

SMALLBUSINESS Achiever™

Issue 101

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About the Small Business Achiever

Our mission is to reveal the steps for your business success that you won't find in other business resources. We build on the information provided in "The 5 Pillars of Business Success" by Dr Greg Chapman. The 5 Pillars are:

- Planning
- Marketing
- Systems
- Motivation
- Discipline

The Small Business Achiever believes success is only achieved through disciplined application of these 5 Pillars, and our role is to provide a [Shortcut to Your Success](#).

When you have the knowledge and take action, [You have an Unfair Business Advantage](#).

May Your Business be As You Plan It!
Dr Greg Chapman

To get direct assistance from Dr Greg Chapman, contact him at

www.empowersolutions.com.au

Drive Your Business Forward with a One Hour Business Plan

Who Needs a Business Plan?

Everyone in business knows you have to have a Business Plan, but very few have one. Most of those who do, haven't updated it for years. So year after year people carry on with an out-of-date, or no business plan at all. In fact, they go on so long like this, they even convince themselves they don't need one!

So let me ask a controversial question. Why have one at all? Aren't they just an academic exercise? Pretty much everyone who doesn't have a formal plan says: "**I have a plan, its in my head**" What's wrong with that?

If you were going on a month long tour of Europe, would you be satisfied with a plan in your head? Or would you have a daily itinerary showing how you will be getting from place to place and where you would be staying each night. Would you create a budget to work out how you would pay for all this, and how much spending money you will need for meals and other expenses. Would you have a detailed listing of your bookings?

Only when you write all this down, might you see that you have left insufficient time to travel between stopovers, or spending too long in some places and not long enough at others. Then you would re-organise your itinerary until it was right, before you confirmed all the bookings.

Even if you do all that, you know things might still go wrong- planes delayed, connections missed, overbooking, etc. So you would put a little bit of extra money aside to cover such contingencies.

Your itinerary would also be marked for certain highlights that are must sees for you - the main reason for the trip, to make sure that you don't return home and realise that you missed an opportunity while on tour.

In business it's the same. The more you write down your goals and plans, the more likely it is you will identify gaps in desired outcomes and capability, and the opportunities you need to find, so that you don't miss them when they arise.

Your Goals are Your Opportunity Finders

Due to the way our brains function, you only identify the gaps and see the opportunities when you write them down. So if you don't write down your plans, there will be flaws that you will miss while it resides in your head, and you will miss the opportunities that will transform your business.

Now, if you are like most people, you will be saying "I know I should have a plan, but it takes so long to write out a plan, and if I hire someone to do it for me, it will also be expensive." If you have been to the articles section on the website www.empowersolutions.com.au you will have seen an article I wrote several years back called: Business Plans – What the Consultants don't tell You! It will probably make you feel a little better, but only a little!

In summary, the article says that even when people produce a plan, they never update it or look at it again because it was such a major effort to produce it, and it was not seen as tool that they would use for their business every day.

A Business Plan in One Hour

What if you could produce a Business Plan in an hour, and it could fit on a single page? Does that sound like a plan you would be prepared to invest your time in and use? You wouldn't even have to pay someone to do it for you. Well, that is what I am about to show you how to do now.

As for just about everything in life, the 80/20 rule applies to business as well. That is, 80% of the benefit of anything comes from 20% of the effort. The remaining 20% of value coming from an additional 80%. So if you have limited resources, it makes sense to at least to do the 20%! So now I will show you how to do that 20%. You can hire a consultant to do the other 80% if you want to later.

Step 1 – Your Vision

When you start out on any journey, you must have a destination. In business speak, that is your vision. What is yours? To be on the beach only to be interrupted occasionally by a call from your accountant to say how big the last cheque was that was deposited into your account by your business? Maybe you want to sell it in 5 years. Perhaps world domination is your goal! It is rare that the answer is: "I want my business in 5 years to be exactly the same as it is now." In fact, I have never heard an owner say that.

Are you still struggling with a vision? Try answering the following questions:

Imagine meeting yourself in five years time at a party. You ask your future self what is it you do? What would your answer be? How would you describe your business?

- What would your customers say about your business?
- How would your peers (your suppliers, your competitors, industry organisations) regard your business?
- How might your business be recognised? Have you won awards? Will you have created a well known brand in your marketplace?
- What size would your business be?
- What would be its profit and turnover?
- How many employees would you have?
- Where would you be operating?
- How would the business operate?
- What sort of products and services would you offer?
- Who will be your customers?
- What will be your involvement in the business?

- .What will be the ownership structure?
- .What benefits will you and your family have received from your business?

No doubt you can think of other questions that would also help you describe your business. Now make sure you write down the answers to these questions. You can use the downloadable template from the Five Pillars of Guaranteed Business Success if you wish, but as long as you write it down somewhere. We won't be filling out the whole template here, as that would take more than 1 hour.

Step 2. Business Status Audit

The purpose of documenting where you are today is not to make you feel bad, but to identify the gaps that need to be addressed in your strategy. For each of the dimensions you used to describe your business in five years time, describe how it looks today.

This step is particularly difficult for new businesses as the numbers could be quite small, but for a plan to be effective, we must be honest with ourselves.

Record this in a table with 4 columns:

<i>Key Performance Indicator</i>	<i>Today</i>	<i>12 Months</i>	<i>5 Years</i>
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The Key Performance Indicator (KPI) is just a summary of the questions we asked above. For example: How your business is recognised? Could become Reputation, which today may be that you are only known locally, and in 5 years time you want to be an award winning national brand.

Step 3. 12 Month Objectives

Clearly, our 12 month goals will be somewhere between Today and 5 years. While targets should be realistic, one year change must still be significant. Unless it is significant, there will be no drive to change the current way of doing things, which will result in no change. Incremental targets over a 12 month period will just result in a business as usual approach. So make the 12 month target somewhat uncomfortable and challenging, but not so challenging as to be a turn-off!

You can use the same table as we created above to generate the 12 month targets.

Step 4. Strategy Development – Goal Setting Tool

You might think that setting goals is the easy bit, but how we will do it is much harder. If you thought that, you are right! However, you now have momentum to continue the journey to complete the more challenging task. Fortunately, I have a tool you can use to do this, and its free. It is the Australian Business Coaching Club New Year's Resolution and Goal setting tool, located at

<http://bit.ly/2rTvD0g>

With this tool, you are asked to come up with the key strengths of your business, and how you will exploit them. It also asks you to select key goals you want to achieve through the exploitation of these strengths.

This is the equation:

- 1.Key Strength - eg quality of service
2. Strength Exploitation - eg promote as premium service to high value customers

3. Goal Achieved- eg increase sales

At the end, you end up with a certificate with a summary of your one year goals and how you will achieve them.

This tool is easy to use, so we won't go into further detail here. However, when you use it, you will develop strategies based on your competitive strengths to help you achieve your goals.

Step 5. Your Obstacles to Success

For some of your goals, you may not have a strength to exploit. In fact, there may be a great big chasm between today and your future goal. Go back to Step 3 and for each goal where you don't have a strength to help you achieve it, write down the obstacles.

Most obstacles come down to a lack of knowledge. Even if you think something won't work, it is usually because you don't know how to make it work. Have others before you made something similar work? If so, then it is likely a knowledge gap.

Perhaps the issue is you don't have the time to do something. Is the real issue that you don't know how to organise yourself? Or maybe the issue is that you don't have the money to do something. Again is knowledge of how to raise money the real obstacle?

Sometimes there are external factors- such as obtaining regulatory approvals. Is assistance available in overcoming them? Very occasionally, you will hit an obstacle that is a brick wall. No-one has ever climbed this wall before. At this point you need to re-consider your strategy and ask whether a way over can be found if you invest sufficiently in developing a ladder, and whether the rewards on the other side are likely to justify the resources that this requires. You may decide to change your strategy (stop hitting your head against the brick wall) or make a conscious decision to invest in solutions, while being fully aware of the risks involved. In such circumstances, it is wise to set up milestone reviews of progress to ensure that the risks are still justified in light of the results of your efforts.

In the event of a knowledge gap, there are several options:

- Pay someone to get you to your goal
- Educate yourself so you can reach the goal yourself
- Rely on trial and error and dumb luck to achieve the goal

All three options have a cost associated with them. The highest cost option is the last, although many people think it is the cheapest. In business there is always an opportunity cost when you don't achieve something, or delay its achievement. That is the cost of trial and error, even if there is no direct financial cost, but generally there is. Money wasted on advertising in the wrong places or hiring the wrong person, rather than getting advice. Penny wise, Pound foolish.

The other choice is getting educated or paying someone to do it. Which is better? If the task is one you rarely do, such as create a website, or the task is administrative and non-core such as bookkeeping (unless you are a bookkeeper), it is far better to pay someone to do it, rather than spend the time learning something non-core.

If the area is core, education is the answer. Education doesn't have to be expensive. You can read a book or do a course. Both of these options are low cost. You can bring in a coach to show you how to do it, which is more expensive, but likely to be much quicker.

For each obstacle you have identified, develop a solution. For some of your goals this might be something along the lines- do a course on internet marketing, and then develop my website strategy to increase my sales. So while you may not know how you will use internet marketing today to increase your sales, you will have a plan that will enable you to develop an internet strategy. And guess what? You will start looking out for courses on internet marketing, and when you find the right one, you won't agonise over the cost, you will happily pay to get the information you know will result in the increased sales you are seeking.

Step 6. Putting it all together

Create a table like the one in the example below to document your business plan. Make sure for each KPI you have some action plan or strategy to make sure it will happen.

One Page Business Plan For Widgets R Us

KPI	Today	Action Plan to Achieve Goal	In 12 Months Time
Turnover/month	\$30,000	Increase turnover by increasing product range, & customer base. Marketing strategy done by end Q1	\$60,000
No. Customers	10	Increase customers with a referral strategy, networking and other marketing	15
Products	Standard Widget	Use our suppliers expertise in product development to extend our range. Hire new widget maker Q2	Standard, Medium & Large Widgets
Employees	2.5	Use a recruiter to find a junior widget maker. Make part-time office manager full-time Q1	4
Hours/Week I Work	60	Develop systems so I can hand over more of work to our office manager in Q1	45

Strategy Summary

Get advice on how to develop our Marketing strategy & Business Systems to increase turnover & reduce my working hours
Ask my senior widget maker to develop training program for all future widget makers to make it easier to bring in new staff
Work less in the business & more time developing my business skills & marketing the business, to increase business's value
I will give Office Manager additional training, including external courses so she can take on more of my work
I will increase product range to attract new customers and to meet the demands of our existing clients to increase our sales

The Benefits of Your One Hour Business Plan

If you complete your plan in the way described here, on a single page, you will have your strategy for the year. You will have identified gaps in where you are, and where you want to be in a year, and have identified strategies to achieve your goals. In one place you can see what resources are required and the benefit of expending effort, whether it is your time, or money. It is easy to review and maintain. Of course you can spend the extra 80% of the time to get the extra 20%, but you have a good start already.

The next steps will be to create detailed action plans with milestones and responsibilities. This is covered in some detail in The Five Pillars of Guaranteed Business Success, and will be the subject of another topic in a future issue.

Standing Out with Your Points of Difference

One of the biggest problems we all have in small business is standing out. Almost everyone has competitors of some description. It could be the person down the road that promises to undercut whatever price you offer. It could be the elephant in your marketplace- for example, if you are a small telco, the elephant is Telstra. Or your competition could be a myriad of me-too suppliers in highly competitive marketplaces all driving the prices down to the point where no-one makes any money.

So how do you stand out from all this competition? You make sure your business is different in some way to all your competition, and you make sure potential customers who value that difference, and will pay more for it, know about it. The first step in differentiating your business from everyone else's is to answer the question:

Why Should I Buy from You?

Can you answer this question? You must have an answer. If you don't know, you customers certainly won't, and you will find you are just competing on price and barely surviving.

The answers to the question: "Why should I Buy from You?" are your Points of Difference (POD). This is arguably the most important marketing strategy to get under your belt. In marketing speak it is also called your **Unique Selling Proposition** or USP. What this means is that you are defining why your product or service is different to everyone one of your competitors. When have your USP, you actually have no competitors, because your offer is unique.

Great in theory, but just a word of warning. This also means that your product cannot be considered universal any more, and your USP will appeal to a more narrow group of customers, or a Niche.

So what does this mean in practice? You might be the cheapest. This will, of course, attract a lot more business, which will compensate for your lower margins. However, this will not appeal to everyone. Lowest cost, usually means no frills. Jetstar is a no-frills airline, but Qantas still has lots of passengers who want the extras, and are prepared to pay for it. So Qantas and Jetstar promote themselves to different audiences.

Maybe you said your Point of Difference was the quality of your service. I am now going to say something that may shock you:

Quality of service is not a good enough reason for people to buy from you.

Everyone says they have quality service. Have you ever heard anyone say: "Buy from me, my service is lousy?" Quality is a given, a pre-requisite today. Everyone says they offer a quality service. So what's the answer? Surely 'quality' counts for something?

Well, before you use quality in you USP, answer these questions:

What do you mean by quality? Right the first time? Delivered on time? Delivered on budget? Customer Satisfaction? Spell out what you mean by quality service.

A Case Study in Quality

A client of mine who had an electrical contracting business, said he had a quality service. What he meant was that an electrician would arrive on time, leave the house as they found it, and would not have to be called back to fix a problem after they left.

But then I asked him, how can you prove to me that this is true? His answer was: “Well we very rarely have a problem but I can’t prove it to you.

I then suggested he keep a quality log so that he could track on time appointments, customer complaints and call backs. He can now prove to his customers how good his service is (and funnily enough, he found an opportunity to further improve it once he had compiled customer service data). It is now a provable point of difference, and something he now guarantees.

Your Place in the Market

The first step is understanding your place in the market. **What is it you do?** What product or service do you provide? Who do you provide it to? What is the benefit you provide? Be as specific as possible.

For example, you may be an architect that provides designs for commercial buildings and residential new build and renovations and unit property development. The benefit for renovations may be to create space, new build residential may be about lifestyle, and unit development may be about investor returns. These are not only different services, they are separate markets. Or you may be a photographer who provides both wedding photography and corporate portraits. One is to provide pleasurable memories, and the other is about promoting corporate image.

Start to enter this into a Product / Market Analysis Template as in the example below.

Now consider who are your customers. Some questions to ask are:

- Where are your customers located (geographical distribution)? City/State/Country
- What age and sex are your customers?
- What is their family status?
- What is their education and their interests?
- What is their level of income?

For Business-to-business also ask:

- What sector are they in?
- What is their size?
- Where are they located?

What other characteristics identify your potential customers? Is there an event that triggers the need, or is it an ongoing need. For example, a couple getting married will require particular services for the event, but not (hopefully) on an ongoing basis. It is quite likely that you will have a different customer description for your different services. It is important to be as detailed as possible in your description.

Again, enter this information into your Product / Market Analysis template.

Now consider your competitors. Don’t just consider your direct competitors. When you take a wider view of your competitors, it helps you better understand your position in the marketplace and why people should buy from you.

For the examples above: The architect not only has to compete with other architects- of varying sizes,

he/she also has to compete with cheaper drafting services, and builders. The photographer has to compete with amateur photographers.

Now for each of your competitors analyse their strengths and weaknesses.

Finally, do the same for your business.

Product / Market Analysis for Architects R Us

Product	Customer	Benefit	Competitor	Strengths	Weaknesses
Renovation Design	Inner City home owners	Creating space	Large Architects	Large Firm can do anything Reputation Very good systems Great marketing	Don't deal with owner Have higher overheads Don't know who is doing your job Want larger jobs Tend not to be as creative
			Sole trader Architect	May be very experienced Has a great reputation Deal with owner Low overheads and costs	Dependent on one person Low capacity Weak systems Depends totally on word of mouth Doesn't manage projects
			Drafting Services	Low cost Practical approach	Weak on design
			Builders	Lowest cost Extremely practical	Locked into builder
			Architects R Us	Good experience Good range of capability Low overheads Deal with owners Not dependent on one person Good systems Manage projects	Not well known Poor marketing systems Higher cost than soletrader Higher cost than builder Higher cost than drafting service
Unit Development Design	Property Developers	Return on Investment	Large Architects	As above	As above Developer does not work closely with designer
			Sole trader Architect	As above	As above May not be able to meet time pressures
			Drafting Services	As above	Market appeal of designs not as good-likely to sell for less, and more slowly
			Builders	As above	Market appeal of designs not as good-likely to sell for less, and more slowly-planning problems
			Architects R Us	As above Work very closely with developer Expert advice on planning issues	As above

Your Points of Difference

We now have a description of your services, your customers, your competitors, and their strengths and weaknesses. Now it is time to ask the question, why should customers buy from you. If you are concerned that you still are not sure, don't worry, we have a number of steps to go before we define your Points of Difference.

Here are some questions to answer:

- Why do regular customers like dealing with you?
- What makes your business so difference?
- What makes your products and services so different?
- What are the highest compliments your customers give you? OR
- What would you like your customers to say about you?

You may be able to answer these questions easily. Or you may be unsure whether there are good reasons for buyers to pick you, but in either case, look at your competitors' strengths and weaknesses.

First of all, look at their weaknesses. Is there something you are already doing, that could position you above your competitors in that area. Is there an opportunity to change what you do to take advantage of their weaknesses?

Have a look at their strengths. What could you do to turn a weakness of yours into a strength? Here is one more question to answer:

What is the biggest frustration customers of your sector have with businesses in your sector?

If you can answer this question and provide a solution, it may be the key to your future success. For example, I heard of a doctor who guarantees he will see you at the time the appointment is made. (A major source of frustration for busy professionals is waiting to see the doctor.) So the doctor has identified a target market. But do you think he bulk bills? Not likely. People will pay a premium for this type of service.

Consider all the answers you gave above. Also consider what you might change about your product or service that might create a point of difference? Could you offer a killer guarantee? Could you package your services to meet more of your customers needs (a more turnkey service)? Can you do something that addresses a key customer frustration unsatisfied by anyone else. Is there an emerging trend you can exploit? Is there a new product or service you could offer to meet a market need you have identified?

Your Unique Selling Proposition

You are one step away from defining your USP. You will by now have identified why you are different or how you could make yourself different. However, there are some rules to defining your USP.

1. There must be a customer benefit to the point of difference, or why would they care.
2. You must be able to prove the difference is genuine to an objective observer.

Lets look at some examples.

In our quality service earlier, the electrical contractor defined what quality meant to his business, and he developed a way of tracking it and proving it to a client. He was also able to demonstrate a benefit of his quality- not wasting his client's time. No mess that they had to clean up and getting things right the first time- so they could continue the enjoyment of their homes as soon as his staff left.

You may use higher quality materials in the product. What is the benefit of this? The product lasts longer. No repair costs. It looks better than the cheaper versions, so you have greater pride of ownership. It is easier to use.

For some businesses, where the value is more subjective, proof of quality may be through awards. When people are looking through the yellow pages or at google for all the different suppliers, if one has an award and all the others don't, this will get more attention.

A client of mine owned a health clinic. She had won a high achiever award, and kept the certificate in a frame on the wall in a passageway that only existing customers would see. She was also listed in the natural health pages online along with her competitors. When she added the achiever award into her directory listing, she got an immediate boost in enquiries. When she blew up the award to poster size and put it in her window, her walk-ins from passing foot traffic also increased.

If you haven't won any awards, have you testimonials from happy customers? Have you been written up in the media? A third party review? Often industry associations offer rankings (eg accommodation directories offering star ratings.) Any third party endorsement is valuable. What other say about you is much more important than what you say about yourself.

If you are the fastest- how can you prove it? Delivered on time or its free! Use guarantees to back what you say.

Maybe its your qualifications? But just because you or your staff have superior qualifications- what is the benefit? It might be proof that you have the knowledge to solve the customers' problem the first time.

You may offer a service that solves several problems at once and you may prove it by pointing to your proprietary patented process you use for your products and services. It might be the extra testing you do. You may have a quality accreditation such as ISO 9001.

Some examples from the previous section:

POD: *The architect provides designs that flow from the inside to the outside.*

Benefit: *Creates an image for your clients from the time they first see your business till the time they leave, re-enforcing your brand and increasing their willingness to buy from you.*

Proof: *We have qualified award winning architects, landscapers and interior designers in our team.*

POD: *The wedding photographer makes sure your pictures of your perfect day are perfect*

Benefit: *Perfect memories of a perfect day. One less worry for your big day.*

Proof: *Guarantee- if you are not 100% satisfied with the result- there will be no charge.*

Now it is your turn. For each Point of Difference, write down the benefit, and write down the proof. There you have it. You have defined your USP.

How You Use this Information

This critical information should be used in all your marketing materials- in your brochures, in your ads, on your business cards, on your website- everywhere. It should also be incorporated into your sales process and whenever you get an enquiry.

Your USP also helps you define who your Best Buyers are, and how you should sell to them which we will cover in a future issue.

Making Your Website Pay – Your Keywords

Your website is just an online marketing brochure – although potentially far more powerful than the traditional one. When using traditional brochures, you hand them to your potential customers, or mail them out. You can do something similar with your website. That is, you give your contacts your web address. For many websites, these are the only visitors they receive. These are called brochure sites, as they are static, and are only found by someone who already knows you.

A more effective website is the Lead Generator site. That is, people who have never heard of you before, find you through googling, or more correctly, undertaking a search with search engines such as Google, Yahoo and Bing on keywords that connect with your business. The way this works is that

search engine robots visit your site, if they can find it, and analyse your text and see which words are used most often, and placed with prominence on it. Then if someone has typed in those keywords, and you have optimised your website properly, your website will be listed on the first page, or even top of the search engine listings.

The next step is that the searcher will see a search engine summary of your site, and will be so impressed, that they will click on the link, be convinced that you have what they need, and call you. Or not as the case may be! There are a lot of steps in this process, but the first is finding out what keywords you should use when you optimise your site.

Finding Your Keywords

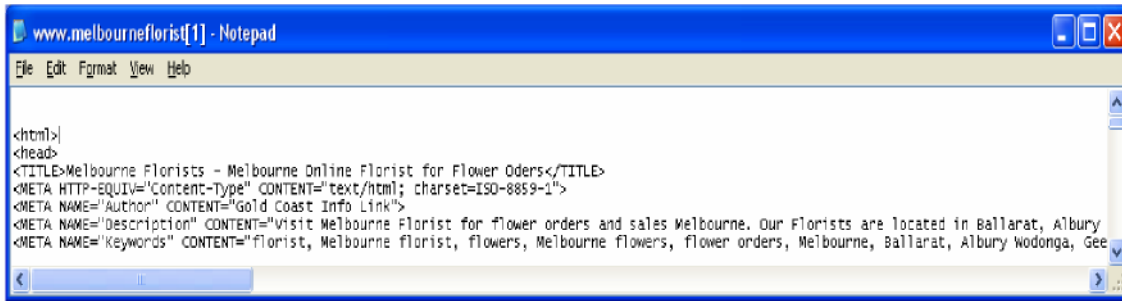
While there are many different ways to come up with your keywords, I will show you two different techniques here which should give you many ideas in your keyword search. It is important that you undertake this research, as the words you would search on may not be the ones used by your potential customers. Firstly, though, while you will use your business name as one of your search phrases, if people haven't heard of you, they won't be searching on your name!

Method 1: Spying on Your Competitors

The first step is to google your competitors. I use Google for this as this is the search engine your customers are most likely to use, and search results will vary by search engine. Look for the top results- because that is where you want to be! I will use as an example a search for "Melbourne Florists". The top website at the time of writing was the following:



Now right click in a blank area of the page and select "View Source" and you will see the source code for the website in Notepad – which will look like:



I have blown up the relevant part of the text below which is usually at the top. If not search for “<TITLE>” and “<META” in the text box. I have also highlighted the keywords for this website. Now repeat this for all your top competitors. Already you should be seeing a whole variety of keywords that are relevant to your business.

```
<TITLE>Melbourne Florists - Melbourne Online Florist for Flower Orders</TITLE>
<META HTTP-EQUIV="Content-Type" CONTENT="text/html; charset=ISO-8859-1">
<META NAME="Author" CONTENT="Gold Coast Info Link">
<META NAME="Description" CONTENT="Visit Melbourne Florist for flower orders and sales Melbourne.
Our Florists are located in Ballarat, Albury Wodonga, Geelong, Horsham, Swan Hill, Warrnambool,
Portland, Stawell, Sale, Morwell and Hamilton">
<META NAME="Keywords" CONTENT="florist, Melbourne florist, flowers, Melbourne flowers, flower
orders, Melbourne, Ballarat, Albury Wodonga, Geelong, Horsham, Swan Hill, Warrnambool, Portland,
Stawell, Sale, Morwell, Hamilton">
```

Method 2 Search Engine Suggestions

The next method is to use a free version of a tool which relies on actual search engine results. This tool is located at <https://my.wordtracker.com/sign-up>. There is also a paid version which is even better, that will cost you around \$30 for a month, but the free version is quite sufficient for this level of research. There is also a Google keyword tool as well: <https://adwords.google.com.au/KeywordPlanner>

This is just a partial return for a search for the term “Florists” returned when I used the first tool. When you click on each of the returned keywords, you will receive even more keyword ideas. The numbers along side give an indication of popularity of the search phrase.

6,617 searches (top 100 only)	
Searches	Keyword
1398	florists
684	florist
404	online florists
114	online florist
101	best online florists
87	florists directory

What Next?

With these two methods, you should be able to compile a fairly comprehensive list of keyword phrases. Prioritise those that are most relevant to your business. Start making sure that these keywords are used frequently on your website, in your headlines, in your copy, in your tags. We will cover this topic in further detail in future issues.

[May Your Business Be as You Plan It!](#)

Dr. Greg Chapman

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We value your feedback. If you would like to comment on the articles, or let us know what you liked or could be improved, have article suggestions, or would just like to give us a testimonial, email us at info@empowersolutions.com.au.

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