

# The ESSEX FREE PRESS BUSINESS



**FUNDRAISING HELP** – John Campbell, an owner of Miller's Essex Source for Sports, presents a cheque for \$3,400 to Mark Nikita, the fundraising chairman for the Kinsmen Club of Essex Sept. 14 outside the store on Talbot Street North. The money was raised through a fundraising golf tournament May 28 at Orchard View Golf Club in Ruthven.

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## Small Business 101

### Collections tips for small business

Extending credit is one way to attract new customers. However, any business that grants credit will be faced with the problem of bad debt at some stage. A well thought out collections strategy can make dealing with delinquent customers much easier. CFIB offers its members the following tips:

- Remember your client owes you money. You have supplied them with goods and/or services according to a contract. They have a responsibility to pay you.
- Be friendly but firm, never hostile, abusive or threatening. Assuming this is a customer you want to keep, find out what's causing the delay in payment and work out a plan that is acceptable to you both. You'll not only have a good chance of getting paid, you'll also have earned a loyal customer.
- Draw up contracts and ask for purchase orders. Have customers sign an

order confirmation form detailing the product or service to be provided, price, delivery date, and the payment due date. Set an overdue schedule and send out overdue notices and the corresponding paperwork at the same time every month.

- Remember to document every invoice / account. Having a complete history on customers (accounts paid on time, accounts paid late, any related phone calls or letters) helps in future dealings.
- Billing mistakes almost always result in delays in payment and can sometimes create ill will in customers. As a standard part of your billing procedure, double-check invoices to ensure all information is correct and clear.
- If customers have e-mail, offer to bill them electronically.
- Enlist your sales staff. They may have valuable insight about how to

reach a certain company. It is also important to let them know what is going on within an account.

- Finally, take delinquent customers to small claims court or hire a collections agency. Be aware that these types of actions may cost you a customer, so only use as a last resort.

Many business owners often feel uncomfortable when dealing with chronically slow payers. However, overdue accounts and debt collections are a part of doing business. Setting high standards and clear policies within your accounting and collections department will help ensure you are paid, leaving you time to do what you do best: run your business.

*Small Business 101 is an information service provided by the Canadian Federation of Independent Business. It is not intended to replace legal and/or accounting advice.*

## How to make sure your small business succeeds

(NC)—Do you own a business? Thinking about starting one up? Before you do, consider this: research shows that many small businesses fail because they lack a solid business plan, with a point of view in the market that is different from their competitors. Surprisingly, many small business owners spend far too little time developing their strategy, assessing current business practices, and making the necessary adjustments in order to reach their goals.

"Many new businesses fail because the owner spends too much time on administrative tasks and not enough time on growth strategies," says Rod Dobson, president of ADP Canada

Employer Services. "Instead of asking themselves if they can afford to outsource administrative headaches like payroll and HR, entrepreneurs should be asking themselves if they can afford not to."

Small business owners are regularly preoccupied with day-to-day grind work — tasks such as payroll, keeping track of employee hours, taxes, and so on. If the owner is too busy running the business, when will they have time to think about strategy? And if they're not thinking about strategy, who is?

"A business will succeed if they focus on what's important — customers, growth strategy and the com-

petition. Smart entrepreneurs rid themselves of non-strategic tasks," continues Dobson. "This is where an outsourcing strategy comes in to play. Winning entrepreneurs leave the administrative side of the business to third party providers, like ADP."

Opting for outsourced payroll and HR solutions that seamlessly handle your administrative processes can increase accuracy, elevate efficiencies, and allow companies to focus on the core components of their business.

More information on outsourcing and how it can benefit your business is available online at: [www.adp.ca](http://www.adp.ca).

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