

Better Business Focus

January 2023

Expert inspiration for a Better Business



Better Business Focus is the essential key for business owners and managers. It achieves that by focusing on the way in which successful businesses compete and manage their organisations. It focuses on how people are recruited, coached and developed; on how marketing and selling is undertaken in professional markets as well as in markets with intense competition; on how technology and the Internet is reshaping the face of domestic and home business; and on how people are being equipped with new skills and techniques. In short, it offers expert inspiration for a better business.

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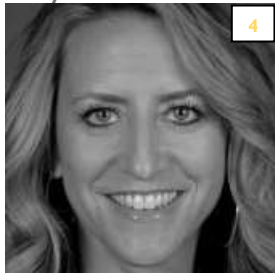
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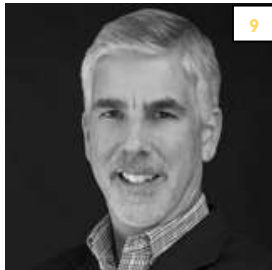
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Thom Dennis

New Year, New You?

A lighthearted look at 2023 resolutions for managers

According to a survey by [Finder UK](#), only 9% of people set resolutions for career progression in 2022. 'New Year, New You' is a well-used platitude but as many of us happily wave goodbye to 2022 and we think ahead of all to come in 2023, the team at Serenity in Leadership gives us lighthearted advice on how managers can embrace new beginnings and start the new year off with their best foot forward.

1. **Meddle Less.**

Micromanagement is very last year and we predict 2023 will be the year of the hands-off approach, well at least we hope so. Learning how to loosen your grip and being humbled in realizing that projects won't fall apart without your scrutiny and that your ideas aren't the only way, could be rather refreshing for the staff around you. Through meddling less, trust is established and you can assist in developing the leaders of tomorrow.

2. **Spread The Joy Beyond Christmas.**

Make being nice a habit. Could you (authentically) care a little bit more? Get to know the people who work with you, what makes them tick and show you really are interested in what is important to them. Reflect if you really developed your work relationships this year, especially with people who work from home. Consider sending a few handwritten notes saying, "You really delivered at work and we

noticed and appreciated your efforts ... thank you."

3. **Work Out What Gets You Out Of Bed In The Morning.**

Is it because you have a job and need to earn money or are you excited to go to work? Is it the people, the work, or the feeling of fulfilment from knowing you made a difference? Have some fun and get to know (even if that is on Zoom) the inspiring people you work with and walk through the door to your workspace with a spring in your step.

4. **Feedback: Try A Bit of Give & Take.**

Did 2022 turn you into an all-give, no-take advice sort of manager? Perhaps the turbulence of the past few years has made you less likely to receive feedback with open ears, and the more senior one gets, the harder it can be to hear feedback. Knowing how to give and take constructive feedback in equal measure certainly aids in establishing an open two-way line of communication which is of course key to a productive and healthy workforce. Healthy may be just what we need after a month of over-indulgence at Christmas!

5. **Respond, Don't Just React.**

Reactions are based upon the heat of a single moment and often don't look at the wider context. When someone cuts you up when driving to work, ask yourself what am I actually angry about? The level of energy you give to that has little or nothing to do with the people in your office. Explore your 'unconscious drivers' and

develop your self-awareness and then *respond*. Your employees should be confident in knowing that the chances of you flipping the desk are extremely low and instead a psychologically safe space has the chance to develop.

6. **Show Empathy.**

Most of us suffer from the January blues in some way, so make it your goal to empathize with, understand and support your people. Be attentive when you make yourself available. Don't scroll through your emails at the same time as they share something that is important to them. Give them your full attention. We have said it before and we'll say it again, investing in the well-being of your employees means everyone can thrive, not just survive.

7. **Avoid The Blame Game.**

Don't panic, we've not heard that you're being replaced. But are you someone who easily admits that you're wrong or that you made a mistake? We'll ask that again. Do you easily admit that you're wrong or that you made a mistake?! Admitting that you don't always get it right is a strong statement. Don't avoid taking responsibility. Playing the blame game is for the playground, not the office. This may be a good time to ask yourself if you need a coach...

8. **Be honest: Does your ego get in the way?**

Give credit where it's due. To build others up and champion them in their progress and successes is one of the most important elements of good company culture. If it pains you to see others do well

or give credit to them then 'Houston, we have a problem'.

9. **Don't Get Comfy.** It is easy to let the years roll from one to the next and suddenly you be met with the realisation that you're working with the same strategies and methods from ten years prior. Let it be your resolution/ revolution to switch it up! Break down resistance to change. Reflect on last year and consider what brought about a positive movement and what might have stood in its way.

10. **Is Your Workspace Inspiring and Motivating?**

This is a lovely one. You don't need to spend vast sums of money but how can you make your physical work environment more inviting and more conducive to good work? Don't decide yourself but ask everyone to contribute their ideas. Be curious and inviting.

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About the Author

Thom Dennis is the CEO of Serenity in Leadership. He is a facilitator, speaker, consultant, change agent and educator. For the last 29 years, he has led companies dedicated to coaching executives and teams through personal and organisational change, defining strategy, working through M&As and improving communication.

With Serenity in Leadership, Thom is focusing his depth and breadth of experience to help organisations move into the 20s and all the changes that are developing. He is intent on resolving issues of inclusion to help people whoever they are, whatever background they have come from, shine and thrive, and their organisations with them.

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Lolly Daskal

6 impressive ways to lead without the title

No matter what position you have, leadership skills are valuable. Smart people know that to survive you have to lead, even if you don't have the title (yet). The truth is, during the span of your career, you will not always have the title, but if you learn and acquire the following skills, they should give your leadership career the jump start it needs:

Cultivate a great mindset.

Having a good attitude is a great skill. If you can show enthusiasm and positivity no matter what your job is, people will notice. On any given day, many things can go wrong, but it's the person who stays above the fray that is appreciated and respected.

Consistently be supportive.

When it comes to showcasing your inner leadership, teamwork is essential. If you insist on having your own way or controlling others, your career will run into a wall. The people who are supportive, adding value, always looking to serve others, those are the leaders who are indispensable. Always try to have the attitude of, "What can I do for you?"

Learn to be flexible.

If you want to stand out, make a great impression and work to become a person who is agile and flexible. It's often the stubborn individuals who cost themselves advancement. If you want to succeed, be influential, but learn to be flexible.

Let people know they can count on you.

When people know you are accountable, it will give you credibility. When they know you stand by others, they respect you. Letting others **know you trust them** and showing them they can trust you

back makes for a very impressive reputation.

Be the creative one.

In your current position, what process can be improved? What best practice can be tweaked? What can you do to make things easier for your customers or clients? Use your creativity to continuously improve processes, and you will always stand out.

Give credit where credit is due.

How many times have you seen your colleague or peers, or even your boss, taking the credit when the credit wasn't theirs to be taken? The way to stand out is to stand together, to acknowledge others for their contribution, and give credit where credit is due. The way to be striking is to shine the light on others.

If you start cultivating your leadership skills, moving up will be much easier. If you focus on being supportive, having a great attitude, being flexible and creative, and letting people know they can count on you, it will become much easier for others to see **you as a leader**, no matter what your current position is.

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About the Author

Lolly Daskal is one of the most sought-after executive leadership coaches in the world. Her extensive cross-cultural expertise spans 14 countries, six languages and hundreds of companies.

As founder and CEO of Lead From Within, her proprietary leadership program is engineered to be a catalyst for leaders who want to enhance performance and make a meaningful difference in their companies, their lives, and the world.

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Amy Vetter

How to practice gratitude in business

Gratitude is a powerful emotion that increases happiness, improves health, and strengthens relationships. It's also a learned skill that you can practice.

When we start being grateful for what we have instead of focusing on what we don't have, it changes our mindset completely. Instead of worrying about what might happen tomorrow or next week, we focus on enjoying the present moment.

You might think **gratitude** is only a personal trait, but it's a key business skill. In fact, it's a valuable tool for business owners looking to boost their productivity and performance.

Here are a few ways to practice gratitude in business:

Be grateful for your accomplishments.

You don't need to wait until the end of the year to appreciate your accomplishments. Instead, take time every week to reflect on what has gone well for you over the past seven days, whether landing a big client or completing an important project on time. When you focus on what went right rather than what went wrong, you'll see plenty to be grateful for!

Be grateful for your failures.

We can't get through life without failure. Failure is part of the human experience, and it's something that everyone experiences at some point in their careers. The problem is that we tend to view failure as something negative and embarrassing rather than an opportunity for learning and growth.

When you practice gratitude, you become more willing to embrace failure as a learning opportunity instead of trying desperately to avoid it at all costs. Failing is one of the best ways to learn because it allows you to identify the areas where you need improvement and allows you to try something new.

Be grateful for advice.

Nobody knows everything about their field, so it's essential to be open to advice from colleagues who have more experience than you or **mentors** who have already achieved success in the area (even if they're not working at your company).

When someone offers guidance or advice, try to take it without judgment and be grateful that they took time out of their busy schedule to help you. This will make it easier for others to give you feedback later down the line, which will help improve your career path.

Be grateful for your clients and their opinions.

Setting aside time to practice gratitude is an excellent way to remind yourself of all the good things happening in your life — including your clients' opinions.

Your clients are why you have a business, so give them the respect they deserve. If they provide feedback on something you're doing, take it seriously and act on it. Even if you disagree with what they're saying, being grateful for their input lets them know that their opinion matters and makes them feel valued as customers.

Be grateful for your team.

Showing gratitude towards your team makes them feel appreciated. Your team wants recognition for the work they do. A simple 'thank you' or 'I appreciate you' is the easiest way

to recognize your staff's hard work and, possibly, the most powerful way to express gratitude. Thank you can easily change a negative moment into a positive one.

In the end, gratitude is a habit that is much like any other habit. You have to work at it, and there will be obstacles along the way. But if nothing else, it's helpful to remember that you are far more likely to achieve your goals if you start with the right attitude.

So, go ahead and channel all those positive vibes toward making your practice of gratitude a reality! If you reflect on what makes you happy, you'll be more likely to find joy in the little things that come with running a business.

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About the Author

Amy Vetter is an accomplished entrepreneur, business executive, national speaker, CPA, and yoga practitioner. She is also the author of *Business, Balance & Bliss: How the B³ Method Can Transform Your Career and Life* available in June 2017. As a third-generation woman entrepreneur, Amy has launched and sold multiple businesses including yoga studios, an accounting practice, and other business ventures. Amy has also held corporate leadership roles overseeing customer, sales, education, and marketing functions. Throughout her 20-plus years in business, Amy has learned valuable insights on how to achieve work-life harmony and live a more purposeful life.

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Black Friday is not for everyone.

A total of 87% of Australian small businesses (employing twenty people, or less) did not participate in Black Friday, 2022.

Some 92% of small business owners stated they felt their decision was correct, and appropriate and were not financially disadvantaged. Six per cent did not respond to the question.

The reasons given for non-participation were insightful:

REASONS FOR NON-PARTICIPATION

1. Too expensive to promote/advertise.
2. Discounting (50%) is unprofitable.
3. Do not have 'big ticket' merchandise.
4. Lack of stock.
5. Does not attract new customers
6. Margins squeezed, turnover constant.
7. Event incompatible with business model (online, discount, delivery).
8. Inadequate online capabilities.
9. Excessive cost of delivery.
10. Limited resources (staff).

Ninety three per cent of respondents did not participate in Cyber Monday, which was conducted on Monday, 28 November.

These are the research findings highlights of a national online study conducted among a panel of small business owners by Marketing Focus on Tuesday and Wednesday, 29, 30 November. A

Barry Urquhart

Small businesses turn backs on “Black Friday”

total 810 respondents participated.

Market research leader, Barry Urquhart said:

“Most participants identified Black Friday to be primarily an online event. Their sales in those channels ranged from 0% to 29%, averaging marginally less than 8% of total revenue.

There was no significant difference in responses between five mainland capital cities.

Upfront costs and lack of appropriate supportive infrastructure were major qualifiers in the appeal of, and capabilities needed for ‘Black Friday’ in particular.

The overall findings correspond closely to those among members of the British Independent Retailers Association. In that instance, participation in Black Friday was less this year than last.

Notably, in USA, “Black Friday” online sales declined marginally, in 2022, offset by increased foot traffic in bricks ‘n’ mortar stores.

Clearly, the owners of Australian small businesses recognise their limitations. An absence of more expensive ‘big ticket’ merchandise, a reluctance to promote 50% + discounts and the on-cost of deliveries weighed heavily in many of the decisions.

Significantly, non-participation in “Black Friday” was almost universally considered to be a correct and appropriate choice.

References were made about the compromising and commoditising of the “Black Friday” concept, with some retailers promoting “Black November,” “Black

Week,” “Black Wednesday,” and extended event periods.

“Black Friday” remains the highest volume event in the annual retail calendar. However, it is obviously not for every Australian retail business.”

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About the Author:

Barry Urquhart, Managing Director, Marketing Focus, Perth, is an inspiring speaker, author of Australia’s top two selling books on customer service and an international consultant on dynamic innovation and creativity. Barry is author of six books, including the two largest selling publications on service excellence in Australasia. He is a regular commentator of consumer issues on ABC radio, is featured on a series of interview topics on “Today Tonight” and contributes articles to 47 magazines throughout the world.

He is one of Australia’s most active keynote speakers and is an internationally recognised authority on quality customer service, consumer behaviour and creative visual merchandising. Marketing Focus is a Perth-based market research and strategic planning practice. The firm and Barry consult to multinational, national and local entities in the private sector and the public sector. He is a former lecturer in Marketing and Management at the Curtin University of Technology and has degrees in marketing, political science and sociology.

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Janet Sernack

Why is it more important than ever to Innovate?

At **ImagineNation™** we are celebrating 10 years as a global innovation consultancy, learning, and coaching company. During this time, we've identified some of the common patterns that people demonstrate as a result of feeling uncomfortable, frozen, inert, stubborn, and resistant to innovation. Resulting in many organisations, teams, and leaders appearing to walk backward as if they are sleepwalking through this time in their lives. At the same time, we know why innovation is transformational, and why, at this time, it is more important than ever to innovate. As well as to be resilient and adaptive to grow and flow in today's chaotic **BANI** environment. We also know exactly what transformative innovation involves, and how to enable and equip people to **connect and collaborate** in new ways to effect constructive and sustainable change in a world of unknowns.

Shaping the next normal

According to a recent article by McKinsey and Co "**The future is not what it used to be: Thoughts on the shape of the next normal**" the coronavirus crisis is a "world-changing event" which is forcing both the pace and scale of workplace innovation.

Stating that businesses are forced to do more with less and that many are finding better, simpler, less expensive, and faster ways to operate. Describing how innovative health systems, through necessity, **constraints**, and adversity have exploited this moment in time, to innovate:

"The urgency of addressing COVID-19 has also led to innovations in biotech, vaccine development, and the regulatory regimes that govern drug development so that treatments can be approved and tried faster. In many countries, health systems have been hard to reform; this crisis has made the difficulty much easier to achieve. The result should be a more resilient, responsive, and effective health system".

We all know that it is impossible to know what will happen in the future and that it is possible to consider the lessons of the past, both distant and recent. On that basis, take time out, be hopeful and think optimistically about the future. To be proactive and innovate to shape the kind of future we all wish to have, through making constructive and sustainable changes, that contribute to the common good.

Strategically deciding to innovate

Strategically deciding to innovate, is the first, mandatory, powerful, and impactful lever organisations, teams, leaders, and individuals can pull to effect, embed, and sustain constructive and sustainable change that delivers real benefits:

- Deal with, and find solutions to a world full of complex and competing social, civic, and political problems that are hard to solve and aren't going away.
- Better adapt, respond to, and be agile in fast-changing circumstances, uncertainty, instability, and to random and unexpected Black Swan events, like the global Covid-19 Pandemic.
- Become both human-centric to help people manage their transition through the challenges of the global

pandemic and enable them to exploit the range of accelerating technological advances in the digital age.

- Develop corporate responsibility, sustainability, diversity, and inclusion strategies that are practical and can work and really deliver on their promises.
- Compete by applying and experimenting with lean and agile start-up methodologies and take advantage of the opportunities and possibilities of the global entrepreneurship movement's new models for leadership, collaboration, and experimentation.
- Align to the range of changing workplace dynamics and trends, resulting from the pandemic, including WFH, the "soft resignation" and the demands of a hybrid workplace.
- Shift individual, group, and collective consciousness towards collaboration and experimentation in ways that rebuild the trust that has been lost through incompetence, corruption, greed, and dishonesty.
- Respond creatively to meet the increasingly diverse range of customer expectations and choices being made around value.

Important to innovate – three elements

To take advantage of living in a globalised world, where we are interconnected through technologies and values and where we have an interrelated structure of reality, we can:

- Accept that innovation-led growth is absolutely critical, and have targets and a willingness to invest in new scalable business models, fast

and effective development, and launch processes to reflect these.

- Invest in a coherent, time-risk balanced portfolio of initiatives and provide the resources to deliver them, at scale, strategically, to innovate to the right market, at the right price, at the right time, and through the most effective channels.
- Adopt an ecosystem approach to adapt and grow by creating and capitalizing on both internal and external networks, and stakeholder management through developing **workforce ecosystems** – a structure that consists of interdependent actors, from within the organisation and beyond, working to pursue both individual and collective goals.

Problem-solving, cultural change, and improving people's lives

It is more important than ever to make innovation transformational, so that it delivers constructive and sustainable change, by building on three critical successful abilities:

1. Seeing and sensing the problem or opportunity:
 - What problem are we solving? And is there a customer who wants to pay to have that problem solved?
 - What problem are we solving for the customer? Who needs this?
 - What are the possibilities and opportunities available to us? And is there a customer who wants to pay to have this opportunity realised?
 - What are some of our strengths? What are some of the things we are doing well that we can build upon or exploit?
2. Shifting the culture:
 - Where are we today? Where do we want to be in the future?
 - What are our prevailing mindsets? How can we measure and contextualise their impact? What mindsets might we embrace to adapt and grow in an uncertain world?

- How ready and receptive are we to really embrace change?
 - What do we need to unlearn and relearn to ensure our people are open-minded, hearted, and willed to embody and enact the desired change?
 - How engaged and passionate are our people in problem-solving?
 - How might we harness our people's collective intelligence to solve problems and realise opportunities?
3. Aligning technologies, processes, artifacts and behaviours as a holistic system:
 - What is our appetite for risk? How do we define risk in our context?
 - What type of innovation do we strategically want to plan for and engage in?
 - What old legacy technologies no longer serve your needs? What new technologies might you be willing to invest in for the future?
 - What disciplines are in place to ensure that people have a common understanding of the key processes and comply with managing them?
 - How are we ensuring that everyone is motivated and skilled to innovate?
 - How are we ensuring that people are acknowledged, rewarded, and organised to repeatedly innovate?
 - What are the key mindsets and behaviours that enable and equip people to embody and embrace repeatedly innovate and design solutions with the end customer in mind?

Become a resilient difference maker

As many of us are aware, Toys R Us and Blockbuster were huge companies, that enjoyed massive success; however, this was all brought to an end due to their failure to innovate.

We can all avoid this fate by choosing to innovate and create constructive and sustainable change through:

- Accepting and acknowledging that to survive and thrive in a BANI world, where necessity

is still the mother of all invention, and the urgency to do this is more important than ever.

- Identifying, understanding, and dealing with our own resistance to innovation, safely and proactively, and transforming resistance into resilience, to safely innovate.
- Understanding where we are today and then assessing the gap to what we want to be in the future, and mitigating the risks of both closing the gap and leaving the gap wide open.
- Enabling leaders, teams, and individuals to connect, explore, discover and navigate new ways of approaching and delivering commercially viable, value-adding, constructive and sustainable change, and outcomes.
- Leveraging innovation to transform an organisation, a business, the way people lead and team, to improve the quality of people's lives in ways they appreciate and cherish.

"In order to transcend mere adequacy and make a mark of creative transcendence on the world, organizations need to stop walking backward, following a trail that has already been blazed. The motto of the British Special Air Service is, "Who dares, wins." It is time for businesses to be bold, inspired, and look to the horizon. The next great innovation is out there. Will you have the guts to create it?"

Will you make a fundamental choice to innovate?

According to **McKinsey and Co** "The point is that where the world lands is a matter of choice – of countless decisions to be made by individuals, companies, governments, and institutions".

Will you make a **fundamental choice** to use the current crisis to lead to a burst of innovation, productivity, resilience, and exploration in a connected world to create the constructive and sustainable changes we all want to have?

Or will you continue walking backward and sleepwalking through life, and fail to take

advantage of **this moment in time**, to innovate, and continue life with the same thinking that is causing the current range of results, that many of us don't want to have?

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About the Author:

Janet Sernack is the Founder & CEO of ImagineNation™ a niche Melbourne-based innovation consulting company. That teaches trains and coaches people and teams to step over their business as usual thresholds and open them up to a new world of conscious, creative and commercial possibilities.

Janet has 30 years of experience consulting and leading culture development, change management, leadership and innovation education interventions to some of Australasia's and Israel's top 100 companies.

As a Fellow of the Institute of Managers & Leaders, an ICF PCC executive coach, she is acknowledged as a global thought leader on the people side of innovation.

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Sunil Bali

Uncommon sense.....



Despite being very clever Jan was, by his own admission, a troublemaker at school and quickly dropped out of college.

He managed to get a job as a software engineer at Yahoo, but got bored and left before he was asked to leave. On his bio Jan writes "Did time at Yahoo."

Disillusioned with life, Jan decided to go travelling for a year.

When he returned, Facebook and Twitter were two of the biggest gigs in town. Jan sent his CV but was turned down by both companies.

So Jan decided to start a business himself. After a bin full of scrapped ideas, he decided to run with the very big idea of creating a hassle-free instant messaging service.

WhatsApp was born, and in February 2014 Jan Koum sold WhatsApp to Facebook for \$ 19 billion.



Jan Koum says he realises it was true what his school teachers and naysayers had said about him, that he lacked common sense. Koum says that it was *uncommon sense* that had prevented him from following the normal, common sense path to mediocrity.

Remember, if you're a misfit in one place, you'll be a great fit in another.

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About the Author

Sunil is a Performance Coach, Speaker and Author.

Ex-Head of Talent for Vodafone Group and Santander, and having run a £50m business, Sunil has been responsible for hiring over 50000 people and has had the pleasure of working with some great entrepreneurs, professionals and leaders.

Moving minds - Transforming performance

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Urko Wood

How to get confident about Innovation



Want to reduce your innovation risk, increase success rates, and crush it!

Here's how.

Many people believe that it's impossible to know if a new product will be successful until it is launched.

Maybe that was true in another era when companies only knew how to assess the probability of success of a new product by analyzing the historical revenue of other similar existing products. But the Jobs-to-Be-Done (JTBD) innovation approach changed all that.

Now, JTBD gives companies the power a look into the future and determine what the demand will be for a product or service that doesn't even exist yet. How is that possible?

It's possible because people don't want to buy a 1/4" drill; they want a 1/4" hole.

The core insight of JTBD is that people buy products and services to get their jobs done:

- Doctors hire stethoscopes to listen to their patients' heart and lungs
- People go to comedy clubs to have a good laugh
- Chief Financial Officers hire accountants to reduce their tax liability
- And people "hire" your products and services to get their jobs done, too

Products and services come and go but the jobs people want to get done remain stable over time. By explaining why customers buy what they do, JTBD gives managers a predictive theory:

"If you can help your target customers get an important unsatisfied job done better than the competition, then they will value your new offering."

This is like the doctor who can confidently put a cast on the arm of a patient once an x-ray reveals the broken arm. The physician has a high level of confidence that this treatment will work because they understand what the patient is trying to accomplish, the cause of the problem, and how to resolve it.

JTBD is like an "x-ray" of the target customers' condition. It delivers a more thorough and accurate diagnosis of the customers' condition (their needs) than was previously possible. It reveals:

- The jobs your target customers are trying to accomplish (functional, emotional, and social)
- How they measure success getting the functional job(s) done
- Where the important unsatisfied needs lie (these are opportunities for innovation and growth)

...with statistical validity.

Because JTBD reveals causality - that is, *why people buy products and*

services - JTBD is more predictive of success than "predictive analytics" which is still working in the realm of correlation.

Innovation will always have some solution risk - i.e., the risk that you cannot make what customers want. But JTBD minimizes the biggest risk - market risk - i.e., the risk that customers won't want what you make. Knowing where to focus your creativity makes all the difference in the world.

You don't have to increase your "tolerance for risk" to be more successful at innovation. You can significantly reduce your risk and dramatically increase your likelihood of success at the same time. JTBD is an innovation in innovation management.

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About the Author:

Urko Wood founded *Reveal Growth Consultants* in 2012 to help companies turn innovation and growth into a repeatable business process. He has created a free PDF explaining how over 400 of the Fortune 1000 have done so called **Rethinking Innovation: How the Jobs-to-Be-Done Approach Delivers Dramatically Better Results.**

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Tom Koulopoulos

Single biggest obstacle to artificial intelligence is this obscure factor

The promise of A.I. seems to be right around the corner, but not unless we deal with one critical challenge that would delay A.I. by decades.

The promise of A.I. is everywhere and in everything. From our homes to our cars and our refrigerators to our toothbrushes, it would seem that A.I. is finally ready to revolutionize our lives and our world.

Not so fast.

While computing power and advances in computer architectures have finally reached a point where they can learn quickly enough to achieve human-level intelligence, in narrow applications, there's still one part of A.I. that virtually nobody is talking about. And it's likely to be the single greatest limiting factor in the progress of A.I.

First, some background to help provide some perspective.

The Bottomless Cloud

We often hear about how the rate of data storage is increasing exponentially. For example, it's projected that by 2035 the world will have access to more than one yottabyte of data — that's one million petabytes, or more than the number of stars in the visible universe. In my new book, *The Bottomless Cloud*, we project that by 2200, at a rather conservative 40 per cent compounded annual growth rate, storage capacity will exceed the storage available if we were to use every atom that makes up our planet!

That all sounds very cool and it makes for great graphics and PowerPoint slideware, but the math ignores the simple fact that while data is itself an infinite commodity, its storage has very real and severely limiting costs. Yes, that cost is going down as storage densities go up, in concert with Moore's law, but not fast enough. A petabyte in the cloud today costs about \$400,000 on a traditional cloud such as Amazon's S3, or about \$60,000 on a next-generation cloud such as Wasabi's Hot Cloud. If the storage cost trends of the past 60 years continue, that petabyte will cost pennies by 2060. So, what's the problem, right?

The problem is that when you start looking at just how much data is required for A.I. to achieve human-level intelligence, you soon start to realize that our current and near-term data storage alternatives will simply not work, pushing A.I. out by decades. For example, to fully encode the 40 trillion cells in a human body would require 60 zetabytes of digital storage. This means that even at one penny per petabyte, it would cost somewhere on the order of \$5 trillion to create a digital twin for every human on the planet. That's about 25 per cent of U.S. GDP.

The Real Price of Autonomy

An even better example, and one closer to home, is that of autonomous vehicles (AVs). One of the least often talked about implications of AVs is that their relationship with data is radically different than that of almost any device in the past. (By the way, what I'm about to describe applies equally to any device that relies on A.I. and even rudimentary machine learning.)

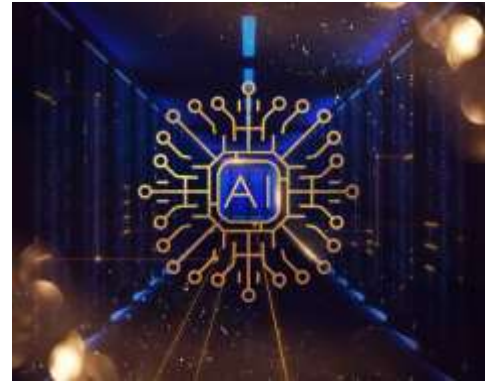


Image Credit: "Artificial Intelligence & AI & Machine Learning" by mikemacmarketing is licensed under CC BY 2.0.

The decisions an AV makes consist of two critical components: First, they need to be made fast, typically in fractions of a second, and second, the AV needs to learn from its decisions as well as the decisions of other AVs. The implications of this are fascinating and unexpected.

Because of the speed with which decisions need to be made, the AV requires significant onboard computing power and data storage capability. The increase in onboard data storage is the result of all of the sensors, contextual data about the vehicle and its environment, and data gathered from communication with other AVs in its proximity. This onboard data is used for real-time decision-making since the latency of communicating with the cloud can be a severe impediment to the speed with which these decisions need to be made. It's one thing to drop a cell call with your co-worker and another altogether for an AV to not have access to the data needed to make a nanosecond decision.

The volumes of data that go into this sort of real-time decision-making, and the gathering of all the contextual data that goes into

them, then need to be uploaded to the cloud to fuel the ongoing learning that is so critical to future decisions. This creates a cycle of decision-making and learning that dramatically accelerates the rate of both data capture and storage.

The net effect is that while an AV today may generate somewhere in the neighbourhood of one to two terabytes of data per hour, the increase on onboard sensors as AVs progress to full autonomy will result in a dramatic increase of data storage requirements, with the potential for a single AV to generate dozens of terabytes hourly. Storing this all on board is well outside the scope of any technology available today or in the foreseeable future. Yet it is also well outside the cost-effective scope of the big three cloud storage solutions from Amazon, Google, and Microsoft.

For example, if an AV generates 20 terabytes of data a day (which is an incredibly conservative estimate), the storage requirements would amount to 7.3 petabytes yearly. At the current costs of cloud data storage, that would amount to approximately \$3 million annually. That's 60 times the cost of the automobile!

Fuelling the Revolution

The bottom line is that A.I. is simply not affordable at these costs. Which brings up a fascinating analogy that's just as rarely talked about.

In the very early part of the 20 century, as gasoline-powered cars were just beginning to make their appearance on roadways, the infrastructure of gas stations didn't exist. Early car owners would buy their gas at the general store or from modified heating oil trucks. A gallon of gas cost between \$5 and \$8 in today's dollars. It wasn't until the 1920s and '30s that gas prices dropped to an affordable rate of about \$2 a gallon. That fuelled the automotive industry. Without that affordability, personal transportation would have not taken off the way it did as quickly as it did.

The same applies to the evolution of A.I. And, although I'm using AVs as an example, the logic applies to any fully autonomous device.

The challenge isn't proving that A.I. works. It's easy to do that as long as you don't have to worry about the cost of data storage at scale. For example, Google proved that DeepMind's AlphaGo Zero could win at the 3,000-year-old game of Go against the world's reigning Go champion Lee Sedol. Scaling A.I. so that it can be used broadly and affordably is where the challenge sets in. This isn't a small problem. Many of the areas where A.I. promises to have revolutionary impact, such as health care, transportation, manufacturing, agriculture, and education, are desperately in need of quantum advances in order to scale to meet the needs of the seven, soon-to-be 10, billion inhabitants of the planet.

So, is this a hard stop for A.I.? It may very well be if a few things don't happen.

- First, we will need some monumental improvements in storage technology. Don't discount this. In 1960, an IBM 350 disk drive held about 3.5 megabytes and weighed in at two tons. Today, we can store 300,000 times as much data on a device that is one millionth of the weight.
- Second, we need to challenge the antiquated and ridiculously complex cloud data storage pricing models of the big three, which use the industrial era notion of tiered storage. Basically, it's a carryover from file cabinets and banker's boxes filled with paper. Locking digital data up in cold storage eliminates its value.
- Third, the cloud itself is evolving. Having only three options for cloud storage is unlikely to provide the sort of competitive pressure and innovation needed to drive costs down quickly enough to meet the demand created by A.I. and machine learning applications.
- Fourth, at some point this will become an issue of national importance. Whichever nation is

first to fully develop A.I. is very likely to have an enormous advantage over other nations. (Check out my **podcast** in which I talk about Putin's quote on this topic.) In some ways, this is not different from the nuclear arms race, with the exception that you cannot police who owns A.I. and how they use it. If data is indeed the new oil, then we need to think about its value from the standpoint of the value it has for a national competitive agenda.

The bottom line is that we need to challenge everything from the business models to the technologies used for data storage and make investments in data a national priority. In much the same way that the infrastructure for electric utilities was the foundation for 20th-century industry, the data utility will be the infrastructure for the 21st century.

A.I. may well hold the answers to many of the largest problems humanity will face as we move toward the inevitability of 10 billion global inhabitants. But it's only going to give those answers up if we are able to affordably capture and store the data needed to realize its promise.

This article originally appeared on Disruptor League:
<https://www.disruptorleague.com/blog/2019/09/23/single-biggest-obstacle-to-artificial-intelligence-is-this-obscure-factor/>

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Tom Koulopoulos is the author of **13** books and founder of the **Delphi Group**, a **30**-year-old Boston-based think tank and a past Inc. 500 company that focuses on innovation and the future of business.

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David Burkus

How to build resilient teams

Teams today are asked to do more and more with less and less. The demands on their time have only increased. And so has their uncertainty. That leads to a lot of stress, potential setbacks, and failures. Overcoming these obstacles requires building a resilient team.

And that starts with understanding what a resilient team is. Resilience isn't toughness. Resilience isn't about continuing to take punches. It's not about bouncing back. It's about the ability to bounce forward. Resilience is the ability to assess, adapt, recover, and grow from challenges.

In this article, we'll outline the four building blocks of resilient teams.

Awareness

The first building block of a resilient team is awareness. The team needs to be aware of the situations, tasks, and environments that can trigger stress. Stress is often defined as a **nonspecific (common) response to demands**. So having too much to do and not enough time to do it can be an obvious trigger. But beyond capacity, being assigned tasks that are too vague or being asked to work in **environments that are toxic** or negative can also trigger stress responses, even if the demands on the individual and team's time are minimal. Given all these potential triggers, it's worth bringing the team to a sense of awareness about what specific situations trigger stress for them, so that those situations can be avoided, but also so teammates know when and how to support each other in those situations.

Framing

The second building block of a resilient team is framing. How teams frame the events and situations around them affects how stressed they feel. In particular, when teams feel that demands and situations are outside of their control, they're more likely to feel stressed. However, adopting an internal or external locus of control is a choice. Individuals and teams may not be in control of what happens to them, but they can still control their response. And in focusing on that response, they reframe the situation. In addition, teams can reframe many stressors as growth opportunities. Whether successes of failures, new demands on a team create learning opportunities. Teams either learn in the moment and meet the demand, or fail and then look to team leaders to guide them through an after-action review to distill lessons for next time. In any case, how a team frames what it's doing and what happens to it will have a significant effect on how resilient they become.

Exposure

The third building block of a resilient team is exposure. Growing resilience is like growing a muscle. You cannot remove stressors from an individual or team and expect that to make them stronger. The opposite is true. Teams need to experience stress. Teams need to be tasked with new and bigger challenges in order to grow. The trick is to lead the team into the right balance of stressful demands and their capacity to achieve them. Psychologists often call this "eustress," the perfect match between demands and ability. As a leader, this usually means monitoring the capacity of the team and how new demands reduce that capacity—with the goal being to hit the sweet spot between what the team can handle and what they're being asked to do. Too much will trigger distress, too little will

trigger boredom and resilience will dissipate. One simple way to monitor capacity is to make priorities clear. Even when new tasks are added, make it clear where those tasks fit into the existing list of priorities so teammates know where to focus and what to ignore. They'll spend their capacity on the most important tasks and, if some get missed, they'll be the least damaging to performance.

Recovery

The fourth building block of a resilient team is recovery. Just like weight training to grow a muscle, resilience isn't just grown by exposure to increasing demands—it also requires recovery time for growth to occur. Recovery happens in two ways. The first is in the moment, teaching them strategies like mindfulness, meditation, or other ways to deal with stressful situations as they occur. The second is over the long-term, making sure individuals and teams have planned downtime after periods of high work demand. Recovery time needs to be experienced on a team and an individual level. So, team leaders need to manage capacity to provide days and weeks where the workload is limited, but also ensure that individuals are using the time off available to them to recover and grow on their own. This may even mean making sure leaders are modeling the way and demonstrating their own need for mindfulness and use of vacation time. One of the biggest barriers to recovery in modern work is people feeling like they "don't have time" for time off. But without making time for it, performance and resilience both suffer.

While it may at first seem like a linear process, growing a team's resilience through these four building blocks is actually more simultaneous. Resilient leaders monitor how a team is doing on

all four dimensions at once and make adjustments accordingly. But those little adjustments compound and grow, and the team's resilience grows alongside it—which sets the team up to do its best work ever.

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About the Author

One of the world's leading business thinkers, David Burkus' forward-thinking ideas and bestselling books are helping leaders and teams do their best work ever.

He is the best-selling author of four books about business and leadership. His books have won multiple awards and have been translated into dozens of languages. His insights on leadership and teamwork have been featured in the *Wall Street Journal*, *Harvard Business Review*, *USAToday*, *Fast Company*, the *Financial Times*, *Bloomberg BusinessWeek*, CNN, the BBC, NPR, and *CBS This Morning*. Since 2017, Burkus has been ranked as one of the world's top business thought leaders by Thinkers50. As a sought-after international speaker, his TED Talk has been viewed over 2 million times. He's worked with leaders from organizations across all industries including Google, Stryker, Fidelity, Viacom, and even the US Naval Academy.

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Neil Edwards

Tide takeover of Funding Options

The recent news that Tide is to acquire Funding Options got me thinking.

Why is that market places have struggled to dominate in B2B Finance?

Surely, as a concept, "MoneySupermarket for business finance" should fly. The market for business finance has never been so varied and SME's relationships with their banks have become ever more distant.

What could possibly stand in their way?

Well, a fair bit it seems.

Firstly, there is the simple question of **awareness**.

Do enough small businesses know that these marketplaces exist? In fairness, Funding Options has done an excellent job with its search marketing strategies, and features prominently in search results for a great many products.

But, as MoneySuperMarket and others will attest, it takes investors with nerves of steel and pockets as deep as oceans to build and maintain the awareness that a mass-market provider needs.

Then there is **delivery**.

The theory of "go online, find a product, fill in the application, get a decision, drawdown the funds" is much more nuanced in practice, as any traditional broker will tell you.

"Fintech's want scale, low touch and standardisation. Business finance, especially the quirker end of it, requires a bespoke, hands on approach in most instances."— Ian Hepworth, *Funding Solutions UK*

Deals need structuring, business cases

need presenting and terms need negotiating. A marketplace might be part of an initial search process, but it is easy to see how a small business owner could become overwhelmed midstream and either abandon the process or resort to something more traditional.

The other side of the delivery coin for a broker business is, of course, delivering for the lenders.

Lenders are particular. They don't want to be on the receiving end of introductions they can't write or left holding the baby if a deal goes wrong through default or fraud. Get it wrong too many times and lenders quickly turn away. This diminishes the options that can be offered to the customer.

And finally, the small issue of **profitability**.

Marketing is expensive (there, I said it) and so too are the people and infrastructure needed to support delivery. The business model needs to generate revenues in excess of these costs - or at least have the potential to generate the revenues in the future.

A small commission on a deal requires a significant amount of deal volume. That is hard enough for a lender that is keeping all the margin, let alone for an introducer that is only "clipping the ticket".

Added to this, only a small percentage of the deals originated generate revenue. Applications are declined and borrowers change their minds - all creating cost without income.

So, we quickly go from a brilliantly simple idea in concept, to one that is high in overhead and low in margin - not your typical formula for success.

Can the new owners make it work?

The rationale for the deal has a familiar ring to it: "We know that getting credit is even more important to our members in these

challenging times: not just in terms of the rising cost of doing business, but also when High Street banks are typically slower to offer smaller businesses loans” says Oliver Prill, CEO of Tide.

But this hasn't just happened. We've been hearing it since 2008.

Tide will bring to Funding Options access to a customer base approaching half a million, which should, in theory, lower acquisition costs. This will only work in practice if Tide customers are of the right credit quality and have an appetite to borrow.

Economies of scale might be achievable across the combined marketing and infrastructure budgets allowing costs to be cut or a bigger assault to be made on the market.

Elsewhere, the Funding Options technology could be the draw, new products or new markets could be in the planning. There are no hints to either in the initial announcement, although we do know Tide plans to launch in India soon.

Time (and the Tide) will tell. One thing is for certain, other marketplaces will be watching with interest.

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About the Author

Neil is a Chartered Marketer and Fellow of the Chartered Institute of Marketing with many years experience in marketing, brand and communications.

His experience includes being a Director of Marketing in The Royal Bank of Scotland Group where he was responsible for brands in the UK, Ireland and the US. Those brands include Lombard, Jamjarcars.com, Angel Trains and Dixon Motors.

Entrepreneurial, creative and energetic, Neil's success has come from a pragmatic and intelligent approach to combining marketing with business needs.

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How to Schedule an Email with the Send Later Feature

To set an email to Send Later, you'll need to have **iOS 16 installed on your iPhone**. Next, you'll either need to find an email to respond to or write an email from scratch. For this example, I will create a practice email to send to myself, and I suggested testing out this feature by doing this as well. For more great new iOS 16 tips, check out our **Tip of the Day** newsletter.

1. Open the **Mail app**.
2. Create a new email (or find and open an email, then tap reply).
3. Select a recipient, type a subject line, and draft your email. Tap and hold the send button until a drop-down menu appears.
4. You'll see several pre-set delivery times. To send it at a custom delivery time, tap Send Later....
5. Use the calendar to select a month and date.
6. Tap the time to select the time and time zone.
7. Tap Done.
8. Once you schedule an email to Send Later, you will see it in a folder called Send Later. To see it, tap Mailboxes.
9. Next, tap Send Later.
10. If you open the email, you can tap Edit to change the delivery date and time.
11. You can also tap Cancel Send Later. If you do this, you'll still have to tap the send button to send the email.

iPhoneLife

Web: <https://www.iphonelife.com/>





Ron Kaufman

Eight ways to get close to your customers (and learn how to improve the customer service experience you provide)

Want to add more value to your customers? Be sure you know what to add!

Here are eight proven ways to get close to your customers and find out what they value, what they care about, what they really want:

1. Ask them! Whether in print, in person or over the phone, nothing beats asking customers exactly what they want, and how they want it. (Ask them what they don't want, too!) Use printed sheets, mail-back forms, comment cards, telephone scripts and more.

2. Conduct focus groups. Bring a group of customers together for an open-ended chat session. Set them at ease and get them talking about what they really like, don't like and wish they could get from your organization. Don't defend, justify or argue. Just ask questions and take good notes. Follow up with a sincere and generous 'Thank you!'

3. Study complaints and compliments. Every message from a customer brings value to your organization. Compliments show you what to reinforce. Complaints point to new ideas to boost customer loyalty and action steps for customer service improvement.

4. Set up a customer hotline. Some customers will tell you what they think, but they want an 'anonymous' way to do it. Fine! Set up a special voice recording 'hotline' for customers only. And don't worry about

receiving any strange messages; just sort through them for the gems!

5. Hire a Mystery Shopper. Have someone you trust mingle with your customers and strike up conversation to find out what they like or do not like about their customer service experience with your organization.

6. Become a customer of your best competitors. Use all their products and services, and compare them to your own. Ask their Customer Service Center to describe all the services available in detail. Then copy the best and do better than the rest.

7. Visit your customer's site. Go to your customer's physical location to see exactly how they put your products and services to use. See with your own eyes what works and what doesn't, what gets used all the time and what gets left behind.

8. Go online to seek more feedback. Find an Internet user's group related to your industry or topic. Read the postings for new customer service ideas and information. Participate in the discussions. Follow up by e-mail to gain even deeper customer experience insights.

Key Learning Point
Before you invest time, money and effort into 'adding value' to improve your customers' experience, make sure you know exactly what value to add!

Action Steps

Stay close to your customers throughout the year with a robust customer experience management program of connection and consultation. Your customers will appreciate the contact, your staff will learn from the customer service insights, and your business will grow from the continuous, constructive communication.

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About the Author

Ron Kaufman is the world's leading educator for uplifting service performance and building service cultures. He helps leaders, teams, and organizations learn how to serve better, care more, and generate new value in the world. Ron is author of the New York Times bestseller, "Uplifting Service! The Proven Path to Delighting Your Customers, Colleagues and Everyone Else You Meet" and 14 other books on service, business and inspiration.

Ron's unique approaches to learning and leadership have been featured in the New York Times, the Wall Street Journal, and Harvard Business Review. For many years, GlobalGurus has ranked Ron the #1 Customer Service Guru in the world.

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Paul Sloane

Try something different

“If you always do what you’ve always done, you always get what you’ve always got.” This trite saying crops up all over the place. It is variously attributed to Henry Ford, Albert Einstein, Tony Robbins, Marian Diamond and several others. The trouble is that it just is not true. The world changes. It is volatile and uncertain. Things which worked well last year might work better this year but, more likely, they will work worse or not at all. If I always put \$50 worth of gas in my tank then I will get a lot less fuel today than I did a few months ago.

Over the past 30 years things have become more expensive – except those that haven’t – like the costs of data storage or flights. Markets change, fashions change, attitudes change. What was acceptable in the past might not be acceptable now – because of Covid or Climate Change or Metoo or any number of other influences. If what you always did gave you the same results then we could plan our lives quite happily.

We could rely on similar outcomes for our marketing and sales campaigns. But we know this is just not the case. Campaigns which worked well in the past often run out of steam and need to be replaced. In many cases the saying is used to urge you to try something different. And that is worthwhile. We should accept uncertainty (as a certainty!). We should question every assumption.

We should try many experiments to improve our understanding of a world that is changing around us. A better motto might be; “If it works, keep doing it. If it no longer works, stop doing it. Keep asking questions and trying something different to see what works.” This advice does not trip off the tongue like the the first saying. But I am sure it is a better guide.

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About the Author

Paul Sloane is an author and expert on lateral thinking in business. He has delivered hundreds of talks to executive audiences around the world. His talks are different because they challenge your thinking head-on. He is a skilled facilitator and course leader who helps top-level teams achieve breakthrough results in their meetings. He helps companies overcome the problems they have making innovation happen. He can improve creativity and lateral thinking for leaders with leadership and innovation master classes. This results in a more agile culture, more ideas and successful innovation.

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businessVision

We are different to other accountants

We work much more closely with our clients than traditional accountants. We also have a much smaller number of clients than normal and are selective in the clients that we act for. We want to get to know our clients businesses inside out, enabling us to easily identify problems and spot opportunities. We want to help improve profits and encourage growth.

Our mission is to always add value

Whatever we do for you, we will always carry out our work with the aim of adding value to your business. We run a very cost effective business by making the most of modern technology and homeworking, but we will never be the cheapest solution. John Ruskin defined value as follows:

"It's unwise to pay too much, but it's also unwise to pay too little. When you pay too much you lose a little money, that is all. When you pay too little, you sometimes lose everything, because the thing you bought was incapable of doing the thing you bought it to do.

The common law of business balance prohibits paying a little and getting a lot. It can't be done. If you deal with the lowest bidder, it's well to add something for the risk you run. And if you do that, you will have enough money to pay for something better."

A unique feature of our service is fixed price agreements

Once we have established your needs we will give you a guaranteed fully inclusive price from the start. This will give you peace of mind and no surprise bills.

Background

businessVision are a small friendly firm of Chartered Accountants specialising in small and medium sized businesses. The practice was formed by Marc Lawson in 1985.

Our aim is to provide small and medium sized businesses with information and advice that goes beyond the traditional accountancy services of preparing accounts and tax returns.

businessVision benefit from having a stable number of long serving team members and a reputation in the South West as being a practice that is different from the typical accountancy practice, is small and friendly, but able to offer the type of services more commonly associated with large accountancy firms.

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Our philosophy is to provide a high value service by:

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- Being an indispensable part of your business

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