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Small Business Guide

Winter 2012/2013

Dear Business Owner,

At AT&T, we're committed to providing the best tools and services to help you reach—and exceed—your business goals. That's why we're pleased to bring you this Small Business Guide, filled with helpful information and ideas as you work to grow your company.

Sometimes it's the simplest steps that can help your business transform to be more productive. Like All for Less from AT&T, a communications package that delivers the essential calling and Internet services your business needs, all for one low monthly rate. All for Less from AT&T helps you streamline your paperwork and your budget—so you can focus on growing your business.

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Thank you for considering AT&T. Contact us now to see how we can help make a positive impact on your business.

Sincerely,



Karren Verdolivo
Director, AT&T Marketing Outreach

P.S. Call 1.888.734.8303 now to speak to an AT&T small business expert who can guide you to the best products and services for your particular business needs.

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As you enjoy the information and advertising offers in this magazine, keep in mind we make a concerted effort to bring this to you in an environmentally responsible way.

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The Entrepreneurial Spirit

Successful entrepreneurs share these 10 character traits.

There are common characteristics that many share with other business owners who succeed where others have failed. We've identified 10 such character traits that often provide the underpinnings to success.

1. Inner drive Chances are good that if you ask an entrepreneur when they knew they would someday be their own boss, they would answer, "always." There is an inner drive to succeed that is the hallmark of a true entrepreneur. This desire to excel often spreads beyond their professional lives and many times you will see a hard-working, hard-playing entrepreneur who is involved in competitive sports or other adrenaline-fueled pursuits.

2. Passionate If you don't have passion for what you do, you will have trouble making your business successful. Passion is contagious, and your customers and vendors will immediately respond to enthusiasm.

3. Strong intuition Everyone has intuition but not everyone is tuned into their inner voice and acts accordingly. Many business owners have honed their instincts to help them succeed and are not afraid of going with their gut, when it comes to making critical decisions.

4. Risk taker Entrepreneurs are natural risk takers. No matter how confident they are in their business plan and their abilities, all entrepreneurs understand there is risk in starting any business. They have a high tolerance for uncertainty, which sets them apart from people who don't have the entrepreneurial spirit.

5. Perseverance The nature of a small business is having both ups and downs. Successful entrepreneurs weather the tough times, learn from mistakes and move

forward. They are not deterred by setbacks, even if the company's success is in question. Even when a setback occurs, they go back to the drawing board and try again.

6. Imaginative Great entrepreneurs aren't necessarily interested in reinventing the wheel. Instead, they are motivated to make the wheel work better or faster. It takes imagination and creativity to keep your business on the cutting edge and ahead of your competition.

7. Detail-oriented Successful business owners may be visionary, but they don't ignore the little things. Being detail oriented will help you keep

track of what's going on in all aspects of your business so that you can identify potential problems and address them before they become disasters.

8. Positive Thinker No one wants to do business with someone who is all doom and gloom. Waking up each day with a positive attitude will energize your staff, stoke your passion, and keep your customers wanting more.

9. Budget-savvy No business can succeed without leadership that understands numbers and keeps the cash flowing. You don't have to be an accountant or a seasoned bookkeeper, but you do need to understand how to create a budget and have the discipline to follow it.

10. Goal-oriented Successful entrepreneurs not only keep their eye on the prize, they define the prize. They are big-picture thinkers who set objectives, develop a strategy for success and then execute. The most successful business owners set short-term and long-term goals and regularly revise and refine their goals. This habit keeps them focused and motivated, which is essential to running a top-notch organization.



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Avoiding Common Mistakes

Learn from others on your path to success.

Here are some of the most common mistakes made by small business owners. Take note and hopefully you can avoid these pitfalls.

You think everyone wants or needs your product or service. No doubt what you offer is great and it's exciting that someone is interested in doing business with you. Or you relish the chance to make the impossible sale. But is any business — good business? The answer is simply no. Don't waste your time trying to sell to people who don't need your product. And worst of all, don't take on a customer or client who is much more trouble than they're worth. There are some customers who aren't satisfied with the basic service that was agreed upon. They'll expect all sorts of extra work and deliverables that was never in the original contract. These are the people who inspired the saying, "Give 'em an inch and they'll take a mile." If you think this new customer is going to be a leech, pass on them. Let your competitors take on the headache.

If something isn't effective, be flexible and try another approach, but never veer far from your vision and objectives.

Shotgun marketing never works. No one expects you to be a marketing guru, but not having a marketing plan and sticking to it makes you vulnerable to trying every marketing scheme you encounter with no real strategy. This wastes time and money, and often will turn off potentially great customers. Develop a marketing plan and stick to it. If something isn't effective, be flexible and try another approach, but never veer far from your vision and objectives.

Tightwad or Big Spender? You have to spend money to make money, right?



While this is true, there must be some fiscal discipline to your spending. Money can leave your wallet fast when running a business. Therefore you need to assess whether the money you're spending has a return on the investment and prioritize accordingly. On the same token, refusing to spend any money to build your business also is foolish. Find a happy medium and seek others' opinions on whether something is worth the expense.

Don't put contracts over people.

Unfortunately, some people can't or will not honor a contract. It's shocking but true. Business deals are based on relationships and relationships are never set in stone. Successful business owners know that while a contract is good, it's the relationship that has the most value.

Don't be a late adopter. Technology is evolving every day and changing business along with it. Maybe the idea of social marketing is scary. Or perhaps Web 2.0 was hard to get your head around. Don't dismiss technology because it seems like it's too difficult to understand or implement. Staying technologically savvy is good business because your customers will certainly notice if you don't.

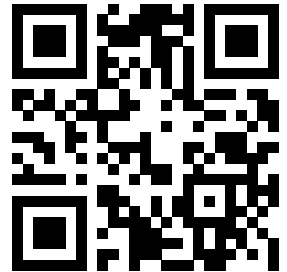
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Safeguard Your Business

Take the quick check for disaster prep.



Preparation is key. Is your small business prepared if a natural disaster such as a hurricane, wildfire, tornado, power outage, flash flood or cyber breach were to strike? If you answered no, you are not alone. Nearly two-thirds of U.S. small businesses do not have an emergency or disaster preparedness plan in place. This is true, despite the fact that about 1 in 4 small businesses will experience a “significant crisis” in any given year. And sadly, 4 out of 10 small businesses affected by a natural or man-made disaster never reopen their doors.

To put it in more tangible terms, more than 125,000 jobs were lost in the Gulf Coast area due to Hurricane Katrina in 2005. In Louisiana alone, more than 20,000 businesses were closed. In short, when emergencies and disasters strike small businesses, the “ripple effect” can cause surrounding communities to be negatively impacted as well.

AT&T can help. To help mitigate the impact, AT&T recently launched an initiative called “Safeguard Your Business” to shine new light on the importance of small businesses being prepared and offer simple proactive steps to preparedness.

Small businesses do not have to be an AT&T customer in order to participate.

AT&T has created an interactive online checklist that enables small businesses like yours to quickly assess their readiness for emergencies and disasters, based on responses to 10 simple questions. It takes just a few minutes to complete, calculating a score from 1 to 10 and providing some top line recommendations for individual small businesses. This online tool integrates with the American Red Cross Ready Rating program, which helps businesses become better prepared for emergencies.

Take the Quick Check for Disaster Prep.

To take this online preparedness test, visit att.com/Safeguard. Based on your responses, you’ll be provided with simple steps to help you be even more prepared.

AT&T is committed to the small business community.

“AT&T has a long-standing

commitment to business continuity and disaster preparedness on behalf of our customers,” said Cathy Martine, AT&T executive vice president of Small Business Solutions. “Today we’ve taken it to the next level for small businesses, which represent the fabric of the U.S. economy, by offering free resources to help them prepare for emergency situations. This is critical, because when small businesses sneeze, the whole country catches a cold.”

Remember that disasters come in all shapes and sizes – from devastating weather, to cyber hackers that target your businesses, to medical emergencies. It’s important to be ready for the unexpected.

About 1 in 4 small businesses will experience a “significant crisis” in any given year. And sadly, 4 out of 10 small businesses affected by a natural or man-made disaster never reopen their doors.

Explore New Media Choices

Expand your business reach by leveraging social networking.

As in the past, it will always be important for small business owners to invest in advertising, send out direct mail, stage events, and distribute press releases. But today there are additional options with a new media, sometimes referred to as social networking and “going viral”.

Even if technology is not your forte, it is absolutely necessary that you consider taking advantage of the vast tools available to grow and expand your business in today’s 2.0 world.

“Like” your favorites

Whether you employ just one or all of them, social networking and new media tools can be your best friends when it comes to reaching new audiences.

If you harness them properly, these tools give you a global platform to disseminate information, build credibility and bring in business:

- Blogs
- Microblog (i.e. Twitter)
- Video (i.e. YouTube)
- Podcasts/webinars
- Optimized articles
- Optimized press releases
- Still photography/illustrations/other images (i.e. Flickr, Photobucket)
- RSS Feeds
- Social News Sites (i.e. Google News)
- Social Networking Sites (i.e. LinkedIn, Facebook)

Single Effort, Big Impact

Leveraging these great modes of communication takes a little bit of web savvy, but once you get the hang of it, you’ll find you can connect many of them for even bigger impact with a single effort.

Not on LinkedIn, Facebook, and Twitter? Consider setting up accounts and create your own YouTube channel while you’re at it. Ask your network to “Like” your page and follow you on Twitter.

Then start making your website content work for you by encouraging visitors to share content. Consider adding a widget, such as AddThis, that automates linking to popular sites. Get creative with



marketing on your social networks — hold promotions via Twitter so that your followers will be encouraged to repost and share with their networks. Remember, social networking is a fluid, viral mode of communication that has a domino effect with the right content.

If you don’t have a blog on your website, get one and start blogging. You can control your message, share insights and news with customers, as well as report on industry trends. Determine key words that will increase your search engine rankings and incorporate that into as much content as you can on your website. Check out a book on search engine optimization and find out how to take advantage of this invaluable technology.

Use new media to demonstrate what your company does, such as posting videos, podcasts, or webinars. Consider offering sneak previews of your products or services. Some companies will take photos of new products and post them on Flickr to create demand. Ask customers to comment on them so you can obtain helpful feedback for your business.

Media pitching for the new world

Just because you have all this technology and social networking capabilities at your service, don’t abandon good old media relations — just modernize the way you do it. Educate yourself on how to write effective optimized press releases and news announcements and how to get them out on the web.

Ready to Hire?

Things to Consider Before Hiring Employees



There comes a time when you just can't do it all yourself, and you need to bring in some help. Here are some tips to help you staff up and build a great team.

Nail down your job description. Your first move should be establishing exactly what your employee will do. One of the biggest pitfalls is hiring someone without a firm job description, or applicant fact sheet, which inevitably will lead to confusion and disappointment on both sides. Before you advertise, write down your goals for the new hire. Do you need someone to work part or full time with a set schedule or do you just need someone to be on standby to fill in? Will this person meet with clients and manage their own projects and responsibilities or will they just take on tasks that you provide? Be very clear about your needs and expectations before you start interviews so that you can find the best fit.

Forget the Clone Fantasy. No matter how much you'd like someone to be your replica, this simply is not realistic. People are individuals who have their own working habits, perspectives and ideas. And, truth be told, no employee, no matter

how loyal, simply will never have the personal connection and love of your business that you do. When you give up the fantasy of finding your clone, you can then concentrate on looking for someone whose habits complement yours.

Time-off policy. Once you've defined your job description, you then need to establish time-off policies. How will you handle absences, such as illness or vacation? Ask other small business owners about their practices for ideas. Candidates will ask you about these policies, and you should be fully prepared to answer.

Check yourself. Do you know what kind of manager you are? Be objective and determine your management style and work preferences. When you have an honest assessment of what kind of boss you are, you will be better prepared to find an employee who is a good fit. Remember that employees are interviewing you too, and you should be able to tell them about yourself and your expectations about the job.

Hire attitude not skills. You can always teach someone how to do a task, but you can't make someone have a positive and can-do disposition. Look for someone who is going to not only be productive but be a strong and positive force in your environment.

Don't rush things. Hiring a new employee is not something that should be rushed. Plan ahead so that you can find the right person, which often is a long process. Build in time for your search, interviews, and training before you actually need that person on board. On the same token, if your perfect hire comes along, go ahead and make the offer. Don't pass them by if you know this person is exactly who you need.

Develop a training program. Before you hire someone, make sure you have developed a detailed training program. Maybe you don't need a full blown manual at this stage, but you should have a written training policy. This could include one-on-one

training for a set number of hours or days or they may need to take online training to learn certain software. Your program should be very specific so that there will be no misunderstanding and frustrations about what is expected of the new employee.

Consult your insurer. Don't be caught off guard when it comes to your liability. Taking on an employee could carry risk. Make sure you speak with your insurance carrier and find out whether you are responsible for covering people in your office. You may need to obtain workers' compensation insurance. Other things to consider: unemployment insurance and disability insurance.

Check references and perform background checks. No matter how sharp the applicant or how perfect the resume, it is critical for you to check references of your final candidates. This step will root out inaccuracies or dishonesty in what the candidate has told you and often reinforces the decision you hope to make. Also, don't skimp on performing a background check on a potential new hire. You have plenty of resources for checking up on a candidate, including the internet, local police authorities, insurance or investigation companies. You will need the applicant's signature and their full understanding that a third party will perform a background check on a condition of employment.



Building Your Team

Hiring and building your team requires more than just hiring a bunch of talented people. You will need to constantly work at sharing your vision, instilling a winning attitude throughout the organization and physically bringing people together in formal group meetings where employees are allowed to openly discuss issues.

- Have plenty of group meetings, or even parties or celebrations. This helps people feel like they are part of a larger group and helps build solidarity.
- Smaller, regularly scheduled group meetings are also important. Here people will get some work done and decisions will actually be made. These smaller meetings make people feel like an important part of your team and allow a place to give feedback on important issues.
- Encourage them to get together at times when you are not present.
- Be sure team members are allowed to be involved in the hiring of new employees.

- If possible, create close proximity of offices to allow for casual conversations and bonding.
- Create common goals for profitability and use an incentive-pay plan to drive it.
- Allow team members to work on special projects together.

Don't allow employees with bad attitudes to destroy your team. Don't hesitate to pull that cynical person aside and demand an attitude change. Some people's lack of confidence causes them to view constructive criticism as attacks. You'll need to privately and patiently point out this defensive behavior while also highlighting their strengths. And lastly, be on the look out for jealousy whenever a new member is hired. Go out of your way to tell others how much they are appreciated and ask them to welcome the new member.



Thinking It Through

Consider these tips before putting out your shingle.

Admit it — you've been thinking about starting your own business long before you got the entrepreneurial ball rolling. You're not alone. Just about everyone has thought about striking out on their own and being their own boss. Congratulations, you're actually doing it!

There are many things you can do to minimize the risk. Here are a few of our favorites.

Write a business plan. Your notions of success are simply ideas until you get them down on paper. Find a good business template on the internet or find one at the library. Then sit down and get your plan in ink. This goes for even the smallest mom-and-pop shop. A good plan not only will help you figure out how much money you need to get the business off the ground, but it will be critical to do a break-even analysis and set a path for profits. Take the time to get a game plan for your cash flow, which can be the death knell for any small business. Your products may be flying off the shelves and customers are lining up for your services, but if you aren't getting paid in a timely manner, your business could be in trouble soon. Putting together a cash flow spreadsheet will help you figure out how to keep the money coming and the business rolling. If you can't make the numbers work for you on paper, they are never going to work for you in practice.

Check out the competition. A little competitive intelligence is good, a lot is better. Understand who you will be competing with and develop strategies on how to outshine them. If you can produce a unique or better product, method or service, protect your trade secrets. Whether they are customer lists, marketing strategies, design plans or manufacturing techniques, you must clearly mark such documents as confidential and make them password protected. Limit access to them and have non-disclosure documents ready for people to sign when they are privy to your private information.

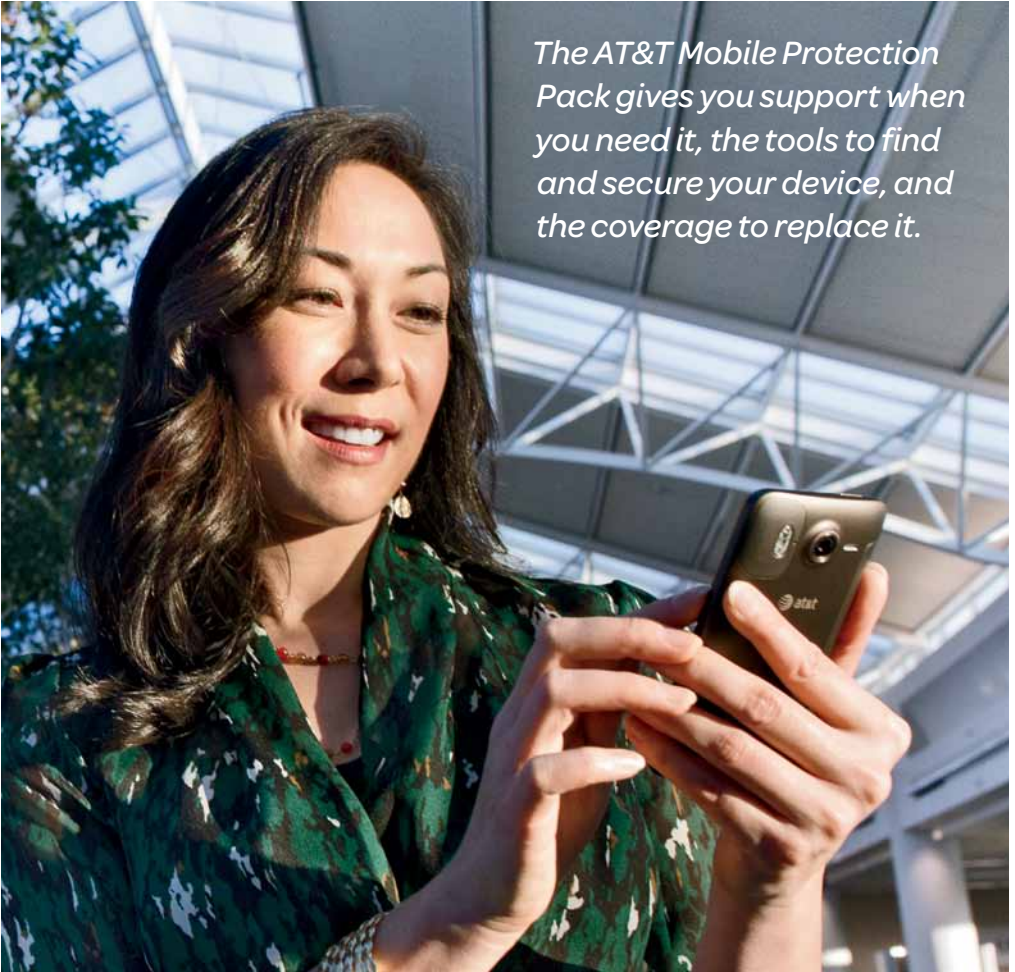
Build your network, get help. Join professional associations in your industry and create a network that will help support your business. You can't and won't be expected to know and be everything for your business. Consider hiring a bookkeeper or tax accountant to deal with the books. Check with your insurance carrier on your liability. You may want to consult with a lawyer to ensure you're in legal compliance with your business dealings.



Protect your assets. When you strike out on your own, you likely will be personally liable for any judgments and business debts. Take steps to protect yourself and your personal credit from any problems that arise from your business. You can help protect yourself from lawsuits by buying business liability insurance, but that won't help you with debts incurred by your business. Consider forming a corporation or limited liability company to insulate your personal liability should the business sour.

Get it in writing. If you're starting a business, you need to conduct yourself in a professional manner at the outset. Check the laws in your state on setting up a business and follow through with the proper registrations and documents. Develop contracts and have an attorney review them. Put everything in writing so you don't run into trouble when there is a dispute. Give and keep receipts. Your diligence now will pay off in the long run when your business takes off.

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Designing a Home Office

Design and organizational tips will boost productivity.

Double-duty furniture When looking for furniture, look for pieces that will offer clever storage options. For example, a bench not only provides extra seating, it offers plenty of storage. Look for benches that are designed to hold hanging files for optimal efficiency. A dresser can beautifully stash office supplies, letterhead, books, and other reference materials. Magazine racks make attractive files while decorative boxes can hide lots of unsightly but important clutter. When selecting a desk, look for maximum surface area because you'll need room for your computer, space for documents and other tech equipment. Don't forget to include a couple of side chairs for impromptu business meetings.



Ergonomics is essential. Just because you're working from home, this is no time to abandon ergonomics. Small business owners can spend inordinate amounts of time at their desks, talking on the phone and working on the computer. Don't be afraid to invest in a high quality professional grade ergonomic chair. Though it will be a larger investment, it will be well worth it, especially if you work on a computer much of the day. Make sure your computer screen is the proper length from your eyes (24-36 inches) and positioned below or at eye level. Are your feet firmly planted on the floor when you're sitting? If not, adjust your chair or get a footrest. Invest in a chair that is comfortable and slightly reclined to reduce back pressure.

Storage is key. Flexible storage space should also be incorporated into your home office. You will need dedicated space to keep hard copies of important documents. Opt for a filing cabinet on casters

that can be rolled out of the way when it is not needed. If you are working out of a spare bedroom, you may want to install a shelving system inside the closet. Consider getting a wireless printer so it can also be stored in the closet rather than taking up valuable work space on your desk.

Pay attention to lighting. Good lighting can have a profound effect on productivity and fatigue levels. For optimal lighting, create layers and angles of lighting using a variety of direct and indirect light sources. Look for sources of glare and mitigate it by placing ceiling light fixtures either in front of your desk or to the side of it. Task lights mounted on your desk or flexible desk lamps can also minimize glare.

Privacy matters. Make certain that your office area allows for plenty of privacy from the rest of your home. Like lighting, noise is a subtle but important aspect in office design. Consider adding carpeting, drapes or office dividers to cut down on background noises or consider white noise machines to clear the air. The best advice for your home office is making sure you create a barrier between it and your home life. Set office hours and rules about interacting with your family while working. Set boundaries that will make the best of your business and your family life.

Home Office Essentials:

- Computer & High Speed Internet
- Desk & Chair
- Adequate lighting
- Telephone
- 24/7 Tech Support
- Fax, scan, printer, & copier
- Storage
- Anti-virus protection & data back-up

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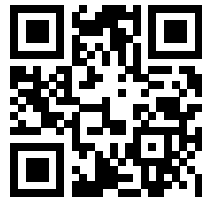
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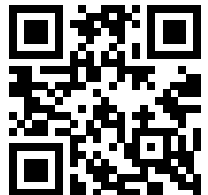


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Negotiating a Commercial Lease

Know what to ask for by doing your homework first.

Navigating through a commercial lease can be cumbersome. Typically, the landlord will have one prepared that will, not surprisingly, favor him or her. Fortunately, these contracts are up for negotiation. To tip the scales a bit more in your favor, here are some tips that will help in your negotiation.

- **Know the market.** Don't just look at a couple spaces before making a decision. Do a bit of homework on your area's rental market and vacancy rates. In a cold market with high vacancy rates,

*The more information you have,
the more powerful
your bargaining position.*

you likely can get the landlord to make a considerable amount of concessions.

- **Consider the "term" of your lease.** How long is your lease? While it may seem like a better bargain to lock yourself into a long-term lease, that's not always the best course of action for small businesses. With a short-term lease, you have more flexibility to adapt to any changes in your business. What if you need more space or another location would serve you better? What if you have to close your business? While it may be a bit more expensive and you'll miss out on some of the concessions a landlord is willing to give for a long-term lease, you need to consider your options. If you decide on a shorter-term lease but feel you likely will end up staying in the space, negotiate options to renew at the outset. This may cost you a little more in rent or you may be charged a fee, but this is worth it if you are fairly confident you will be in the space longer than your initial contract.
- **Track your rent.** Always enter into your negotiations armed with rental rates for comparable spaces. If you feel the landlord is asking far more than the



market indicates, ask for a reduction. If the market is bad, you may have some wiggle room, even if you are only able to secure a few months of reduced rent. Expect an annual

rent increase in your lease terms. If the landlord won't budge on removing the clause, negotiate a cap on annual increase. Some landlords are willing to exclude a rent increase for the first year.

- **Tailor your space, at your landlord's expense.** Let's say your space will need lots of renovations to accommodate your needs. If that's the case, concentrate on having the landlord make the improvements on his or her dime. You'll have more bargaining power for the landlord to make the improvements if you sign a longer lease.
- **Other things that could cost you.** Consider if you'll have extra expenses that could quickly add up. Will the landlord pay for repairs, taxes, insurance, and utilities? A "gross lease" includes these while a "net lease" won't. If your landlord offers a net lease, it may be your best option to try to negotiate a higher rent in lieu of these additional expenses.
- **Allow for subleases and assignments.** Negotiate for your ability to sublet the space. This is a great option if you want to rent a larger space you can grow into or whether you may have to move before the lease ends.

Do You Need an Accountant?

Hiring an accountant often pays for itself.

With all the great tax and book-keeping software available to small business owners, it can be tempting to pass on hiring an accountant. But is that a good idea?

It really depends on the complexity of your business, but more often than not, having a great accountant is one of the best investments in your business.

Why? According to the Small Business Administration, one out of three businesses that go bankrupt cites failures in its financial structure for its demise. Plenty of shattered businesses have cut corners, only to find they were operating at a loss and not a profit.

Accountants don't just file your taxes. Many are qualified to maintain your financial records and generate reports. The best ones can be a valuable consultant, offering advice about your operations and potential for growth by accurately analyzing your financial data. Their knowledge of legal tax deductions for which you are eligible often pays for itself.

So go ahead and tighten your purse strings on other parts of your business, but don't be stingy when it comes to keeping your financial house in order.

Bookkeeper or Accountant?

In simplest terms, a bookkeeper records financial transactions and an accountant analyzes those transactions.

And unless you are a numbers whiz or want to spend much of your time crunching your business' numbers, it's wise to outsource these functions.

If you are a limited liability company, have multiple employees, or have a complex business structure, chances are you want a certified public accountant. To keep businesses costs low, consider hiring a bookkeeper to do your monthly expenses and use an accountant for



your taxes, planning, and compliance with government legislation.

Many business owners will admit that they have neither the skills, experience, or time to do their own books and taxes and are happy to turn it over to the professionals.

Another benefit to hiring a seasoned accountant is that he or she can represent you if you are audited. Often a CPA can resolve issues with an agent much more effectively

than a business owner who is not tax code savvy.

Find the right partner

Handing over the financial reins of your business to someone else is a scary proposition. So make sure you have a foundation of trust and open communication. If you're in the market for an accountant, get referrals from other small business owners or local professional associations. Here are several ways to keep costs down:

- Consider going with a smaller firm or a private individual, which often are less expensive than a large accounting firm. Be sure to check references and know their credentials and experience, especially in your industry.
- Ask about the pricing structure. Many accountants charge by the hour, which you can leverage if your books are in good shape.
- Don't pay high hourly fees for smaller tasks that you can do on your own or that a more affordable bookkeeper can do, such as organizing your financial documents and recording transactions.
- Regularly check in with your accountant to get advice on your business' financial or operational performance. A good accountant should also be looped in prior to you making a big business decision. His or her advice can help you avoid costly financial mistakes.

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Top 10 Customer Service Tips

A great experience can win customers for life.

To turn your customers into your best sales force, use these top 10 tips to stay ahead of the game and win customers over for life.

- 1. Listening will always be your ace in the hole.** Take the time to listen to what your customer needs or exactly what problem he or she is experiencing so you can effectively and efficiently help. This goes for first-time customers or ones you have been doing business with for years.
- 2. Know and believe in your product.** If you don't believe in the product or service you provide, no one else will. Don't make customers wait for you to find out more information when they ask you questions about your product or service. Be knowledgeable and be confident. Your clients will respond to your passion.
- 3. Manners count.** Please and thank you is a no-brainer, but remember to instruct your staff to use age-appropriate greetings and address customers by name, if you know it. A little kindness goes a long way when it comes to differentiating yourself from the competition.
- 4. Establish rapport.** People feel validated when you take genuine interest in them and care about what they say. If this is a client you will interact with regularly, find out about their children or their hobbies. Ask about them next time. Your customers will know you see them as people and not just as clients.
- 5. Honesty is the best policy.** If you know you can't deliver on a promise, don't say you can. People respect honesty more than they do someone telling them something they want to hear but who doesn't follow through. Make it a policy to go above and beyond for your customers, but do so honestly and earnestly.
- 6. Smile!** A smile is one of your most positive and powerful tools in providing top-notch service. It shows you have confidence, pride, and enthusiasm in helping others. A smile even comes

through in a phone conversation, so keep those pearly whites on display.

- 7. Keep your cool.** Sometimes, you will be confronted with an unhappy customer who wants to vent. Refrain from becoming defensive. Allow them to air their grievances, listen to what they are saying and work with them to figure out a satisfying solution. Customers want to hear how you can help, not that you are not at fault. There's a reason that the phrase, "The customer is always right," has always been the calling card of fine customer service.



- 8. Lead by example.** Your team will take its cue from you, so lead by example and support your staff in its efforts to please clients. For example, when you know your clients' needs, you can identify and anticipate what they want. Keep the lines of communication open and make suggestions that will help them meet their objectives. Your ability to help your clients succeed will be reciprocated with loyalty and great referrals.
- 9. Reinforce positive behavior.** Acknowledge excellent customer service within your own ranks to reinforce positive behavior. Provide adequate training and provide incentives to employees that exceed expectations. Make premier customer service a critical element in your business culture.
- 10. Reward loyalty.** Finally, don't just tell customers you appreciate their business, show them. Create a customer retention/loyalty program by offering your most loyal customers gifts or discounts on future orders.

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