportunities. What keeps us from moving forward can easily be overcome by incorporating one or all of the following tips. There is nothing magical about growing a business - it just takes the right effort.

Tip #1 Encourage sales training that is not selling

Insist on learning from all personnel beyond their functional area. Learning should not be limited to top managers. Yes, employees may receive a lot of training, but it is usually limited to how to do their job. The more they know and understand general business concepts and specific operational issues, the easier it is to provide input and answers to business challenges. This does not mean that everyone needs to become experts in strategy, leadership, finances, marketing, sales, operations, distribution ... but as they learn a little about each category and then more in the areas that interest them, the better able they will be to provide a valuable contribution. Do not encourage sales personnel to only learn about selling. Remember that learning comes in all forms and does not have to be provided by the organization - reading publications, taking seminars, listening to subject matter authorities, observing the successful etc.

Tip #2 It is not about your weaknesses

We tend to concentrate on what is wrong and ignore what is right. It is surprising how many managers are unable to identify the top three strengths of their organization. If you have not uncovered the company's true strengths - what you do better than most - then how can you take these strengths and apply them to other aspects of the operation? Knowing your strengths is just the beginning. Understanding how you got there and why you are able to excel in a particular area is what will allow

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you to duplicate these assets. This should not be limited to the "top" strengths of the organization. Break down what you do well by division, function, even by individual. Share with others and teach where necessary. Be fruitful and multiply - applying your strengths to all aspects of your business.

Tip #3 Mine your existing resources

This may be the most overlooked gem of business success. We are too quick to just purchase a new gadget or hire more staff or obtain outside counsel without fully utilizing the talent and resources at hand. It is essential to evaluate your existing resources. Where is there an opportunity to leverage what you have? Could your IT system be used to collect needed data? Is there a way to get existing data in a format that will assist decision-making? Does your IT system already contain the information? You get the idea. Untapped resources are not limited to IT systems. How you utilize manpower, square

footage, product development, meetings, call centers... all are potential areas for performance improvement and growth.

Tip #4 Automate

Do not jump to conclusions. This does not mean replacing people with machines. If a task can be automated, it should be. Do you know why? Automation replaces repetitive tasks. Repetitive tasks can then be replaced with higher cognitive activities. If an individual spends 30 minutes a day on, let's say, inputting data into a stand alone spreadsheet and this activity could be inputted directly into an existing integrated system, then that individual would have 2.5 more hours a week to spend meeting critical objectives or creating solutions. Multiply this by many individuals and you can see the impact.

Tip #5 Schedule time to think

This does not imply that thinking is not going on; it's just that we get too caught up in action and seldom take the necessary time to stop. Stop to think through a challenge, stop to evaluate strategy, and stop to contemplate about anything. Since inaction is perceived as not progressing, we discourage "thinking time". This is why outsiders are often able to see what we cannot. It isn't that we cannot see it; it is just that we have not taken the time to slow down, observe, think, and contemplate. When planning your week, schedule time to think.

Tip #6 Beyond the customer experience

We all know that servicing the customer is paramount. We know it, but many fail to meet the minimum expectations. And sometimes we do not realize we are not meeting expectations. Customers are more demanding than they used to be. Develop a profile of the most discriminating customer for your product or service. Describe them as best you can.

- What do they want in the product or service
- How quickly do they want it
- What are their expectations regarding phone inquiries (When they have a question, how do they most prefer to access the information)
- What is the optimum sales experience from first contact to order taking to actual purchase
- What is their packaging preference

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- How do they define the perfect transaction
- Etc.

Once you have developed this profile, start by taking action to provide the level of service expected by the most demanding customer outlined above, to all customers. Once you have achieved this, then take just one profile element point and determine how you can expand on the experience, giving even more. Then take the next and the next.

Tip #7 Go out on a limb

Remember the old saying, nothing ventured, nothing gained? Well, it is true. Do not limit yourself by being afraid to take chances. Of course, you will not always succeed, but not only will you learn great lessons, but you will also create breakthroughs. Each failure should be viewed as a step closer to success. The odds are on your side. This does not mean that you should take action without proper preparation. Take the necessary precautions, evaluate the alternatives and try it.

Do you see how these tips can improve your performance? Improving performance will allow you to

grow in a number of ways. Grow by being more responsive, understanding the customer better, increasing your flexibility, utilizing employees better, encouraging creativity, reducing bad decisions, and multiplying your strengths.

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Credit Card Debt - First Steps To Resolution

By Joseph Kenny

If you have let your credit card debt get out of hand, then do not panic. You are among a fast growing group of people who are falling victim to the UK's ever increasing credit card debt mountain. As a nation, we are adding to our credit card debt at a truly alarming rate. With the number of people now in credit card debt approaching half of the population, this trend is only growing and growing.

Luckily, there are a number of steps you can take to start getting your credit back on track. The first, and most obvious step to take is to reign in your spending. If you are starting to worry about your debt level, then don't bury your head in the sand and try to ignore it. As soon as you become aware that there may be a problem, stop spending on the cards. For most people, when they begin to get worried, it is not too late. They will be able to manage their debt so long as they take action and stop racking up debt.

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What you then should do is make a repayment plan, dedicating your highest repayments to the cards with the highest interest rates. Your plan should be to clear one card at a time, starting with the most expensive. Then direct your attention at the next highest rate card, and so on.

If, taking an objective look at the situation, you feel that this will not be possible, either because you can only barely afford the minimum payments, or you cannot afford them at all, then maybe debt consolidation would be the way to go. The sooner you do this the better, as you will be saving interest for every month that passes.

Debt consolidation loans charge far lower interest rates than any credit cards, and will give you a definite time at which you will be finished with your repayments. This can be good for your moral, and good for your budgeting as you know exactly how much you have to set aside each month. The downside of debt consolidation is that you will most likely have to secure the loan over your home. This carries inherent risks and if you fear for any reason, that you will be unable to keep up with the repayments, then you are far better off if you have not secured the debts over your home.

Joe kenny writes for the credit card comparison sites

and also



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