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The Business of Workplace Wellness

Want to reduce the number of days lost to illness among your employees? The best way to do this is to create a healthy group of employees. People in good health are happier and more productive, so there's every reason to take the initiative in making your workforce a healthy one.

You won't be alone. A recent survey by Inc. magazine found that 51% of small- to medium-sized growing businesses encourage employees to exercise or participate in a company wellness program of some sort. These range across offerings such as encouraging healthy eating, keep fit classes, smoking cessation, workplace safety training, designing ergonomic workspaces, teaching first aid and C.P.R., offering coaching and counseling, running lunch and learns, and providing on-site healthcare.

For over a decade research has been showing the effectiveness of employee wellness programs. Returns in cost savings have consistently been greater than the amount invested in running the program as measured through decreased absenteeism, fewer sick days, reduced claims, lowered health and insurance costs, and improvements to employee performance and productivity.

Your program can be customised to suit the types of work done in your business as well as to the hours people work. The program can be based solely on the workplace, or ideally as a combination of healthy practices at work and at home. The aim is to meet the needs of both the organisation and its people so both are healthier as a result.

To get started there are some excellent resources available for free and some simple programs that are easily initiated:

- You can source well produced health education materials from not-for-profit health agencies
- Incorporate a five minute stretching session into every meeting that lasts more than one hour
- Encourage employees and their family members to have regular physical and dental check ups
- Provide nutritional information on how to read food labels. Look for free booklets from not-for-profit health based associations or government bodies.
- Arrange lunchtime seminars on health topics such as stress management, good nutrition and back care

There are also many low cost initiatives you can implement to achieve even greater success with your program:

- Introduce a 'smoke free' work environment and offer counseling to those smokers finding it difficult to give up the habit
- Replace coffee and tea with fresh fruit juices in meetings
- Provide fruit in the lunchroom instead of cookies and cakes
- Provide flu shots or time off to get one
- Provide all employees with a free blood pressure check
- Put scales and weight charts in the restrooms
- For birthday celebrations in the office provide healthy snack food instead of sugar rich cakes
- Arrange an hour's Q&A session with a qualified nutrition expert
- Arrange a visit from a fitness specialist who can create home-based exercise programs for individual employees

Workplace health promotion will enable your team members to gain the added support of their colleagues in sticking with health improving activities. It can be simple and easy to implement, and delivers the benefits of greater productivity along with a reduction in the considerable costs associated with employee ill health.

Late Payment Can Really Cost You

Many companies are carrying customer accounts that are still outstanding after 60 or even 90 days. Sometimes this is acceptable if that's the arrangement they've made with the customer and planned for in their budgeting. But when an outstanding account gets beyond reason you may have to bring in external agents to help collect the debt.

Debt collection experts have identified four 'triggers', apart from lateness, that are definite indicators that the time has come to call in the professionals:

1. More than one broken promise of payment.
2. More than one lies about payment having been made.
3. A cheque that's bounced more than once.
4. A change of address with no forwarding notice.

It's reasonable to give a debtor one chance to pay up. If they repeat a broken promise, a lie or a bad cheque, they've had their chance. And if they move without telling you, they're probably hiding from you and other creditors. Your best hope of getting paid in these circumstances is to use the services of a professional collection agency.

Working with a collection agency

To do their work collection agencies need documented information from you that will enable them to recover the debt, or as much of it as possible:

1. Accurate records of the transaction and when the debt was incurred. This could be a purchase order or a letter requesting supply, together with your paperwork that proves the goods or services were provided.

2. Copies of the original invoice, plus all the statements you've sent that refer to this invoice. If you have proof of sending them, such as a post office receipt, this will help prove that you have gone through the normal processes of requesting payment.
3. Any correspondence between you and the customer regarding the debt. This can include letters, emails, faxes and even notes from telephone conversations you've had with them.
4. Records of past transactions with the customer that show what they've previously purchased and how and when they've paid for their purchases.

Prevention is better than collection

It's not just that outstanding accounts are costing you money in lost interest and other carrying charges. The process of actually chasing late payments and dealing with bad debt itself is estimated to be costing the SME sector huge amounts each year.

Yet, despite rising cash flow pressure on SMEs, most are still failing to adequately protect themselves from bad debt. Many have no provisions at all in place for an unexpected increase in bad debts and are thrown back on using their bank overdraft facility or covering cash flow shortfalls from their personal savings.

The reality is that chasing payment and dealing with bad debt is a fact of business life and that what you need is a strategy to minimise the extent and impact of having to do it. It should start when you first deal with a customer. All new customers should complete a credit application that includes their company name, the names of directors, how long they've been trading, their address and other contact details, as well as a minimum of three referees with whom they've established credit.

At the time the application is taken, the customer should be given a written summary of your credit terms that state a credit limit, a term for payment of any outstanding amounts, and the interest rate you'll charge on debts that exceed your credit terms. If you don't already have a written summary of your credit terms, this is a good time to create one.

Summarise your credit policy on every invoice and statement, and note that any errors or other issues that relate to a dispute over amounts must be raised with your company within two weeks of the date of the statement.

Your Website Can Be A Goldmine For Getting Leads

Every business with a website should be using it as a source of leads – high quality, qualified leads from people who want to know more about what you sell. Visitors to your site are already interested in your company - now it's up to you to get the information you need from them and turn it into a sale.

Your website can be easily structured to provide you with hundreds of leads each week. Here are five ways you can turn it into a lead generating powerhouse.

Offer something that will encourage visitors to provide contact details

Prepare something interesting that relates to each product or group of products that visitors can download. It might be a guide about how to use a product to solve a particular problem, or perhaps some useful DIY instructions. All they have to give you is their email address and they get something for nothing. Place your offer in a prominent position on your home page and make it easy to access. You'll know by what they download just which product or products have attracted their interest.

Offer free advice about specific problems

Invite people to contact you through the site with help requests relating to the jobs they will be doing using your products. Make this a separate but equally prominent offer to any guide or other download, for example by offering an email link. Suggest a few common queries to make it easy for them to complete, but allow plenty of space for them to write out their own enquiry if it's not on your list. Tell them your 'expert' advisor will respond within 24 hours and be sure you actually do this because there's nothing worse than a broken promise of assistance.

Use an autoresponder for enquiries

Regardless of what visitors download you can set up an autoresponder to send them back an initial message thanking them for their interest and requesting more information about them. The autoresponder can send either a general message or something related to the material they've just downloaded. You'll have to give them something else as a 'reward' for providing this information; it could be a free product sample, a newsletter, or something else that will show your appreciation. The most important thing is that your response gets to them while they're still thinking about your company's products.

Ask for feedback about the website

As a general rule people will go from the home page directly to the part of your site they're most interested in. Ease of navigation is important so be sure to make their options clear when they first get to your site. Then, after they've selected a particular product page and before they can leave the site, have a window pop up asking them for feedback. A typical feedback request runs '*Were we able to solve your problem with this information? Please tell us what you think about our site*'. This will then take them to a feedback form from which you can collect more information about them. You'll increase the number of completed forms if you offer a free gift or some other small token of appreciation. Be sure to thank them for completing the form after they've sent it in.

Invite visitors to participate in a survey

Most people like to give you their opinion. A survey invitation can go in several places such as on your home page, in your autoresponder email, and in a follow-up newsletter or other communication. The survey should be brief and easy to complete, but the answers will indicate their interests in much greater detail. Ask them if they've tried any of your products or used any of the ideas in your materials; ask for any suggestions they'd like to make that might enable your company to be even more helpful to site visitors. A good offer to encourage people to complete the survey is a contest - '*Give us your opinions and win a prize*' - with the prize being something that is related to your product range.

Each of these ways of gathering information provides you with a qualified lead. At a minimum you'll get a prospect's email address and an idea of what they're interested in. By incorporating all of these techniques into your website you'll have turned it into a valuable lead-generating tool that captures information you'd never have acquired from other sources.

Reduce Your Printing Costs

Getting printing done can be a time-consuming business, as well as always seeming to be more expensive than you'd expect. But with a bit of planning and attention to detail you can make it a much less frustrating task. Here are some ways to keep the costs of printing down while maintaining good standards of quality.

Discuss the job with your printer

Nobody knows better than a printer how to reduce the costs of printing. It can be done by using less expensive paper, a different graphics style, or perhaps by subcontracting certain jobs out to a smaller, specialist operator. If your printer is concerned about losing your business just over a pricing issue they'll usually find a way to meet your needs at a better price.

Watch the way your artwork is prepared

You may not need a fancy four-colour printing job, depending on how the materials have been designed. Talk this over with your graphics supplier and see if a two-colour print run would be adequate for the type of job you're creating. Another point to watch is that making changes after the artwork leaves the graphics shop is expensive and likely to cause delays in delivery of the final job. It's your responsibility to see that everything is correct, including the spelling and the illustrations, so make sure to check the artwork carefully before accepting it.

Use a printing press matched to job requirements

There are many different kinds of printing press. Some printers only have the four-colour variety, and they naturally cost more to operate than a simpler machine. If you only need a one-colour letterhead you can save money by going to a printer with a one-colour press. The reverse situation applies when a small printer tries to do a high quality four-colour job. Be sure your work is matched to the printer's capabilities.

Insist on good quality

Most printers are capable of turning out a good quality of finished product so if a job's not as good as you expected talk to the printer about having it reprinted and keep an eye on the quality as the job goes through. When you're initially placing the job ensure you specifically mention the level of quality you require. Get proofs for every printing job before giving the final 'okay', and sign the proof when you return it to the printer so there's no doubt about what you've approved.

Keep a samples file

Keep samples of printing that you like. If you want a particular type of paper or special colour combination then using a printed example is the best way to show a printer or a graphic designer exactly what you mean. Just saying 'glossy' or 'bright' isn't sufficiently meaningful to a person in the printing or graphics trade.

Meet your personal deadlines

Print jobs are often rushed and important deadlines can be missed due to a number of factors. The first thing to appreciate is that the more time you give a printer, the more likely it is that the job will be finished on time and with the quality you want.

If you have a deadline be sure the printer knows about it. They can take you through all the steps and tell you whether it's possible to meet it. Do all you can to speed up the process by ensuring proofs are returned promptly. And always keep in mind that making changes at the proofing stage is almost a guaranteed way of having the job come in late.

By following these guidelines you can save money on your printing and get a better job done as well. Buying printing doesn't have to be time consuming or needlessly expensive; just plan

ahead and know that you too have responsibilities that must be met to ensure the process runs smoothly.

Regular Pieces

How To Make The Most Of Your Newsletter

Be sure to read each article with the mindset 'How could this apply to our business.' Thinking of it that way will guarantee that you get value. Better yet, take notes as you read and commit to having the ideas implemented by the time the next edition arrives. Also, make copies for each team member. To really make sure something positive happens, work with your business development specialist to talk your team through the ideas and how to set a schedule for getting them implemented. We're here to help you get started.

Memorable Quotation

"Man's success in business today turns upon his power of getting people to believe he has something they want." – Gerald Stanley Lee

An Important Message

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