

**Have you ever  
thought about...**

**...the 'secrets' of getting  
rich?**

**AS MANY PEOPLE HAVE  
OBSERVED, "Success leaves clues."**  
If you want to achieve extraordinary  
success, study the experts, do  
what they do, and modify their  
techniques to suit your particular  
situation.

**It's easy!**

Well, maybe not easy, but there are  
basic fundamentals. In the belief that we  
all need to be reminded of them regularly,  
here are some of the secrets that have  
helped me and my clients over the years:

**Focus on values.** I've known  
people who made some money, but  
I've never known anyone who got rich  
without examining their own values,  
priorities and beliefs. Start by writing  
down a list of things you value, things you  
believe, what you want, and what you  
plan to do with this incredible life you  
have. Start with your values.

**Get a life.** Before you can handle  
great wealth, you must make room for it.  
This is the old, "if you build it, they will  
come" model. Trying to squeeze success,  
wealth, fame or fortune into a small life  
won't work. Create a life first; the lifestyle  
of your dreams will follow.

**Eliminate clutter.** Trying to  
create success and achieve wealth while  
your life's a mess won't work. Success  
requires clear priorities and a passionate  
commitment. Simplify your life. Eliminate  
the excuses. Clean up everything that  
distracts you from reaching your most  
important goals.

**Specify your results.** Nobody can  
hit a target they can't see. Define your  
outcomes and set clear, achievable results  
in advance. Know what "success" looks  
like! Have measurable, specific outcomes  
and determine that you will achieve  
them!

**Burn your ships.** There's an ancient  
story about a Greek general who landed  
his troops on an enemy shore, then  
burned his ships. He wanted to make it  
very clear: Retreat and failure were not  
an option! Leave no room for failure.

**Put in more than you take out.**  
No one will pay you more than your  
services are worth! Get clear about  
that! You just can't fool people very long.  
Your services and your results must be  
far more valuable than the small fee you  
charge. Some people will rip you off; the  
rest will make you rich!

**Live below your means.** Rich  
people know this. Wealth is accumulated,  
re-invested, used wisely and given away. It  
is never spent!

Let the millionaire athletes and folks  
who win lotteries buy the fancy cars  
and flashy jewelry. If you want to achieve  
great wealth, live simply, invest wisely,  
enjoy it all! ■

SOURCE NOTE: Dr Philip E. Hubert, Top Tips.

**BUSINESS**

# ALERT!

**Hands-on help that works**

**Vol 7 No 2**

## 'Have your cake and eat it, too,' with an independent advisor

*An expert outside adviser can vastly  
increase your chances of success  
by cost-effectively extending your  
available skills base.*

**IF YOU HAVE IDENTIFIED  
weaknesses in specific skills, you  
must ensure that these are  
covered, as this  
could make  
the difference  
between the  
success or  
failure of your  
business.**

Having a  
group of external  
advisers to call on  
— early on — can  
help you get your  
business off on the right  
foot, and keep it there.

You need to find a  
professional who is prepared to  
look forward with the business and  
explore the options. For example, a  
company can apply for a particular type  
of loan and be turned down, or they  
could work with the bank/accountant  
to determine the range of options on  
how a funding requirement could be  
met."

With good information you can  
push the professionals to deliver more.

This is where specialist support  
organisations and peer-to-peer business  
networks can help.

But see a range, not just the first  
one you come across. And if you find  
information from another source, go  
back and ask again.

Individual advisers don't know  
everything or may not pick up all the  
nuances of a business on the first  
meeting, but a good adviser will look  
again.

The more seriously you take getting  
the advice, the more seriously the  
advisers will take you.

If you are an ambitious company,  
Herd suggests holding a beauty parade  
of banks, accountants, lawyers and  
independent advisers to ensure you are  
getting the most appropriate one for  
your business.

Of course, you rarely get something  
for nothing — advice costs money and

this is where most mistakes are being  
made.

Start-ups are usually looking for  
cheap solutions for immediate needs  
— and businesses are right to watch the  
costs in this way.

But what is the value of having an  
accountant who each year provides you  
with a historical record of where you lost  
money, compared with someone who  
can look forward to help you manage  
your ongoing business and  
provide the information  
to maximise the  
potential?

Here are five  
steps that can help  
influence the quality  
of advice you receive.

**Find the right  
accountant.** The  
fact that someone  
is completing your  
VAT returns does not  
mean you are getting  
the best out of your  
accountant. A fast-  
growing enterprise  
needs a financial  
adviser who can plan  
ahead and proactively  
suggest ways to make  
strategies financially  
possible.

**Select the  
most appropriate  
professional independent advisors  
for individual tasks.** A common  
mistake is to appoint a lawyer or  
accountant to handle all legal or financial  
matters, but it may be wiser to pick and  
choose specialists for different functions.

**Assess your banking needs.** Find  
a service that supports the company you  
want to become, rather than the one you  
are now.

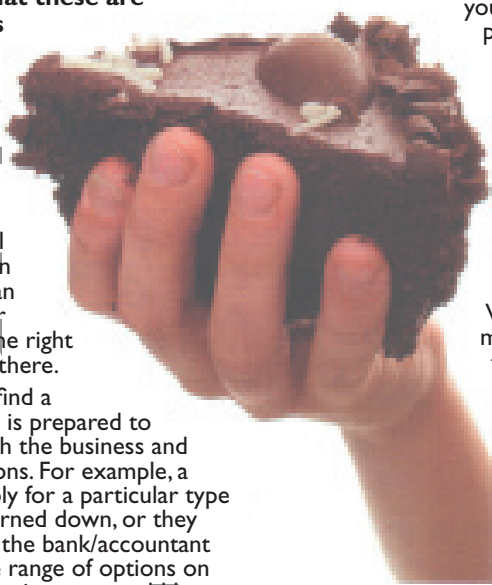
**Work with people you like.**  
In business, it is often necessary to  
cooperate with individuals whom you  
may not like or respect.

However, when seeking advice on  
the future of your firm, you need to ask  
someone you trust.

Ask yourself whether they  
understand and have an affinity for what  
you are trying to achieve.

**Don't be too proud to ask for  
help.** Never see it as a failure to ask for  
guidance. No-one is infallible, and having  
people to support you can make the  
journey to success much smoother. ■

SOURCE NOTE: Lloyds/TSB BusinessGO



**WE ALL HAVE GOALS** that are important to us. They range from quitting smoking, to creating our own businesses, to raising great kids.

Unfortunately, most of us also have the experience of being unable to reach our goals, of having them always seem just out of reach. Almost like magic! They will help you reach your goals, every time!

- **Precisely define the objective.** Exactly what do you want? Measure it, put a number on it. How many pounds do you want to lose? How many dollars do you want to earn?

- **Align the objective with your values.** You won't work toward a goal that conflicts with your values or sense of purpose. Make sure your goals are consistent with your religious and moral beliefs and with other goals that you have.

- **Develop appropriate affirmations.** A series of positive, powerful, present-tense statements that describe the benefits of having your goal and how you'll feel when you've reached it are essential. Write them down and repeat them many times, every day!

- **Develop powerful reasons to achieve your goals.** "If you have enough why's, you'll find a way." We reach goals that excite us, that stimulate our imaginations. We reach goals that are vital to our health, our family and our future. Find lots of reasons! When it's important enough, you'll make it happen.

- **Write your goals and your reasons down!** Write them on file cards every day! There is power, magic and mystery in writing your goals down. Put the cards where you'll see them through the day. Put them on your mirror, or on your desk. Carry them with you and read them, over and over, through the day. ■

SOURCENOTE: Top Tips weekly

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*The way I see it...*

**AFTER A GOLF MATCH** that he did not win, in part due to a minor injury that adversely affected his game, golfer Tiger Woods was asked by a TV interviewer if he would go "rest up" for a few days.

Although he had completed the tournament round only minutes before, Woods responded by detailing his plan to practise certain shots that very afternoon, then fly the following morning to the site of the next tournament, acclimatize himself, do more drills, and play practice rounds.

He certainly didn't acknowledge

— In fact he didn't seem to even hear — the broadcaster's implication that he might take even the briefest break from his in-season routine.

No one is born with skill to do anything. People may have special aptitudes — some things may come to them relatively easily — but in order to excel, they still must practise.

This is true in all callings, whether you're a leader of industry, a golfer, a parent, or a rock-band drummer.

**The most skilful are those who practise the most.** ■

## Effective selling

# Eight classic web marketing mistakes

**WITHOUT DOUBT,** most of us are constantly finding out new ways to improve our small business web marketing efforts — this is only natural.

However, given that the Internet is jam-packed with sites which have run into all sorts of trouble in their quests to get noticed, I thought I'd list down some of the classic ways to ensure that your site will get no visitors whatsoever — reverse psychology perhaps!

1. **Spam** — The surefire way of getting your site blacklisted from the major search engines. Never ever resort to this nasty method to get noticed.

Overusing multiple 'doorway' or 'gateway' pages (small pages of text, stuffed with keywords) is a surefire way to get your site banned by the search engines.

2. **The Wrong Traffic** — It's great if your website is receiving hundreds of visitors, but are they the type of visitor you want?

Make sure your keywords and other meta tags reflect the true content of your business, otherwise you'll be disappointing both your visitors and yourself.

3. **Single Keywords** — Unless you're in some incredible niche marketplace where a single word can only be identified with your product with few competitors, single keywords aren't going to hit the bullseye in a traffic sense.

Go for keyword phrases which accurately reflect the theme of your website and the page they're coded into.

4. **Sloppy Site Design** — There's no way around this one. Even if you get the visitors through good web marketing, they'll leave within seconds if your site is not up to scratch.

5. **External Links** — Absolutely essential. Many small businesses don't even have a links page as they feel their visitors will desert them.

Not true. Google, for example, looks at the quantity and relevancy of links coming in and out of all websites to determine its 'Pagerank' and how high a site appears in search results. Exchange links with sites similar

in theme to yours — go for quality rather than exchanging links with US-based casino software sites which have no relevance to your small business whatsoever!

6. **Bad Code** — After the search engine robots have visited your site, they'll see the meta information first, then they'll scan your page for the first chunk of relevant text.

A large number of sites have cluttered code (Javascript usually) after the meta tags. Either have a re-think, or place any code in a separate file on your server and 'include' it in your web page.

7. **Watch out for SEO 'Experts'** — There must be a million so-called 'search engine optimisation experts' out there.

Make sure you know in advance exactly what you'll receive in exchange for their promises to boost your site traffic.

There are plenty of good companies out there who can do the work for you, but seek recommendations from other small business people before making the decision.

8. **Patience** — Building up your website traffic will take quite some time from a standing start.

Not only is Google rumoured to implement a 'sandbox' on new sites to deter spammers (new sites typically take several months to be ranked correctly), but link building and publicising your site to others is an ongoing and essential process.

If you look at web marketing as an ongoing activity and avoid some of the classic mistakes mentioned in this article, you should save quite a bit of time and the rewards should come. ■

SOURCENOTE: Bytestart

## Words of Wisdom

**"Try to learn something about everything and everything about something."**

— Thomas H. Huxley

**MOST OF US** are used to the concepts of risk management or time management. Many of the same principles can be applied to creating and responding to opportunities.

Instead of thinking of opportunities as just 'coming along', you can actually increase the number of opportunities available to you and there are specific principles you can use to assess whether a 'possibility' has real 'probability' and 'profitability' for you.

● **Enlarge your circle of friends.** To increase the number of opportunities available, you need to go beyond traditional networking to generate friendships and trust with people who 'aren't like me'. Use any system you prefer, but be certain that your friendships include various ethnic, economic and social backgrounds, people who 'think differently'.

● **Practise creativity.** Intentionally think of a way to turn every crack-pot, bad idea into something useful. This is not about finding a way to invest in every scheme that comes your way, it's about practising creativity, turning ideas on their heads, finding the kernel of wisdom or value, and throwing the rest away.

● **Avoid being overly tied to your goals.** Goals, and plans for achieving them, can be extremely useful. They can keep us on track, focus our efforts and motivate us when we're tired. But they can also blind us to new possibilities. Work toward your goals; don't let them run your life.

● **"He who hesitates is a damned fool!"** This quote from Mae West is a classic call to action. Being 'light on your feet' or, in Muhammad Ali's old phrase, being able to 'float like a butterfly and sting like a bee' is useful business advice. There are times when opportunity knocks, but only stays at the door for a moment. Be prepared to respond quickly.

SOURCENOTE: Top Tips Weekly

## Fraud prevention

# In suspicious circumstances

by Peter Hodges

*Here are examples of fraud within the owner-managed business sector and some simple measures to protect against it.*

**Fraud most often hits the headlines when the people involved have a high profile; where the issues raised are complex; or when the amounts involved are huge.**

Owner-managed business (OMBs) will rarely be involved in this type of fraud.

However, frauds that do occur in OMBs are normally fairly simple and opportunistic and, whilst the amounts involved may not be on a headline-making scale, they are often significant enough to cause the business serious financial hardship, and even failure.

I was once instructed in a case that involved a bookkeeper who had recorded herself (under a false identity) as a supplier to the business for whom she worked.

She submitted invoices, which — as part of her job — she checked herself. She then paid herself mainly with cheques signed in advance by the directors.

When pre-signed cheques were not available, she simply presented a cheque to the directors without the payee line completed, claiming she would have to find out the correct name. She later completed the cheques with her own name.

The fraud was only discovered when the directors noticed a marked increase in costs and ordered an investigation. By then, the business was running at a loss and had a substantial bank overdraft.

In another case, a bookkeeper saw the opportunity to misappropriate cash received from customers. Although the business received cash and cheques, he only banked the cheques and kept the cash.

To avoid detection, he recorded all amounts received from customers, including cash receipts, in the books but manually amended the total to the amount of cheques banked — omitting any cash amounts from the total.

If a second person had been involved in the

process or the business's financial affairs had been carefully monitored, the fraud would have easily been detected.

However, the bookkeeper was in full control of the accounting function and was able to continue the fraud for over a year.

In each case, the fraud was discovered by chance. There are a number of ways to protect against fraud. Here are a few simple suggestions:

● It is comparatively easy for a fraud to be committed where just one person is responsible for the entire accounting function or a substantial part of it.

Segregation of duties between staff reduces the chance of fraud, as long as the parties do not collude.

● Management should always retain a degree of control, which could be exercised in the signing of cheques or passing of invoices for payment.

Effective control can be maintained by insisting that invoices are always presented in support of cheques being raised.

● Signed cheques are a licence to print money. Blank cheques and cheques without the payee name completed should only be signed on exceptional occasions.

● Most business owners instinctively know what the cash position of the firm and its profit levels should be.

Acting quickly when the results do not tally with expectations could result in the early discovery of fraud.

● Watch out for unusual requests from the person in charge of the accounting function.

● If an employee is unusually protective of certain tasks, they may have something to hide. For example, is there a reason why your company accountant always insists on doing the banking himself rather than delegating it?

● A marked change in cashflow or profit levels during an employee's holiday can indicate a fraud.

Similarly, a member of staff who never takes a holiday may be trying to cover an on-going fraud.

SOURCENOTE: Peter Hodges, a partner at leading Lancashire accountancy firm Jackson Stephen, specialises in forensic accounting.

## Face-to-face

# Control your volume to keep the discussion going

**WHAT YOU SAY COUNTS** in handling an argument, but so does how loudly you say it.

Said in a loud voice, even a sincere offer of compromise is likely to fail.

Communications consultant Jo Condrell suggests focusing on vocal volume instead of content alone.

As a conversation heats up, listen:

Are you and your opponent talking louder and louder?

If you are, consciously keep your voice from following the upward trend.

Relax the muscles around your jaw, neck and shoulders, and forget about outshouting your opponent. ■

SOURCENOTE: The Manager's Intelligence Report



## The Institute for Independent Business

FOUNDED IN 1984 in the UK, the Institute for Independent Business (IIB) is now one of the world's largest international networks of business advice providers.

As of 31 March 2006, 3697 carefully-selected men and women had been accredited as IIB Associates worldwide.

### Experienced professionals

Experienced senior business people in their own right, who have elected to become self-employed business advisers, Associates and Fellows of the IIB have received additional training to enable them to focus accurately and cost-effectively on the needs of clients and prospects.

This ensures that Associates' clients receive the "practical advice and hands-on help that works" — the Institute's mottoes in every country in which the Institute operates. ■

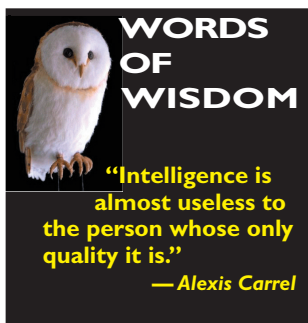
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## Leadership

# Dive into the pool — again and again

*What impresses author Robert Rosen most about Kermit Campbell, CEO of the Herman Miller furniture manufacturing company, is "his insatiable thirst for growth."*

**CAMPBELL SAYS, "I must understand more today than I did yesterday, and I must be better equipped to do something today than I was yesterday. I have always been that way..."**

This trait inspires Campbell's management philosophy, "I encourage people to step out from where they are," he says, "to expose themselves to growth opportunities."

Campbell has a thought-provoking metaphor for the leader's role. Try it on for size:

Campbell asks, "Have you ever stood in a swimming pool and caught a leaping four-year-old? The first time you see the hesitation, fear and excitement on the child's face.

"After the first leap, however, you can't stop the youngster from climbing out and leaping in again and again."

That, in a nutshell, is his idea of leadership.

But wait, the leader isn't the adult in this

picture — it's the child.

Campbell points out that "Managers today are leaping into waters of risk, constant change and increasingly tougher competition - and it's scary."

Who is there to catch a manager leaping into uncertain business conditions? Campbell's answer is: "The people in our organizations. What will save us is the creativity and commitment of our employees, the skills and knowledge of a diverse organization. What we leaders have to do is, like the child on the edge of the pool, trust our people."

Of course, Campbell adds, "Trust means doing one crucial thing before taking that leap: untying our employees' hands so that they can, in fact, catch us when we jump."

He finds that employees in most companies wear shackles — they're prevented from taking responsibility and innovating.

Instead of hands-on management, Campbell believes that "managers achieve the best results when they use their own hands to untie those of their employees." ■

SOURCENOTE: Robert H. Rosen, LEADING PEOPLE: TRANSFORMING BUSINESS FROM THE INSIDE OUT

## Choosing and remembering passwords

**PLENTY OF WEBSITES** ask you to register your details so that you can log in to access their information. If you're signed up to a number of sites in this way, it can be tricky remembering your different usernames and passwords. And keeping note of these details on Post-it notes next to your PC is a risky approach in terms of security.

Here are two ways of keeping your vital information to hand without risking your security.

- **Password Safe** is a free download that acts like a lockable notebook. You can use it to store all your passwords and you only need to remember one to access them.

- Google's AutoFill is a feature of the **Google toolbar**, a download designed to make browsing easier. It doesn't remember passwords, but it will store your credit or debit card information securely, and it makes it a doddle to complete online forms with your address, e-mail and telephone number.

These two downloads are primarily time savers. This Canadian site offers plenty more tips for using Internet Explorer more effectively and don't forget that Windows XP has plenty of built-in ways of making your computer more secure. Just click on the 'Start' button, go to 'Help and Support', and search for 'Security' to see tips and tutorials. ■

## Using your ISP's autorespond facility to reply to e-mails

**SOLE TRADERS** and small businesses have to manage without the staffing resources available to big business. So what can you do if people are trying to get in touch by e-mail when there's nobody in the office, or at holiday time?

By setting up an autorespond message, you can deal with this problem. Most Internet Service Providers (ISPs) offer this facility, so you can use an autorespond even if you use a web e-mail program like Yahoo! or Hotmail.

Incoming e-mails are stored on your ISP's server until you connect to the Internet and retrieve them. To set up an autorespond, log in to web mail at your ISP's website and go to your set-up options.

What should you say in your autorespond message?

- Your message should thank the recipient and let them know when they can expect a human response. If there's another contact number, this should be included.

- Your message can also be turned to your benefit by encouraging the recipient to visit a particular page on your website, or a 'Help' section where they might find an answer to their query.

- Finally, most ISPs allow you to forward messages to another address, and this can be set up if somebody else is available to field queries. ■

**For more information, please phone YOUR NAME on YOUR PHONE NUMBER**