

Want Immediate Cash Flow?

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Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

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By Karen E. Hipp

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Then Check Your Customer Service Program

(Karen E. Hipp, Author, Do-It-Yourself Marketing)

Survey says: Your store's customer service is the #1 reason people return or do not return to your business. There it is in black and white. It's not your product or your expertise, it's your business manners. Period.

What a HUGE overlooked selling tool. Yeah, you may pay lip service to it, but 9 out of 10 of my clients think they give great service, until we do a survey. They're shocked. See, the real story is that those who feel they have received less than great services just don't ever come back. And you'll never know that!

Help!

Can you believe it? Just today it was officially announced that we've been in a recession since March of 2001. Millions of people figured that out a while ago and quite frankly, have been in a panic mode for several months now. I've been getting calls from my clients asking "What can I do to increase my sales, and I mean NOW, without having to spend a lot of money?!" I tell them to evaluate their customer service program. To which I hear "Program? What program." Fatal mistake #1. You absolutely must have a written and clear customer service plan, particularly if you train new employees. Do you know what the sweetest two words are to any customer? No Problem!

5 To 1

It takes 5 times more effort and money to gain a new customer than it takes to keep one. Now that we are (officially) in a recession, it just makes sense to concentrate on the customers that you already have than to try to get new ones. First you should find out what customers really think of your service.

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Conduct a small survey with about 10 questions and give it out or send it out to your customers. Make sure to leave room for them to add their own thoughts and ask for their suggestions. Don't just read these surveys and put them in a drawer. Decide what you can do and start implementing these policies or services immediately. You will be absolutely amazed, even shocked to find what an immediate difference in your sales this can make.

Check Out Your Competition

What are their customer policies and services? I guarantee you that your potential customer already knows. Snoop around. Send other people to snoop around. Test their program, then vow to meet or

exceed with your own plan.

Case Studies

One of my client's sales was way off. Their retention rate (or getting a repeat customer) was only 51%. Half the people came back. Half didn't. We surveyed current customers and called those that did not return to find out why. For their time, the store offered them a discount to return and try their services again. Several things came up immediately! It took almost forever for anyone to answer the phone. Calls were not returned promptly. Courtesy services were not provided such as coffee and water while the customer waited for their appointment (believe me, it makes a difference), the store did not appear neat and tidy. Action: A receptionist was immediately hired. Beverage services were free, fresh and always available. I even talked them into adding cookies at the reception area. Great effort was put into removing clutter and a new janitorial service was hired. And this is really just the basics of customer service!

Over the past month, I have had great service at a couple of places that I want to share with you.

While writing my ebook, I was in need of an ebook cover. I had no idea where to go, so I started on the Internet. Most places appeared very expensive and confusing. I eventually hired a company to design the cover, and immediately received a personal note thanking me for buying the services (great start) and that my draft cover would be ready in about 3 days. 7 days went by, no cover, 10 days went by, no cover. Repeated emails were not returned. I had to call my credit card company to try to retrieve my money.

As you can imagine, I was gun shy to try this on the Internet again, but I found a site that I thought looked pretty good and paid my money. These people are wonderful. I received very prompt service and they even went over and above to make changes for me. Never once did I feel as if I was a "burden." If you are looking for an ebook cover or ezine (magazine) cover and more, go to www.3dcovers.com. I guarantee that you will be treated as if you were the king of the world!

My mother recently had knee surgery. She had been to several doctors to check them out and was not having great success. Then she found a doctor that was about 50 miles out of town. She went to see him and felt immediately comfortable. She said she never felt "rushed" and he patiently answered every question. Now this particular doctor is extremely successful and you would think he would give

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you about 10 minutes at best. Yet he treated her as if she was the only patient he had all day. Needless to say, she made an appointment for the surgery before she left the office.

But wait! There's more! The day before the surgery, a private van came to pick her up at home, even though she lives 50 miles away! You are free to have a guest with you and your guest can stay with you in your private room overnight. Even though this procedure is done in the hospital, you actually get a huge menu to choose your meals from that is prepared specifically for you. My Mom said she felt she died and went to heaven. She didn't want to leave!

Now do you understand why this doctor is so wildly successful? Granted, these services go above the norm, but the money that was spent on these services is reaped a hundred fold in customers (and cold hard cash).

If you want to jump your sales now (and get repeat customers for the future) take a serious look at your customer service. You don't have to spend as much money as the Doc above, but get creative and see

what you can do! It's far too competitive out there to just let this slide. And remember:

Survey's show that the #1 reason people return to a store is because of the customer service received.

Believe it baby!

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What Is Cash Flow?

By Afra AmirSanjari

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Cash flow simply means the money that comes into and leaves a business or household. Money flows into a business in the form of revenues and out through the form of expenses. Money flows into a household in many forms. Are you receiving money from a structured settlement or lottery? Those are incoming cash flows. Do you owe money to anyone? Those are outgoing cash flows.

While owner financing can trace its roots much further back into history, it was the 1980s that really saw a new beginning in the Cash Flow Industry. Today there are more than 60 income streams that can be bought and sold. An income stream is a future series of payments. More technically, an income stream is a financial obligation or debt that one party owes to another party.

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How Can You Benefit from Cash Flow?

Individuals and businesses sell income streams for three basic reasons:

- Access — it may be a need to pay debt, settle a divorce, purchase a home, take a vacation, finance a wedding, start a new business, etc. Whatever income stream you currently have that you may need cash for immediately.
- Interest or Yield — as interest or yield opportunities arise that allow you to make more money than your current investments, you may want to reallocate money from existing income streams to new better-producing ones.
- Inflation — this eats away at the future earning power of your money. You can sell your income stream to avoid the drop in real value over time.

Individuals and businesses buy income streams as a form of investing that often produce better returns than they can obtain from more traditional sources.

If you would like more information on how we can help you buy or sell income streams, or for more information, contact us today. info@peacockcapital.com

Afra AmirSanjari is the Principal for Peacock Capital. Peacock Capital specializes in solving the cash flow challenges of Small/Medium Businesses, Government Vendors and Individuals with innovative financial solutions by providing a network for securing operating capital.

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