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these ideas with your team to foster







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Back of Tear Out Card 1



TRIVIA GAMES

Invite team members to participate in live or digital trivia games; their universally understood rules and low equipment needs make them convenient for various workplaces. Games organized by companies like Trivia Hub and Brightful can inspire cooperation, engagement, and healthy competition.



ICEBREAKERS

Ask questions in meetings that require longer-form answers so team members can learn about each other's personalities, conversation styles, and lifestyles. For example, ask "How do you spend a Saturday morning?" or "What would you do if you had a day to spend one million dollars?" Icebreakers may liven up quiet meetings and build familiarity among teammates.



PHILANTHROPIC EVENTS

Organize a communityservice activity, such as volunteering at your local food bank or raising funds for a shelter, to foster strong morale, have a meaningful impact on individuals in need, and create positive brand awareness in the community.



Dear Bill and Judy,

Inspiration is an essential tool for entrepreneurs; business growth doesn't happen without it. This issue of Business in Action serves to motivate your next endeavor with tips for reenergizing your routine as a leader, a guide to solving common problems with technology, and productive team-building strategies to try.

You're probably familiar with the phrase "You can't pour from an empty cup," a statement that's brimming with truth. As an entrepreneur, you're frequently juggling multiple responsibilities at any given time, so when it comes to personal time, every minute counts. Discover why you should prioritize time for yourself and how to do so effectively.

If you're curious about embracing new technologies to help streamline your business but aren't sure where to start, be sure to read the article for optimizing tech for problem-solving purposes. From time management to communication lapses to customer engagement, there's virtually no issue too big to overcome with a little help.

When your teams work well together, magic can happen and your business can grow. Inside you'll learn how to get your employees with different backgrounds, skill sets, and work styles to work collectively toward a shared goal.

What inspires you most, and how will you harness it so your business can thrive? As always, it's a pleasure to send you this magazine.

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The Benefits of Business Lawyers

Learn what business lawyers do to assist professional organizations. BY ANDRE RIOS



B

USINESSES of all types must operate

under the law, which poses limitations and hurdles that can be potentially dizzying. If you lead an organization, a business lawyer may be a valuable advocate and advisor to guide you through complex legal

matters. Outsourcing your legal concerns to one can also free up time and mental energy for your other integral tasks. Weigh the benefits of hiring a business lawyer to simplify the following responsibilities.

Founding your business

A business lawyer can help

you write an appealing business plan for investors and lenders, make crucial decisions like selecting a name and structure (such as an LLC or legal partnership), and even acquire property. These experts may further assist in filing vital paperwork for your organization, including any permits and applications that are pertinent to your industry. Some business lawyers also specialize in compiling

Reviewing contracts

and submitting IRS forms.

Because contracts are legally binding documents, it may be wise to hire a business lawyer to draft any that you will distribute to clients, employees, and independent contractors. Additionally, they can review all documentation related to business negotiations, the sale of an

organization, mergers, and professional partnerships.

Preventing disputes

A business lawyer can ensure that you adhere to federal, state, and local regulations when staffing employees. Should you operate in an industry with rigorous compliance standards, such as health care or hospitality, a lawyer can review your practices and help you operate within these guidelines. They can also represent you in legal conflicts like audits from government entities or complaints from former employees.

Enlisting a business lawyer to assist with these professional matters could be a sound investment—their services may even help bolster the ongoing success of your organization.



Determine if your company has any legal issues or regulations that would benefit from the expertise of a business lawyer.



Life as a business owner is never dull. From making critical decisions to maximizing profits to inspiring their team, an entrepreneur's typical responsibilities can keep their adrenaline pumping seemingly nonstop.

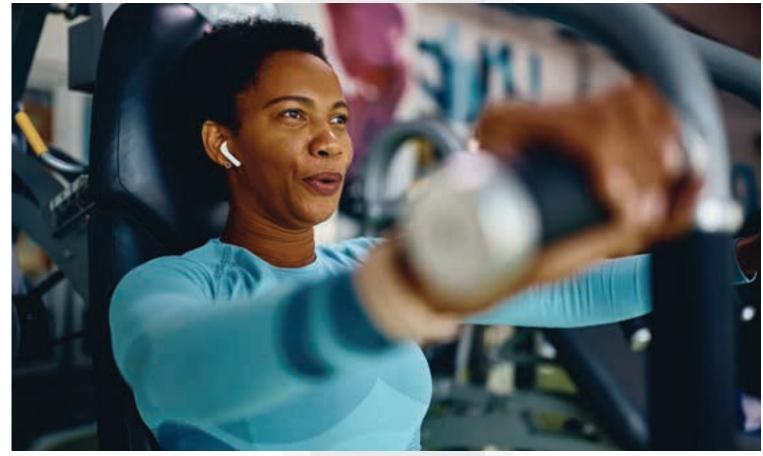
Dive deeper into the weeds, though, and it's easy to see how the day-to-day routine can become draining. It's true that an efficient, productive company depends on consistency to thrive. But if that requires a leader to regularly work late into the night on weekends, a certain malaise can set in, making them feel like it's nearly impossible to separate themself from their duties.

The solution? Breathe new life into your routine. Since your company counts on you to be at your best, here are some ways you can fine-tune your habits and make sure you are.



Start each day off right

Most successful businesspeople would agree that having the right frame of mind in the morning sets the tone for the rest of the day. So don't sleep on the golden opportunity mornings offer. For instance, waking up early—before family members crawl out of bed and emails start rolling in—can provide a quiet, distraction—free



time to get a handle on what's ahead. Or you could set aside an hour for precious "me" time: doing engaging activities like reading a book or hitting the gym.



Eat well

Entrepreneurs aren't exactly known for having a well-balanced breakfast, lunch,



and dinner every day—but they should. Getting proper vitamins and nutrients through wholesome foods can provide a host of health benefits, not the least of which are optimum brain functioning and reduced fatigue. No matter how busy your day gets, make sure you dedicate time to proper meals. (As a bonus, eating a healthy lunch in your office will give you a convenient reason to close your door for a spell.)



Be honest with yourself

Let's face it: it's sometimes difficult to admit defeat as a leader. But for the sake of both your business and your family, you need to know and acknowledge your breaking points. Consider your emotions and behaviors during overly stressful times. Do you tend to get cranky at home? Do you perhaps feel listless or have trouble focusing in the office? Take the responsibility of recognizing these signs, and then find ways to pull back and regroup (such as the ones that follow).



Commit to personal time

This may be the most challenging ask for a leader, but it's one of the most important ones—especially when it comes to establishing a healthier work-life balance. To reinvigorate your daily routine, consider making some or all of these changes:

- Earmark a certain amount of time for yourself on your calendar each day. It only needs to be a fraction of what you dedicate to your business, an hour at minimum, and you can take it all at once or in small chunks.
- Figure out the best way for you to enjoy that time. Whether you go out for coffee or a drive for a half hour, take occasional ten-minute walks while listening to music or podcasts, or just get up and stretch and walk for five to ten minutes every hour, use these moments to refresh your mind and spirit.
- Set boundaries for your availability. After all, you don't need to be available for business matters 24-7. Figure out where to hard-stamp your sign-on and sign-off times, and make them clear to your team and your family. Frankly, the person who may struggle the most to abide by your brand-new boundaries is you, so having others hold you accountable will help.

Unplug. The only way you can commit
to a better routine is to completely put
away your phone and your laptop (or
at least minimize your technology to
devices that have no traces of work). If
you have kids, it may be fun to try this
challenge together—you'll be a role
model while potentially also carving out
more family time.



Commit to sleep

While you're resetting boundaries for your work-life balance, you should do the same for your sleep-wake balance. It's a long-established fact that business leaders tend to brush off the impact of a good night's rest, but ensuring that you get at least seven hours a night can improve both your mental acuity and overall health. To put it another way: you wouldn't stand for your team members always being lethargic and unfocused, so why would you allow yourself to be that way by not enjoying enough slumber?



Establish needs versus wants

As an entrepreneur, you naturally want to be involved with everything in your company—but do you really need to be? Conversely, does your family need *more* of your attention? As you ponder these questions, keep in mind that the phrase "living at the office" doesn't hold the



Refreshing your routine isn't a one-time-only cure. Ebbs and flows exist in every business, and you can tweak your routine accordingly for maximum impact.

cachet it once did. In fact, it can actually harm you, your team, and your loved ones.

Learning to let go of your wants as a business leader reduces your omnipresence in the office, which will benefit not only you but also your team since your ubiquity may seem like a sign that you don't trust them. For example, you can easily



record Zoom meetings and watch them later instead of being in every one of them. You should also sit down with your executive team to discuss reasonable ways they can be your eyes and ears more often or take on responsibilities that you don't absolutely need to shoulder.



Make self-care dynamic, not static

Refreshing your routine isn't a one-time-only cure. Ebbs and flows exist in every business, and you can tweak your routine accordingly for maximum impact. Always remember: it's OK to occasionally think of yourself and your personal needs first. After all, helping yourself will

inevitably benefit your business and your loved ones as well.

Life as an entrepreneur can be both rewarding and challenging.

Switching up your routine every now and then can keep your mind and body fresh, helping to ensure that you're at peak performance as a leader both at work and at home.



Commit to making three to five adjustments to your normal daily routine.

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The Benefits of Internal Audits

Conducting internal audits can help you evaluate your business operations to identify areas of strength and weakness, enabling you to make necessary adjustments to your processes and policies according to your overall goals.

BY ALLISON GOMES

world, it's crucial for organizations to continuously evaluate and enhance their internal operations to ensure efficiency, compliance, and long-term success. One powerful tool at your disposal is an internal audit. This examination can provide valuable insights into your company's activities, equipping you to pinpoint areas of improvement, mitigate risks, and make informed decisions both now and in the future.

External versus internal audits

External audits focus primarily on the financial aspects of an organization, including its financial statements, transactions, and accounting practices, to help ensure the accuracy and

fairness of those elements and that the paperwork is prepared in accordance with accounting standards. They are conducted by certified public accountants who are not connected to the organization being audited and thus can provide an objective and fair assessment of its financial position. External auditors issue a report with their findings to external stakeholders, such as shareholders and investors.

Conversely, internal audits are conducted by a team of the organization's choosing and can cover various areas, including finances, operations, and compliance with policies and regulations. They focus on evaluating and improving an organization's internal controls, processes, and systems, such as risk



management or daily operations. Internal auditors are typically employees of the organization, though some companies may choose to hire outside contractors to reduce bias and ensure objectivity. Either way, these auditors report their confidential findings and recommendations directly to management or the board of directors.

Benefits of conducting an internal audit

Broadly speaking, internal audits play a pivotal role in uncovering potential risks to your business. By examining your organization's various processes, policies, and procedures, you can identify areas that are inaccurate or need to be improved. There's no limit on how often you can conduct an internal audit, and with regular audits, you can be more proactive in

effectively mitigating those risks while also enhancing overall efficiency. This close investigation also allows you to locate areas where processes can be streamlined, enabling you to eliminate redundancies and ultimately reduce your operating costs. Through analyzing workflows and resource allocation, you can better optimize your business operations to enhance productivity and pinpoint opportunities for cost savings.

Further, your organization needs to stay compliant with laws and regulations to maintain integrity and avoid legal consequences. Internal audits can play a big part in ensuring that your company is adhering to applicable rules and regulations, thereby reducing your risk of noncompliance penalties. They also help demonstrate a commitment to ethical practices,

Internal audits are conducted by a team of the organization's choosing and can cover various areas, including finances, operations, and compliance with policies and regulations. which can enhance your company's reputation both within and outside of your organization.

Types of internal audits

As a business owner, you can choose which internal audits to conduct based on your business's needs, objectives, industry requirements, and regulatory compliance obligations. These are just some of the options available.

Financial

An internal financial audit is often conducted in preparation for an external one. It focuses on the accuracy and reliability of a business's financial information, examining various financial statements to ensure compliance with accounting standards, regulatory requirements, and organizational policies.

Compliance

A compliance audit checks that an organization is adhering to state and federal laws and procedures, such as legal requirements, internal policies, contractual obligations, and ethical standards.

Operational

This type of audit evaluates the efficiency and effectiveness of an organization's operational

processes. Auditors assess workflows, resource utilization, productivity, and procedures to identify areas for improvement and optimizing operations.

Information technology

IT audits focus on information systems, technology infrastructure, and data security. The auditor reviews the reliability of the organization's IT controls, data integrity, and cybersecurity measures, ensures their compliance with IT policies and regulations, and offers solutions for any issues that may become apparent in the review process.

Important steps for the process

Your internal review process may change over time based on what you find works best for your organization, but there are a few key steps your auditors will need to follow.

1. Plan and prepare

With your selected audit team, develop a comprehensive plan that outlines the methodology, resources needed, and timeline for the review process. Define the purpose and scope of your internal audit, such as by noting specific areas to review or information required, to ensure a focused and effective examination. It's also important to make sure that the overall objectives align with

both your organization's goals and industry standards.

2. Conduct fieldwork

Your internal auditors will gather relevant data and documentation through interviews with employees, observations of daily activity, and data analysis. They may also want to perform testing and verification procedures to assess the accuracy and overall effectiveness of internal controls and locate any discrepancies. All findings and evidence gathered through this process are meticulously documented to use later in the audit report.

3. Analyze and report

Once all the essential information is obtained, the auditors will analyze the collected data to identify specific strengths, weaknesses, and opportunities for improvement. They may further evaluate your business's compliance with regulations and industry standards, specifying if any areas are at greater risk, and then present their findings and recommendations in an audit report draft to management and employees in the audited departments. This allows your team members to review the draft and ask any questions before it's finalized and submitted as evidence of the internal audit process. Based on the results of the internal audit, you and your team can implement the recommended improvements and changes. It's crucial to establish a timeline for doing so and monitor your progress so the task doesn't fall by the

wayside. By regularly reviewing and

tracking the effectiveness of these

changes, you can better understand

4. Implement recommendations

how your organization is progressing and if the internal auditing process was effective.

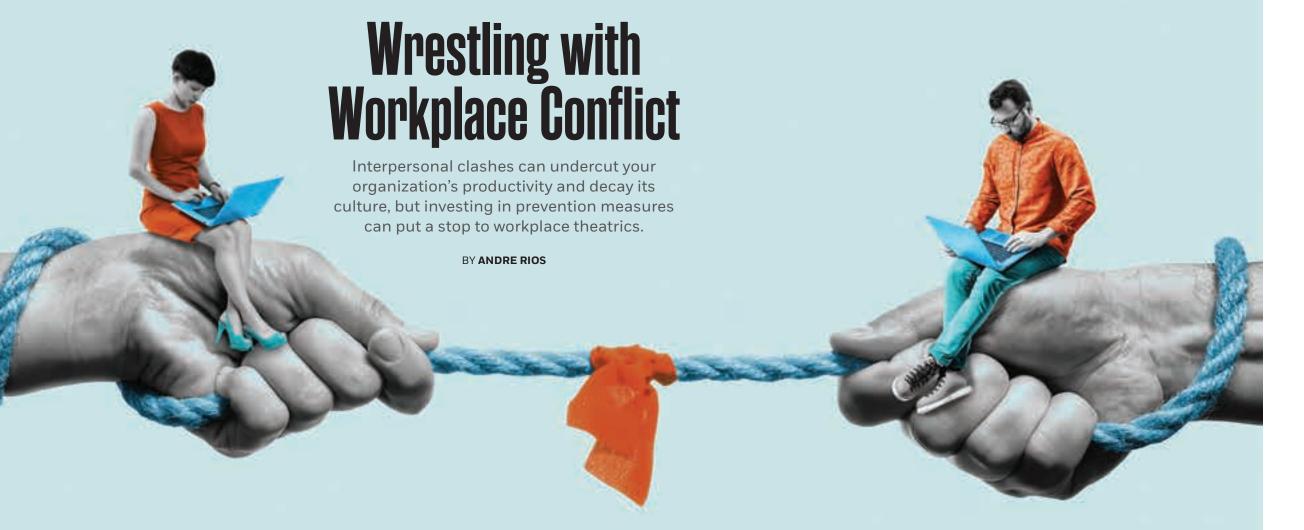
Internal audits are a reliable way

to establish a strong foundation for your business and ensure its prosperity in the long run. And when you're proactive with your review process, you may potentially catch small issues before they can have any lasting impact on your organization.



Determine if your business could benefit from conducting one or more of the different types of internal audits.





bealth-care field, and, in a workplace that refused to offer overtime hours or retraining, she debated how to juggle tasks she often didn't fully comprehend. Her solution was perhaps ill-advised: rather than holding these assignments until the start of the

next workday, she passed incomplete

rushed out the door at four o'clock.

paperwork onto her coworkers. "Sorry, but I didn't get to this today," she'd sigh as she

After serving as her life raft too many times, Peggy finally had enough. As Susan was heading out the door one day, prepared to dump more papers on her coworker's desk, Peggy shot to her feet in refusal. A screaming match ensued in front of their colleaguesmyself included. Accusations of laziness and low responsibility were hurled in one direction, defensive shouts of uncooperative behavior in the other. Though management was quickly roped in to mollify the situation, the rift between Peggy and Susan was permanent. Until one of them eventually resigned from her post, the workspace they occupied was mired in barely restrained passive-aggressiveness.

> Caught in the crossfire

As a leader, you may someday encounter a professional conflict of this severity, whether as a peacekeeper or even as an unwilling participant. And whatever the



source, it may weigh heavily on your organization. The ensuing stress, shattered communication, and gossip may interrupt the focused, united culture you've worked hard to propagate. Worse, such issues can dampen productivity and employee retention, which may potentially impact your bottom line. Though preserving your organization's morale and best talent is an ongoing process, there are proven steps you can take to craft a more peaceful workplace culture. Proceed appropriately, and you can ensure your entire team works unified toward a common goal rather than against one another.

> Name the beast

Conflict takes on many forms—some are as dramatic as the incident I witnessed and others more subtle, yet all are potentially nefarious. As Shelby Bennett of *Money* writes, "Conflict can range from minor personality clashes to more serious issues, such as bullying and harassment." Most organizational friction can be traced to common problems that, with enough kindling, may explode into outright discord. But if you learn to identify the following roots of potential conflict, you can take the designated actions to undercut them.

Miscommunication

Professional communication can feel strained and overly filtered, as anyone who has debated replacing a period with an exclamation point can attest to. However, it *is* important to be thoughtful with your language and delivery. Different people have potentially incompatible communication styles, and some workers may be put off by certain traits in others, such as bluntness, open criticism, or a tendency to engage in idle chatter.



To thwart these conflicts, hold workshops to establish (and then improve) communication in your workplace. If you feel that a member of your team is expressing themselves unprofessionally and provoking their teammates, pull them aside for some constructive advice. Should they react defensively, be sure to explain how healthy, respectful communication is for everyone's good, theirs included.

Personal clashes

Lamentably, people of varied backgrounds may have clashing belief systems or values that lead to tension or open hostility. Because understanding helps prevent judgment, a great way to stymie conflict is to hold team-building events and meet and greets that foster interpersonal bonds. However, it also falls on you and your human resources department to make one simple rule known: harassment will absolutely not be tolerated. Address personal attacks the first time, remind those involved about company policy, and give clear consequences, lest your team feel they have carte blanche to continue expressing their judgments of others. Additionally, ban discussion of politics, religion, and other hot-button topics at work. This may read as censorship, but it's for everyone's good that these topics stay out of the workplace.

Leadership issues

Don't be afraid to put yourself on trial. Are you conveying instructions and expectations clearly? Are you listening to your team? Does anyone feel unheard, unsupported, or unclear about their tasks? "When team members don't understand their own responsibilities or the responsibilities



of their colleagues, confusion and conflict can arise," Bennett writes. If every associate within your team feels confident in their duties, they can avoid any unnecessary stress and work more peacefully.

Remember that the purpose of meetings isn't just to give you a regularly scheduled soapbox; it's also your chance to welcome feedback and invite questions. Hash out details about certain procedures now, and you may prevent a clash such as the Peggy-versus-Susan battle in the future. (After that conflict occurred, management established clearer regulations for handling overdue tasks.)

Poor work-life balance

Stress provides easy fuel for conflict. When overworked, an employee may find a colleague's minor mistake, conversational volume, or even noisy coffee pouring an intolerable nuisance that warrants a verbal argument.

Determine if you are setting reasonable expectations in the office. Do your employees feel that they can realistically meet deadlines, juggle their tasks, and still clock out on time? Consider opening up an anonymous employee suggestion box to gauge

workplace satisfaction; if you notice any common complaints, weigh possible solutions. For example, should several employees feel overworked, you may need to seek applications to get some extra hands on deck.

Though some employers may balk at this perceived hand-holding, encouraging a greater work-life balance doesn't sacrifice productivity; rather, it promotes healthier, more focused individuals. And the more pleasant the workplace, the more conflict averse it is.

> Calm the contention

One of the greatest deterrents to workplace disharmony is a robust HR department. These individuals are trained to address sensitive situations and then promptly resolve them. If your organization is able, hire a good HR team, even a small one, and always report any potential or experienced conflicts to them and rope them into meetings with disgruntled individuals whenever you can.

Additionally, work with your HR team to build an employee handbook that explicitly outlaws open and disruptive workplace conflict and details standards for healthy workplace behavior. This code of conduct should include guidelines such as

"We believe in PRO conversation: Polite, Respectful, and Open to other people's perspectives."

By laying out appropriate and inappropriate behavior clearly, your handbook can act as a reference when addressing poor behavior like bullying. Fold this document into your new-hire paperwork, and recommend that your HR team schedules regular refresher meetings so every employee is on the same page.

For added conflict prevention, make sure all employees have learned your company's mission and goals by regularly working its slogan and customer service mission statement into meetings and announcements. When your team understands your organizational goals and how they are integral to helping reach them, you can foster a greater sense of company alliance. And teammates who are rowing in the same direction are much less likely to clash.

> Patch things up

It is said that prevention is better than cure, but, despite your efforts, human passion will almost inevitably spark some disagreements within your organization. Understanding how to negotiate and pacify these interpersonal issues is an essential



leadership skill, particularly because you will demonstrate a zero-tolerance policy for behavior like overt arguments. If you navigate these sensitive situations deftly, you can safeguard productivity, improve client service, and propel your business forward.

Focus on the problem, not the person If conflict between individuals is disrupting their work or affecting their surrounding colleagues, pull the involved parties aside—enlisting the aid of an HR representative or mediator, if possible—and lead a calm conversation with them. "Start

off the discussion by asking openended questions and testing your assumptions," Harvard Law School's Program on Negotiation suggests. "Find out what everyone's interests are before considering possible solutions." Allow this space to be a neutral territory where all parties involved can coolly discuss their grievances. If the conversation heats up, try implementing the classic therapeutic technique of speaking with "I," rather than "you," statements. By following this method, each person can communicate their own feelings and perspectives without finger-pointing.

Come together to find solutions
Continue to guide discussion until
some form of agreement is met. This
may require some extra steps on
your part, like adjusting someone's
workload to delegate tasks more
fairly. From there, "help your
coworkers learn how to give good
feedback so they can express their
concerns in a positive manner rather
than letting them stew," says the
Program on Negotiation.

> Advocate for peace

Conflict may seem endemic to a busy workplace, but if you practice good leadership, you can minimize interpersonal discord and promote an overall healthier organization. Even if you don't mind a little arguing, remember that there's more at stake than some personal feelings. A tranquil work environment will save you money by increasing retention and cultivating consistent productivity.



Assess your office culture to identify any potential or existing conflict. Then apply these techniques to foster a more cordial workplace.





IRTUALLY EVERY INDUSTRY has been profoundly changed by technology. The advent of the internet, in particular, seismically shifted everything from newspapers to education to commerce. Amazon founder Jeff Bezos saw how important technology was in 1994 when he stumbled on the statistic that web usage was growing by 2,300 percent a month. He took this clue and ran with it, recognizing that online sales and internet business were likely to be the golden ticket of the future. And he was right: in one year, his brand-new company boasted more than \$15.7 million in sales.

The takeaway? When used correctly, technology can send a company to the moon in terms of profits—but on a more macro level, it can also be the boost it needs to solve complex and individualized problems and function efficiently. And in today's competitive business world, such an advantage can make all the difference. Here are some common challenges businesses face and how innovation has stepped up to bridge the gap.

→I Inefficiency

A lot of tasks are repetitive and tedious but important for the successful operation of the business. If they're bogging down your team's productivity, consider robotic process automation (RPA), which utilizes bots to perform activities such as logging into applications and systems, entering data, and running routine reports. By automating this work, you can remove its burden from your employees and redirect them to more fulfilling and higher-level tasks that make better use of their skills. As a bonus, many also consider RPA to be more reliably accurate and better at compliance.

Project management software is another essential tool to help keep everyone on the same page with milestones and tasks, especially since personal time management and organization can be variable. At the same time, there is enough flexibility and available customization in these programs to make them suitable for multiple work styles. RPA projects can also benefit from using project management software to help oversee the implementation of these automated tasks.

→ Clunky workflows

Business process management (BPM) is a practice that seeks to analyze, model, and improve end-to-end business processes to optimize efficiency and effectiveness, and there is plenty of software that can help put these new processes into practice. To begin, work on understanding the steps and tasks in each of your internal processes. With this information, you can streamline workflows, reduce errors, and remove obstacles that are causing unnecessary bottlenecks. After you have put your updated plan in motion, monitor and analyze KPIs and metrics to assess if it's still working or if tasks need to be reassigned.



→ Communication barriers

Businesses can't run well without clear communication and collaboration. Especially with the prevalence of remote working, team members need ways to stay connected in real time. Platforms that offer instant messaging and collaboration tools enable quick and efficient discussion and make finalizing time-sensitive decisions feasible.

Videoconferencing technology allows for geographically dispersed employees to have face-to-face communication, which can be useful for people who feel more connected when they can read body language and other visual signals. Some platforms have additional tools to foster collaboration, like meeting notes and a recording button, which provide everyone a way to reference the discussion afterward.

Project management software is also a piece of the communication puzzle. Besides optimizing workflows, it allows team members to share documents, map out projects, and work simultaneously on shared tasks. By using these technologies, businesses can reduce communication gaps and nurture effective collaboration and teamwork.



→ Customer engagement and targeting

Given how easy it is to leave public reviews and feedback on multiple platforms, companies should take advantage of any opportunity to connect positively with customers, whether through social media, email, live chat, or direct messaging. This is another area where RPA can come in handy: it can enable you to let chatbots field and resolve common complaints and issues or to collect important data that can help a human representative provide detailed follow-up support. Using RPA in this way can reduce costs, improve customer experience, and ease the labor and lead time of agents.

Technology can also be used to collect and analyze customer data so you can be more strategic with your marketing and advertising dollars. Personalized marketing allows you to pull back the curtain on your customers' preferences and then launch targeted campaigns with higher conversion rates.

→ Cybersecurity

As innovation accelerates in the world of tech, so does the threat to security. But technology can also be used to neutralize that threat. For instance, a blockchain is a great tool for handling

secure information because it stores data in blocks linked in a chain coupled with cryptography. Blockchains are considered immutable, meaning they can't be altered, and therefore all parties can feel secure knowing any recorded transaction is safe from tampering.

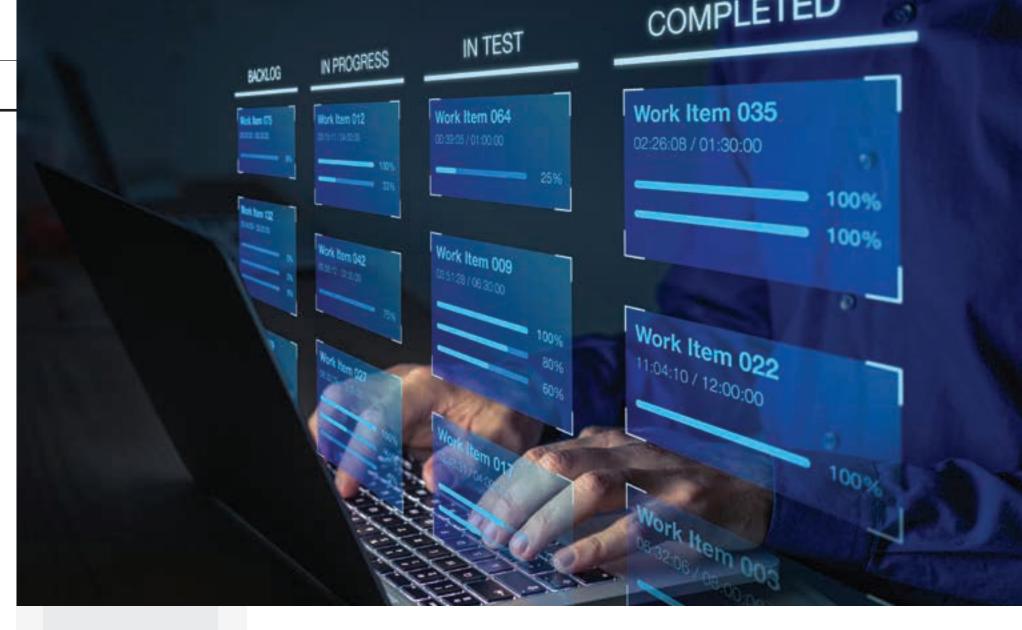
Firewalls are another layer of protection you should install for your peace of mind. They act as a barrier between incoming and outgoing network traffic, filtering what can pass through and what is blocked based on what you've authorized. As a complementary technology, consider also getting an intrusion detection system (IDS), which does not provide tangible protection but rather monitors network activities and alerts your IT staff to potentially threatening circumstances. Multiple layers and approaches to cybersecurity will provide the best overall protection.

→ Don't get left behind

It's easy for businesses to fall into old habits when it comes to innovation.

Fear of failure, lack of resources, and resistance to change are common excuses for why a company may not be pursuing new strategies.

In an article for *Forbes*, Hod Fleishman, vice president and partner at Boston Consulting Group, cautions that as



technology continues on its swift, upward trajectory, employees will need to level up along with it or risk not understanding how to make it work for the company. He recommends asking yourself four questions about technology: What advancements are available? What can it do? What issues does your business have? And can this technology solve those issues? The answers can offer guidance and

direction for making important choices for your business.

As businesses traverse a complex digital landscape, technology can be an indispensable companion. From optimizing workflows to facilitating communication to expediting lead conversions, it will enable you to drive innovation at your company, ultimately leading to greater success.



Ask yourself what technological advancements could help your business today.

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What interested you in the beer industry?

Sumit and I grew up in the restaurant business. Our parents are Indian restauranteurs who immigrated to Maine from Europe in the nineties; through working with them, we got firsthand business experience.

We've always been fascinated with the beverage side of the family business, especially international imports. I had long felt that the mass-produced beers on the market weren't necessarily made for the food we grew up with, causing indigestion if you eat something spicy like chicken tikka masala. Also, a lot of beer distributors didn't even carry Indian beer when my parents started out—especially in Maine, which was extremely homogeneous at the time. Those realities were always in the back of our minds.



In 2020, I was living in London and Sumit was in Australia. When COVID hit, I came back to America

come about?



while he took one of the last flights back before Australia shut down its borders. We started helping with the family restaurants and soon realized the same problem still existed: Indian beer wasn't coming to Maine. So we decided to make one here.

The problem was that we didn't know how to home-brew; we were more interested in the strategy, operations, and distribution side of creating a brand. That's why we teamed with a British expat named Alan Pugsley, an exceptional brewer in Portland who had been at the forefront of reviving craft beer both regionally and globally.

Alan being English helped tremendously—I always say that what Mexican food is to America, Indian food is to England. Brits have a huge appetite for and knowledge of Indian flavors; chicken tikka masala even became the most popular dish in the United Kingdom at one point. So Alan understood the nuance of crafting a

beverage made for Indian food. That fit perfectly with our goal of creating an iconic brand with international appeal that will be around for generations.



Tell us what makes your beer unique:

We spent a lot of time figuring out a recipe that we felt confident putting our names behind. We wanted to solve an inherent beer problem, which is why we worked with Alan to make sure our beer is super light, easy to drink, smooth, refreshing, and crisp—in other words, made especially for complex food profiles like Indian, Thai, Mexican, and Middle Eastern cuisines. Basically, it's the best beer for global food.

Also, many fancy restaurants have sommeliers, who talk about the wine and recommend types for specific menu items. There's never been a version of this for the beer category and, more specifically, in the ethnic space. No one's gone out of their way to say, "This lager will pair exceptionally well with this pad Thai or enchilada." It always felt like ethnic food was left out of that equation and relegated to a lower level of sophistication, so we want to shake up that arena as well.





What are the biggest business challenges you've experienced while trying to disrupt this highly competitive, established industry?

Much of this \$800 billion industry is controlled by larger companies that have huge marketing budgets behind their campaigns. It's a scale game in our industry, liquid to lips. You must be prepared to spend to get your product in front of and in the mouths of as many people as possible. That's a huge part of the equation, and it's challenging to keep up with larger, more established players.

Distribution is also a challenge in the beverage world. If you don't have the right distribution in place, you will experience a lot of pain points on your journey to success. But we're entrepreneurs. We're figuring out ways to market Rupee Beer cost-effectively and impactfully by doing everything in-house, and we're establishing a great distribution network.

Plus, these days, every industry is competitive. I'm in New York right now, and on this block is pizza shop after pizza shop. It's really hard to do something extremely innovative, but I think we are. At the end of the day, we have essentially created our own category and are at the point where we're ready to compete with those big brands.



Has this been a slow and steady business success or a fast rise?

It wasn't even steady at the outset. We started slowly because of COVID; Maine also tends to have less business urgency compared to New York, London, or Sydney. It was hard to get someone to even contract with us—people were probably skeptical of what we were doing. We simply hustled, using our sales and marketing experience to grow as fast as possible. Rupee Beer is now on track to be in fifteen states. I don't know many craftbeer brands that have been able to grow as fast from inception during an era of so much uncertainty.

In fact, you now see a lot of brands scaling back and pulling operations. We're going in the opposite direction: expanding distribution, planning for growth, and establishing our brand. We're also introducing three or four more new SKUs into the market, which is going to be super transformative for Rupee. A lot's going on; we just don't stop working. I haven't taken a vacation in such a long time. [Laughs]





What do five generations of entrepreneurship mean to you and your family?

There's a great *Economist* article that explains how for Indians, it's often considered more of a success to embrace risk and blaze your own trail versus working your way up the corporate ladder. In our culture, entrepreneurship is seen as a very viable opportunity, and family businesses can thrive for generations because of it.

That was certainly true of my family. My grandparents came from a very large and successful agricultural business in North India, yet my dad wanted to do something different, so he moved to Amsterdam. My other grandparents were born and raised in East Africa, which has a huge highly entrepreneurial Indian community as well. So entrepreneurship is very much in our DNA.



In your experience, what's a notable downside of entrepreneurship?

You have a certain kind of gene being an entrepreneur: one that pushes for "the bigger, the better" and always wants to go for great. I sometimes forget to enjoy the ride because I'm so go-go-go, which I'm trying to work on.



How much is your Indian heritage intertwined with your business's mission?

A big reason we created Rupee Beer was to help raise the profile of India and clarify the representation of Indians. I love waking up every day and educating people because there's so much misinformation out there. Many don't even realize that India overtook China this year as the most populated country in the world or that Indians are the second-largest immigrant group here after Mexicans and are the highest immigrant earners. Also, a prevalent assumption is that people in India don't drink alcohol—but the country is now the third-largest alcohol market in the world. Drinking is a social thing to do in modern India.

So this definitely isn't just about craft beer for us; it's larger than that. We're also trying to amplify the story of Indian people. I like to call it Beer Diplomacy 101.



In which stores can Rupee Beer be found?

We're in select Trader Joe's, Costco, Whole Foods, and Total Wine locations, and we're pending at some other national retailers. We're also in tons of amazing Indian restaurants

"A big reason we created Rupee Beer was to help raise the profile of India and clarify the representation of Indians."

and chains, some Thai and Mexican restaurants, and local stores.



Our latest product is our mango wheat ale. It's brewed by the founder of Pumpkinhead Ale, which put pumpkin beer on the map thirty years ago. The success of that crop inspired us to bring some nuance to beer with mangoes, the national fruit of India. Growing up, they were always in our house and our family's restaurants, and they're incorporated into a lot of Indian cuisine. So this SKU is a nod to that. It's a great summer beer that's super light and easy to drink-it's fruity with a tropical aroma and light tasting notes.

We're also excited about our Indian pale ale, which is what an Indian pale ale is supposed to taste like: less hoppy and less bitter. Of course, as with everything we do, Indian historical context is woven into these new flavors. Rupee Beer is like culture in a can.

For more info, visit rupeebeer.com









N A DIGITAL ERA where the competition to capture consumers' attention is fierce, many companies rely on a combination of two strategies: organic marketing and paid marketing. Understanding both approaches is crucial to knowing which method to use at any given time to yield the best results.

ORGANIC MARKETING

Also known as inbound marketing, this strategy prioritizes outreach tactics that naturally increase brand awareness and drive traffic to your site without costing anything. It involves creating valuable and relevant content, optimizing the visibility of your website, and leveraging organic channels such as social media platforms, search engines, podcasts, and word-ofmouth messaging.

ADVANTAGES **OF ORGANIC MARKETING**

Boosts credibility: By providing relevant and accurate information to your audience, you can set yourself up as a credible source of information. Once you establish rapport and trust, customers will be loyal to you and view

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It's important to understand the fundamentals of both types of marketing if you want to utilize them effectively.

your brand as an authority they can be confident in.

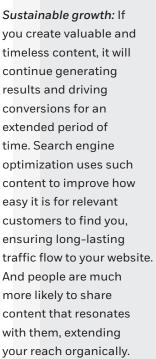
Budget friendly: Since you're not paying for ads, you can invest your resources in producing

great content that will effortlessly garner views. Social platforms are also free to use and allow you to connect with your audience as often as you want.

your reach organically.

Builds community:

Organic marketing fosters an emotional connection with your customers. As you interact with your audience, respond to their comments, and address their concerns, you cultivate a positive brand experience without the obstacle of needing to sell.

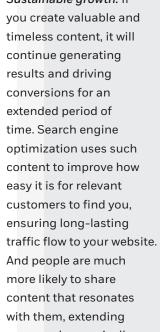


content, engage with your audience, and optimize SEO. It can take anywhere from three to six months for your site to gain a foothold in search engines if you are publishing consistent and high-quality content (preferably at least one to three times a week).

HOW TO START:

• Create a blog that consistently puts out quality, evergreen content.

• Produce SEO-driven content by using the highest-ranking keywords as well as longtail keywords, which are easier to rank for and may garner more engagement than short, general phrases. Tools like Google's Keyword Planner or those from Semrush can help you find words and metrics to optimize your website.



DRAWBACKS OF **ORGANIC MARKETING**

Limited reach: Organic posts are only seen by your current audience, which means you are counting on them for sales and to share your content. You are also beholden to an algorithm that is constantly changing.

effort. You'll need time to create

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Time-consuming: Building a brand that people trust requires constant





 In this age of TikToks and social media reels, videos are a great way to boost traffic. Create content geared toward your audience that is useful, timeless, and captivating.

 Interview an expert on your subject matter for your blog, video content, or podcast. This will lend credibility to your business while also expanding your reach. Next steps: If your business is just getting going, organic marketing can be a great way to build a following. Encourage new customers to follow your social media pages, and always ask for their emails so you can make sure they receive information from you consistently.

PAID MARKETING

This method, also called outbound marketing, is focused on purchasing advertising on various channels to produce quicker results than organic marketing. Paid marketing can boost your reach, give you market insights, and help you target ideal prospective customers. Some investments might include search engine advertising, influencer partnerships, and social media ads.

ADVANTAGES OF PAID MARKETING

Extended reach: As social media platform algorithms have shifted, it's become harder to have your content seen without paid advertisements, which guarantee a place in user feeds. Paid ads allow you to control factors like who sees your posts and dictate how much you spend per view, enabling you to tap into a whole new market of people without overextending your budget.

Immediate results: While organic marketing requires a major time commitment and consistent posting to be effective, paid marketing can give you fast results, especially if you are smart about tracking behavior and launching campaigns aimed at the right people. With a well-placed ad, you can start driving traffic to your website or landing pages immediately.

Targeted engagement: Paid marketing allows you to target by demographics, interests, and behavior. By homing in on the audience that is most likely to be interested, you have a better chance of converting them into customers.

Tangible analytics: Having access to data means you can see how successful your ad placements are and where your customers are engaging or not. You can also see trends and preferences to better tailor an ad or predict where it might do better.

■ DRAWBACKS OF PAID MARKETING

Higher cost: Perhaps the biggest drawback of paid marketing is that it requires a larger budget. Such advertising can quickly get expensive because you are charged for each click you receive without

any guarantee of a sale or lead. This is especially burdensome for small businesses that don't have much in the way of spare funds to invest.

No guarantee of ROI: Even with best practices in place, algorithms are fickle and can be an unpredictable factor in the success of your advertising. On top of that, competitors can make smart moves of their own that trump yours.

Short-term impact: Pay-per-click advertising requires setting a budget, and being dependent on continuous funding to make sales can lead to an unsustainable business model, especially if you're in an industry with competitors who have much larger funds.

■ HOW TO START:

- Try a smaller campaign first until you get a sense of the type of message that resonates with your customers.
- Create a strategy that encompasses both behavior-based and demographic-based targeting.
- Consider your target market when choosing a social media platform to use.

- Invest in influencers whose values match yours.
- Keep track of your results by using analytics tools.

Next steps: You want to make sure your paid efforts are worthwhile, so don't neglect to follow up. Collect new leads that come in from your campaigns, and continue to reach out and gauge interest.

It's important to understand the fundamentals of both types of marketing if you want to utilize them effectively. By optimizing the advantages of each and considering their drawbacks, you will be able to formulate a plan of attack that leverages your company's best assets.



Determine which areas of these plans would work best for your business, and implement one organic and one paid marketing campaign into your strategy.

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Credit-Building Basics

Building and maintaining a solid business credit profile is essential to securing the lifeline of any business, regardless of size. BY BONNIE JOFFE

STRONG CREDIT PROFILE can boost a company's credibility, making lenders and suppliers more inclined to offer credit and favorable payment terms. Whether your business is new or established, big or small, consider the following strategies in this guide to help you build a robust business credit profile.

→ Register your business

One of the key steps is registering your employer identification number. Besides being required for various financial and tax purposes, this unique number enables lenders and credit agencies like Equifax and Experian to assess your creditworthiness based on your payment history and credit utilization. You should also consider obtaining a data universal numbering system (DUNS) number from the business credit bureau Dun & Bradstreet, which lenders commonly use to evaluate business credit profiles. Lastly, make sure that your

address, phone number, and industry classification—is accurate and up-todate with all the credit bureaus.

→ Build your credit profile early

Lenders and credit agencies often view established businesses as less risky than newly formed ones because they are considered more stable and more likely to be able to navigate challenges and fulfill their financial obligations. So if you're new in business, start building your business credit as soon as possible. A longer credit history provides more data points creditors can use to assess your payment patterns, credit utilization, and overall your business's positive aspects with upside and value.

Monitor your credit report

Credit bureaus like Dun & Bradstreet,

business information—such as your

creditworthiness. Be sure to highlight potential creditors early to help sell its

Experian, and Equifax specialize in collecting and reporting business credit information, including credit history, payment behavior, outstanding debts, and credit

utilization, to calculate business credit scores. Monitoring your company's credit report is essential; by doing so regularly, you can quickly address any inaccuracies or discrepancies. If you notice any errors, contact your creditors and the bureaus immediately to rectify

→ Choose the correct type of credit

credit profile.

the issues and maintain your positive

Smaller businesses may not have the same access to traditional forms of financing as larger companies. However, there are various ways to obtain credit regardless of your size. These can include secured or unsecured loans, installment loans. business credit cards, or lines of credit, all of which can help you manage your day-to-day business expenses while building a strong credit profile.

→ Establish tradelines

Tradelines are credit accounts you have with people or companies whose services you use, such as suppliers, contractors, and financial institutions. One way to create tradelines is to ask your vendors and suppliers if you can pay net terms rather than cash on delivery, which will give you thirty days to pay off your invoice balance. This, in turn, may help you manage or loosen up your business's day-today cash flow and mitigate the risk of

delayed payments, ensuring smoother transactions and building your credit score all at once.

Having multiple tradelines will help boost your profile over time, but consider asking your creditors to report your on-time payments (not all automatically do) to the national credit bureaus to help speed up the timeline. Consistent and reliable partnerships can enhance your business profile and potentially lead to better credit terms and opportunities, so be sure to make an extra effort to cultivate these positive relationships with your suppliers and vendors.

→ Consider a loan with a personal guarantee

Sometimes it can be hard to avoid taking a loan without a personal guarantee, which involves using collateral to repay the lender in case your business defaults. However, it can be useful if you have a new business entity with no extensive credit history or want to expand but need additional funding to make that happen.

→ Research online business loans

Many online lenders have more flexible qualifications and streamlined underwriting processes than traditional banks. This can be advantageous if you are a business owner with poor or insufficient credit, as it may help you build your business credit history to qualify for better terms in the future. Just be sure to inquire with the online lender on whether it reports to the business credit bureaus since this will be essential for your business profile.

→ Pay your bills early

A critical element to building exceptional business credit is your payment history; although paying your debts on time is great, doing so earlier is always better. Dun & Bradstreet calculates your Paydex business credit score (from 0 to 100) by evaluating your payment track record. Like your personal credit score, the higher it is, the less of a risk you are to creditors.

→ Prevent long-term problems

If your business fails to pay taxes or debts, it may result in a lien or judgment against it, granting creditors the right to seize your assets to settle the outstanding debt. These negative entries on your business credit report can have long-lasting consequences and can stay on your business profile for close to seven years.



Review your current business credit profile, and identify one or two ways you can help give it a boost.

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EADING A TEAM CAN feel like wrangling a number of loosely connected forces, each of which carries its own distinct personality, skills, interests, beliefs, and career goals. While sometimes complicated to manage, having a team with diverse perspectives and skill sets can be hugely beneficial for your business—you just have to invest in leading them toward a common purpose. The question is, how can you ensure your colleagues communicate clearly, work productively, and help bring your company's overall goals to fruition?

Invest in culture

Enter team building, a category of workplace tasks that don't really feel like work at all. Often taking the form of casual games like improvisation scenes or symbolic acts like stacking chairs, these activities offer a surprisingly broad array of benefits to your organization, such as driving recruitment, retention, and overall employee engagement.

The latter is particularly valuable to employers; according to Gallup research, low employee engagement costs the global economy a

Invite team members to participate in a live or digital trivia game, which you can either schedule independently or integrate into longer meetings.

staggering \$8.8 trillion. On the other end of the accounting sheet, teambuilding efforts help motivate your team, boosting their productivity to potentially generate more income.

Of course, these results aren't guaranteed. As with any other business initiative, you should take time to strategize which team-building investments you choose, weighing their potential costs and dividends. To garner the greatest results within your company culture, arrange some of these effective team-building events.

Trivia games

Invite team members to participate in a live or digital trivia game, which you can either schedule independently or

games are ideal for multiple types of workplaces because they have universally understood rules and require little equipment—unless you want to work significant fanfare into the event.

Select a Jeopardy!-style format with

organize a themed questionnaire that appeals to your business culture. Perhaps a media company's team members would enjoy TV and movie trivia questions, while a financial advising company may appreciate The Price Is Right-style games about the actual cost of popular goods. For even more engagement, offer prizes to the individual or team with the

top score. (Did you know that prizes and awards to employees may be tax-deductible?)

You can arrange your own event or leave the planning and hosting duties to a dedicated service like TriviaHub, which specializes in team building for remote and hybrid workplaces. Its thousands of rave



reviews indicate that its catalog of games can do more than just speed up the office clock; they may also help improve team communication and productivity. Its DIY event kits are free, but you can opt to spend money on more engaging activities such as live events with a professional host.

Icebreaker sessions

Icebreakers may seem like trite and contrived imitations of authentic conversation, and they certainly can be—in the wrong hands. If your team rolls their eyes at the prospect of participating in these activities, they may unintentionally cause even more interpersonal barriers. But with the proper approach, this free and fast team-building activity can lay the groundwork for open communication channels within your team.

integrate into longer meetings. These

general knowledge questions, or

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For clarity's sake, reconsider what an icebreaker is actually designed to do. By requiring everyone's input, these conversations aim to shatter any frigid energy within meetings, wake up inattentive team members, help everyone get comfortable with speaking in front of their colleagues, and eventually build a little familiarity among teammates.

To make icebreaker questions effective, engaging, and beneficial, put forethought behind them. For example, start your first session with a simple and casual prompt: "What's your favorite dessert?" Even your less willing participants can whip up a good response. In the next event or meeting, ask a deeper question: "What was your dream iob as a child?" Then continue to escalate even further, asking open-ended questions that require lengthier input, such as "What would you do if you had one day to spend one million dollars?" The point is to spur greater involvement and increased engagement with each session.

Make icebreakers a regular

part of recurring meetings so your team can become accustomed to them. Over time, individual responses will illuminate teammates about each other's personalities, conversation styles, and lifestyles. In this way, these quick team-building activities can lay the groundwork for open conversation and cooperation between colleagues who may not otherwise interact with one another. After all, unless everyone on your team is highly extroverted, unformed connections within it will remain as such until you intervene.

Thankfully, icebreaker sessions are simple and completely free solutions with endless possibilities. If you are short on creative prompts before a meeting, refer to the time-tested FORD method for starting meaningful conversations: ask questions related

to everyone's family, occupation, recreation, and dreams. What was their favorite childhood vacation? How do they decorate their desk and why? What media are they reading or watching this week? Who is one individual they would love to meet? To make live events even more engaging, incorporate a physical activity like passing a ball between participants as they respond. Eventually, your teammates will appreciate the value of getting to know one another—and they may come to enjoy these sessions as well.

Corporate social responsibility (CSR) initiatives

For a heartwarming take on team building, schedule philanthropic events.

Team-building activities with a CSR bent, which contribute to community well-being, can yield a threefold benefit—a stronger company culture, a meaningful impact on individuals in need, and



a positive brand awareness in the community. Just ask Alan Ranzer, cofounder and managing partner at Impact 4 Good. "You are not only engaging your teams to connect and build stronger relationships," he says. "You are also bringing them together to work toward a common cause: one that inspires action and gives them a sense of pride in their company's values."

His philanthropic teambuilding organization has helped businesses like Marriott, Dell, and Cisco redefine team building by connecting them with partnered causes, including Habitat for Humanity and the Boys & Girls Clubs of America. Ranzer has heard multiple firsthand success stories from the charitable team-building efforts Impact 4 Good has helped guide. He recalls a previous attendee who worked to build bikes for children at the Boys & Girls Club of Metro Louisiana: "After the event, the employee approached his VP of sales and shared that in all his professional career, he had never experienced something more impactful. He thanked the VP for allowing

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him to make a difference during the business agenda."

CSR initiatives like these may be some of the greatest efforts you take to foster employee engagement, and employees may be genuinely emboldened to participate in them. Plus, if you're concerned about investing heavily in philanthropy, donating your time can reap numerous rewards.

What not to do

There are nearly infinite possibilities for organizations to guide team building, even within tight fiscal and man-hour restraints. However, it's important to reflect on which activities are less impactful or potentially even wasteful. As Ranzer suggests, "Team building shouldn't focus on trendy stunts and activities that don't consider the corporate culture and the team's needs."

In other words, an event that is incompatible with your field, branding, or team's personality may not do much for your initiatives. For example, mandating participation in a 5K run may not appeal to teams outside of the health and fitness industries. Meanwhile, uncomfortably intimate tasks like trust falls may elicit objections,



and low-participation events like mandatory movie screenings may simply apportion time for team members to scroll through their phones. And, needless to say, if you expect your team to actually show up, you probably need to host activities during company time.

How to build enthusiasm

Successful team-building initiatives are creative, engaging, and even lucrative. Considering such potential benefits, leaders should be flexible enough to attempt various activities until they find the most appropriate and advantageous ones for their culture. To help you do so,

request employee feedback and suggestions or host polls for the next team-building activity. Your team may initially be hesitant to participate during a busy workday, which is natural. But after some encouragement, they should eventually welcome the regularly scheduled opportunity to loosen their ties and have some business-casual fun.



Determine which productive bonding events you can integrate into your organization's schedule based on the time and money you can invest.



are the core of my business and always greatly appreciated.

Thank you for your continued support!





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Stacey is the best of the best! Our family was very pleased with her services, especially Snowball, our little pup! She listened to all of our concerns, wants, needs, and dreams. Stacey is totally awesome! I will be sharing her information with everyone that I know.





Stacey was very patient with us, even though we were very picky. She knew how important it was for us to have a great experience and great service. We would definitely refer Stacey to all of our friends and family.





Stacey is truly a very impressive person. She works fast, efficiently, and effectively. Her services are top of the line and we were very satisfied with her work. We love Stacey!



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