



Chartered Accountants &
Statutory Audit Firm

Glebe House, Glebe Place,
Killamey, Co. Kerry, Ireland.

tel: 064 6633444/ 6633569

fax: 064 6634166

email: info@ockt.ie

Visit our website: www.ockt.ie



How to Get Referrals and Recommendations

Referrals are an invaluable source of new customers for small businesses. When a friend or colleague recommends your business, the selling is already done for you. Here's how you can encourage existing customers to give you referrals and good reviews online.

Customer referrals are one of the leading sources of business for service contractors, consultants, and many other types of small businesses. When a customer is ready to hire a contractor or buy a product, they often start by asking family members, friends and business associates for recommendations. Alternately, they may have heard someone praising a product or service, or noticed a contractor working at a friend's house or business, and ask those contacts how satisfied they were with the work.

Another thing they do before they make a purchase is go online and look for ratings, reviews and comments posted on social media pages, the Better Business Bureau, Angie's List and similar resources.

As a small business owner, you probably realize that those personal recommendations, testimonials and good reviews are invaluable for your business. They help you acquire customers without having to "sell" people on hiring you. But if you're not getting referrals and high ratings, what can you do about it?

1. Be worthy of referrals.

This should be a no-brainer, but one of the reasons homeowners and businesses look for and rely on referrals to find contractors is because they've had bad experiences or heard stories from friends and associates about contractors that did bad work, were unreliable, untrustworthy or unprofessional. Among common customer complaints are:

- Not showing up when you said you would
- Not answering your phone or returning calls
- Hidden costs or extra charges that weren't in the contract
- Leaving jobs partially finished when they could have been completed without delay. (For example: you pave half of a patio, then leave midday to go

start another customer's job.)

- Making promises you don't keep
- Taking much longer than estimated to finish jobs
- Not fixing problems that develop. Your customers won't have anything good to say about you if you don't acknowledge and fix problems in a timely manner. (Worse, all the bad things they have to say may wind up on review sites and social media.)
- Making and leaving a mess
- Doing a poor job

2. Build a referral network.

In many occupations, a variety of separate skills and independent contractors are often needed to complete a job. Get to know these people in your field (i.e., if you're a carpenter, get to know the good electricians and plumbers, for instance), and then talk to them about referring business to one another. Be sure the people in your network are worthy of referral, since your customers will be unhappy if you refer them to someone who doesn't do a good job.

3. Go that "extra mile" for customers.

While it doesn't make sense to spend a lot of time or money doing non-billable work for customers, if you're doing a major project for a client, doing a small, extra task at no charge can get you some great referrals. For example, a home improvement contractor was finishing a basement for a family and noticed that there was no handrail on the two steps leading to the front door of the home. One of the homeowners had trouble climbing stairs, so the contractor built the customer a railing for the front steps at no charge out of materials he had left over from another job. The homeowner was so pleased with the way the basement came out and the fact this contractor added the outdoor railing at no charge that he mentioned the contractor's name to several friends, and the contractor wound up getting several new jobs as a result.

4. Ask satisfied customers for referrals.

Your customers may love what they bought from you, but they may not think about referring you to anyone, if you don't ask them to. The time to ask is right after you've finished their job, or completed a sale. Be specific when you ask. Don't just ask the customer to tell their friends about you. Ask if they know anyone who's looking for your services, and if they say yes, ask if they'll give you the person's name.

5. Give a few business cards to customers when you've finished their job.

That way they won't have to write out your business name and phone number if friends ask for recommendations. They can just hand them a card. Include a magnetized business card or two, particularly if you perform services for consumers. Those may get used to tack up notes on the fridge, making your name and phone number easy to find.

6. Ask customers if they'll review your business online.

If they say "Yes," help them to take action by sending them an email that includes a link they can click on to rate your site on your Google or on other social media sites on which you'd like reviews.

7. Turn verbal testimonials into published ones.

If a customer praises your work to you in person, ask them if they would post the comment on your social media page. If they agree, write down the comment and send it to them in email along with the link to post it. That way they just have to copy and paste – they don't have to try to remember what they told you or think of anything new. Another option: ask the person for permission to post the comment they made as a testimonial on your website.

8. Use your vehicle to get referrals.

One way to get referrals is to have your business name and logo seen in a lot of places. One way of accomplishing that – particularly in small towns – is to be sure the name and phone number are prominently displayed on your vehicle. If you're using a vehicle that you don't want to have painted with your business name (your family car or van, for instance) get magnetic signs and attach those to your vehicle.

9. Use yard signs on jobsites to get referrals.

If the nature of your business is such that the work you do at job sites spans several days or weeks, set up yard signs on the properties you're working at. The signs should be large enough so your name and phone number can be read from the road. That way curious passersby (and in most neighborhoods, that will be pretty much everyone who passes by) can see who is doing the work without contacting the property owners.

10. Reward customers who refer new customers to you.

The type and size of the reward would depend on the types of jobs (and their cost) that you normally do. A company that installs air conditioners and heat pumps in homes gave a customer a €100 gift card after they got an €18,000 job as a result of the customer's recommendation.

11. Thank people who refer new clients or patients.

If the nature of your business doesn't lend itself to rewarding people for

referrals (or if doing so is prohibited by law or industry standards), send a handwritten note thanking the person for their referral. Doing so accomplished two things. It shows the person who made the referral that you appreciate them. And, it shows the person who made the referral that their customer, client, or patient followed up on their suggestion.

12. Be active in community groups and projects.

The owner of a landscaping and lawn service sponsors a community beautification program each year that plants flowers along a main road in the town. A woman who creates and sells gift baskets gives gift baskets to several community groups to raffle off at fund raising events. The events include her business name in the promotions for the auctions. Just showing up regularly and talking with other members of local groups will help you get known and recommended, too.

13. Deal proactively with complaints.

Even though you strive to do be excellent at what you do, you may still get an occasional complaint from a customer. Sometimes things just go wrong. When they do, fix the problem as quickly as possible. If you're dealing with an irate customer whose complaint you think is unfounded, you should still politely try to resolve the dispute (and keep a record of the things you offered to do, and their response.) The reason: Unhappy customers don't just complain about their experience to friends and family, they go online and post negative reviews on your social media pages, social media review sites, the Better Business Bureau, and other places, effectively spreading a negative review about you to thousands of possible customers. If you make a good-faith effort to solve their grievance, it may keep them from posting negative reviews.

Digital Marketing: What's Working for Small Business

Marketing and staying on top of the latest marketing trends have always been a challenge for small businesses, but those activities have become particularly difficult in recent years.

The Internet, smartphones and other technological advances continue to create a plethora of new tactics for marketing a business. Meanwhile, they have reduced the effectiveness of some marketing methods small businesses have traditionally used.



Those facts have created a conundrum for many of the country's small and micro-sized businesses. With few or no employees, small business owners and independent contractors are tasked with both running the day-to-day operations of their business and figuring out what digital marketing is all about, or which digital media marketing tactics are working for small businesses now. Should they be writing blogs, posting in social media, using email marketing? What about search engine optimisation (SEO), paying for ads in search or on social media sites or other digital outreaches to develop an audience and customers? Or why not ignore it all and keep doing business the way they always have?

Digital Marketing – A Must for Today's Small Businesses

Digital marketing isn't really a "trend" anymore. Instead, it has become a critical way of reaching, interacting with and bringing in business in today's world. Avoiding digital marketing

tactics, or making random stabs at using different techniques is a big mistake no matter how small your business is.

That's because your customers and clients are online – and they are online frequently. Digital media usage spans all age groups, too.

The activities they are pursuing on their digital devices encompasses everything from reading emails (the most frequent use) and using social media, to researching and buying what you sell. While they are online, they are leaving

digital data breadcrumbs that currently allow businesses to laser-focus marketing on likely prospects in most geographic locations. Additionally, they often volunteer email addresses or phone numbers so they can receive information, vouchers, and other notices from companies they may want to do business with. If they don't find you online, their business will go to someone else.

Relationship Building Matters More than Ever

Small and local businesses have traditionally found that relationship building and word of mouth marketing are what brings in business. That hasn't changed. But what has changed is the importance of combining offline activities with online communications to build those relationships and spread word of mouth. Providing useful buying information and staying in touch with clients and prospects online have become an important part of the process.

An online social and business connection network used by three million SMBs, recently polled more than 30,000 marketing experts in its network to see what marketing tactics they recommend for most small businesses. The poll showed, The top three marketing efforts that should give small businesses the best results this year are: Social Media Marketing (18%), Content Marketing (15%), and Email Marketing (14%). They also found a combination of these three approaches to be most effective for marketing our small business, as well.

Small business marketers favoured Social Media Marketing because it can be laser-targeted to reach key audiences and it's generally affordable for most small business owners. Content Marketing was praised as one of the best ways to generate leads and new business by showcasing an owner's expertise and energizing inbound marketing. And finally, updated Email Marketing is still very popular, because it remains a very cost-effective outbound marketing option."

The Key to Evaluating Marketing Trends and Tactics

A "trend" is the general tendency, behavior or direction something is taking. In other words, it's something a lot of people seem to be doing or talking about. To figure out what's going to work for your business, think about who your customers are, which customers you might be missing, and how they want to discover and shop for the things they need. Then choose the digital marketing strategies that are likely to get your business seen when your customers are looking for you.

One last tip: don't let all the digital marketing options overwhelm you. For maximum effectiveness, you may need to combine several tactics, but the way to get started is one step at a time. Learn about and try one tactic, test it, and measure your results and see what you can do to improve results, then do the same with other internet marketing techniques.

Irish VAT Changes in 2019

Value Added Tax (VAT) is a tax charged on the sale of most goods and services in Ireland.

There were some changes to VAT rates announced in Budget 2019 – and these changes started from January 1st 2019. The main change was the withdrawal of the special 9% rate for most tourism related activities – (raised to 13.5%).

Listed below are the VAT rates that will apply from January 1st 2019

- **23% is the standard rate of VAT and all goods and services that do not fall into the reduced rate categories are charged at this rate. See below for reduced VAT rates.**
- **13.5% This lower rate of VAT is charged on items including:**
 - fuel (coal, heating oil, gas), electricity,
 - vet fees,

- building and building services,
- agricultural contracting services,
- short-term car hire,
- cleaning and maintenance services.
- Catering and restaurant supplies, including vending machines and take-away food (excluding alcohol and soft drinks sold as part of the meal)
- Hotel lettings, including guesthouses, caravan parks, camping sites etc
- Cinemas, theatres, certain musical performances, museums, art gallery exhibitions
- Fairgrounds or amusement park services
- Hairdressing services.
- **9% is a special reduced rate of VAT for:**
 - newspapers
 - Facilities for taking part in sporting activities including green fees charged for golf and subscriptions charged by non-member-owned golf clubs.
 - electronically supplied publications

- **4.8% is a rate of VAT specifically for agriculture. It applies to livestock (excluding chickens), greyhounds and the hire of horses.**
 - 0% (Zero) VAT on:
 - all exports
 - tea, coffee, milk, bread
 - books
 - children's clothes and children's shoes,
 - oral medicine for humans and animals,
 - vegetable seeds and fruit trees, fertilisers, large animal feed,
 - disability aids such as wheelchairs, crutches and hearing aids.
- **Exempt There is no VAT on:**
 - financial, medical or educational services.
 - You should also not be charged VAT for live theatrical and musical performances (except those where food or drink is served during all or part of the performance)

Solar Electricity Grant

Turn your home into a renewable power station!

SEAI are now offering a grant for Solar Photovoltaic panels to generate electricity for homeowners. Generating electricity from solar.

The term 'solar panel' is often used interchangeably to describe the panels that generate electricity and those that generate hot water. Solar panels that produce hot water are known as solar thermal collectors or solar hot water collectors. Solar panels that produce electricity are known as solar photovoltaic (PV) modules. These panels generate DC electricity when exposed to light. Solar PV is the rooftop solar you see on homes and businesses. PV or photovoltaic solar panels turn daylight into electricity and provide you with energy and electricity to power your TV, kettle, toaster, phone charger, radio, oven and so on.

Installation of domestic solar PV system
A domestic solar PV system consists of a number of solar panels mounted to your roof (or in your garden) and connected into the electrical loads within your building. The solar panels generate DC (direct current – like a battery) electricity, which is then converted in an inverter to AC (alternating current – like the electricity in your domestic socket). Solar PV systems are rated in kilowatts (kW). A 1kW solar PV system would require 3 or 4 solar panels on your roof. Any excess electricity produced can be stored in a battery, or other storage solution like your hot water immersion tank. It can also be exported from your house into the electrical network on your street.

New rebate for Solar PV

We are delighted to offer homeowners a rebate to support the installation of Solar PV panels and battery energy

storage systems. This will reduce the electricity you currently purchase from your supplier and save you money. Support is available to all owners of dwellings built and occupied before 2011 and where SEAI have not previously provided support for solar PV system at that address. This is available for all new Solar PV installations from Tuesday 31st July 2018. You can get €700 for each kW of solar PV installed up to 2kW. This "kW" is the power output of the panel. Each manufacturer has a different output for their panel. Most homes typically install 1.5 to 2kW solar system which is equal to about 6 panels. Taking the example of a 6 panel system with an output of 1.8kW, this would be eligible for $1.8 \times €700 = €1,260$. You can install any size of solar PV that suits your needs. If you install a battery storage system we will support up to 4kW of solar PV plus the battery storage system.

Switching energy supplier could save you

SWITCHING energy supplier is extremely quick and easy and it can all be done online in the space of a few minutes.

There's no need for any messy paperwork or to give 30 days' notice to your current provider before cancelling. In fact you don't even have to contact your current supplier to let them know you're leaving.

Out of all the household bills, this is by far the most simple to switch and could save you €267, on average, a year. This savings are despite many energy suppliers raising their prices twice in the last 12 months. However, if you live in a large home with three or more bedrooms, or live in a poorly insulated building, the savings will be even higher.

Recent research commissioned by the energy regulator found most householders do not realise that they must be told when their electricity or gas contract comes to an end.

People who have signed up for a discount offer have to be informed by their supplier that the deal has ended and they will return to much higher standard energy tariffs, according to the Commission for the Regulation of Utilities (CRU).

How to switch

Before switching you need to make sure that you're not in contract with your current energy supplier, otherwise you will be charged an early exit fee of €50 per fuel. Most contracts last 12 months, so if you have been with your current supplier for over a year, you should be free to switch without penalty, according to Daragh Cassidy of price comparison and switching site Bonkers.ie. Before switching you will need four key pieces of information to hand, as follows:

You will need your meter point reference number (MPRN) for electricity, and the gas point reference number (GPRN) number for gas. Both these

numbers can be found on the top of the opening page of any recent bill. You will also need a recent meter reading. Required too is a good estimate of how much energy you use each year, in kilowatt hours (kWh). This information can be obtained by looking at a recent bill. Before switching you will need the name of the price plan that you are on with your current supplier. This will be on any recent bill. If you can't find it, just give your supplier a quick call to enquire. If you have a night-saver meter, it is also

save you money. Another way to save is to consider choosing paying by direct debit. Consumers have been advised not to automatically accept retention deals offered by their current supplier. Most suppliers will offer you a retention deal at the end of your contract to encourage you not to switch and to sign up with them for another year. Although competitive, these deals are rarely the best on the market and you will usually save more by shopping around and switching to the lowest rate on the market, Mr Cassidy warned.



handy to know how much energy you use at night as this will help you get the most accurate results based on your individual energy usage.

Once you have all this information to hand, input the above information into a comparison site and you will get all the offers available from all 10 suppliers in the market.

Then switch to the best deal for you.

Tips for getting the best deals

The first thing to consider is choosing online billing. Most electricity suppliers have online billing and offer discounts if you choose it instead of getting your bills in the post. Online billing is simple, your bills are archived, you can see charts of your consumption, and you can enter meter readings online.

It is easy, less hassle, and the discounts

How to switch... electricity and gas

STEP 1 You will need your meter point reference number (MPRN) for electricity, and the gas point reference number (GPRN) number for gas.

STEP 2 You'll need to provide meter readings when you switch.

STEP 3 It takes around two weeks for a switch to complete and once it does, your old supplier will send you a closing statement, which will be based on your own meter reading. You'll need to pay that and then all your bills will come from your new supplier.

STEP 4 To find the best deals, you can use an accredited gas and electricity comparison and switching service like Bonkers.ie or Switcher.ie.

Potential savings: €267

Do PPC Ads Work for Small Business?

Do PPC ads work? Is the cost of advertising on Google and other pay-per-click networks too high for your small business?

Maybe not. Here are factors that will help you determine if advertising on search engines could be cost-effective for your company.

One of the problems small businesses struggle with when they use Google Ads (formerly called Google AdWords) is how much it costs to bid on keywords and phrases that are associated with what they sell. But despite the cost, many businesses find that advertising on Google Ads is beneficial. Here's what you need to know to decide if your business might benefit, too.

What are keywords and why are they important?

The key to making online advertising (and for that matter, search engine optimisation, too) work is having a good understanding of keywords.

Keywords and keyword phrases are the words people type into the search engine when they are searching for something. A person who wants pizza for supper might search for "pizza," or "pizza delivery," for instance. While someone who wants to look for a new chandelier might use the search term "lighting store" if they want to find a local store to look at chandeliers. And someone who wants to do a mailing for their business might search for "direct mail service."

Each time someone searches Google (or any search engine) for a term or phrase, the search engine displays pages of results called SERPs (an acronym for Search Engine Result Pages). For popular queries on Google, the SERPs contain some mixture of advertising, answer boxes or featured snippets, related questions ("People Also Ask"), images, and listings of web pages that Google found in its index that relate to what the searcher was looking for. The advertisements are marked as ads. The web page listings (free listings) are called "organic listings."

One of the factors Google uses to determine if a page relates to a search is whether it contains keyword and/or synonyms that match or answer what the searcher was trying to find.

The paid ads that match the search term are usually placed at the top of the SERP pages and sometimes at the bottom of the page as well. The Answer Box and any related questions boxes usually appear below the ads. The organic listings start below the answer boxes, arranged in order of relevance to the search term.

Because of all those items that Google displays before the first organic listing, even top-ranking organic listings are often pushed far down the search results page. Good web pages that aren't ranked at the very top get pushed to page 2, 3, or subsequent search result pages. (Other search engines work in a similar way).

Most people using a search engine don't look much beyond page one of search results. In fact, research shows that the 9th and 10th organic listings on page one of Google have a clickthrough rate of only 2%. The bottom line: if your site doesn't show up on the first page of search results, few people will find it.

How Do PPC Ads Work?

Pay per click ads give businesses the opportunity to pay to get listed on page 1 of search. In very basic terms, PPC advertising works like this: When your small business buys PPC ads on Google and other search engines, you are participating in a type of auction. You create a short ad for what you sell and specify a list of keywords for which you would like that ad to appear. These keywords should be the words your customers are most likely to search for when they want to buy what you sell.

Since there are usually many companies that want to show up for the same keywords, you have to bid on your keywords. The bids indicate the maximum amount you are willing to pay for each click on your ad when it appears for the keyword.

Google chooses which ad appears in which spot on the results page based on a combination of factors. The bid price for each keyword is one of the most important, but other factors including the relevancy of the ad to the search query, which ad spot your ad is placed in, the click-through rate on the ad, and the landing page for the ad (ie, what page people reach when they click on the ad), come into play as well.

If you bid high enough to make your ad show up, you will be charged each time someone clicks on your ad. The maximum you might be charged per click is the amount you bid for the keyword, but you could be charged less. If your keyword bid is too low, your ad may never show up.

How Much Do Keywords Cost?

A WordStream Benchmark report for 2018 shows that the average cost per click (CPC) across all industries for the search network is €2.69. But the actual cost varies a lot by industry and by keywords within the industry. The WordStream Benchmark report shows, for instance, that keywords in the legal industry average more than €6 a click, while e-commerce clicks average €1.16. In general, keywords that are associated with expensive products or services can be quite pricey. For instance, the keyword tool, Keywords Everywhere showed that a business bidding on the term "kitchen remodeling" might have to bid close to €10 a click at the time this article was written. Meanwhile, a local bakery that wants to show up for the term "bakery" and their city might have to bid €1 or less.

Does It Pay to Advertise When the Cost Per Click is High?

What small businesses forget when looking at the cost of their PPC ads, is that the way to benefit from advertising (in any form) isn't by selling one product one time to each customer. It's by winning the customer and getting repeat sales over a period of time. Those repeat sales may be additional purchases of the original product or additional products you sell to the same customer.

That's why the cost per click doesn't, by itself, determine the likely profitability of PPC advertising. Other criteria have to be considered. For starters, not everyone who clicks on an ad becomes a customer. In fact, the percent of people who make a purchase after clicking on an ad is usually quite low. The WordStream Benchmark report shows that average conversion rates vary by industry from a low of about 1.96% a high of 9.6%, but that the average conversion rate across all industries is only 3.75%

If 500 people click on your ad, and you have a conversion rate of 3.75%, that means you'll have between 18 and 19 people make a purchase. Whether or not that ad is profitable will depend on

the dollar amount of those sales, how much profit you make on the sale after you account for your product cost, labor, and other expenses, and ultimately, how many more purchases the customer makes in the future (the lifetime value of the customer.)

If you're paying €2.69 a click and 500 people click, your ad cost will be €1345. If you have 19 people make a purchase (ie, you have 19 conversions), your cost per conversion will be $\text{€}1345/19 = \text{€}70$. If you are selling just one €30 product and people don't need to buy more than one of the item, you lose money on the ad.

However, if the average customer buys five of those €30 items at a time

(making your average order price €150), and if your product cost and related expenses aren't too high, you're likely to make money on the ad. You'll make even more if the people who bought the item in quantity return in the future to make repeat purchases.

The bottom line here: If you only have one product and can only sell that one product once to each customer, pay-per-click may not work for you unless the product or service commands a premium price. But if your customers come back to buy from you multiple times, you need to consider what the value of those repeat sales are to be able to make good decisions about how much to spend on pay-per-click and other advertising.

Health Insurance Renewal

An estimated One million people are due to renew their health insurance cover in the next three months

This is the peak time for health-insurance renewals. Nearly 400,000 customers are due to renew this month and almost one million are renewing by the end of March. The healthcare market has stabilised compared with previous years.

How do you know if you're over-insured or paying too much?

You are paying too much if you have been on the same plan for three years or more. Another sign you are over-paying is if you have all the family on the same plan.

Not being on a corporate plan with guaranteed refunds on out-patient expenses could be a sign you are paying too much, as is a failure to consider taking on a small excess when you make a private hospital claim.

Not being aware of any of the discounted offers for children under 18, and paying the full adult rate for dependants aged between 18 and 24 are other signs of paying too much. And you are likely to be over-paying if your annual premium is more than €1,800 per adult for your cover.

People should not be afraid to switch insurer. Consumers are fully protected by the healthcare legislation when it comes to switching.

This means insurers must take you on regardless of your medical history or pending surgeries.

And you get full credit for time served with previous insurers. In other words, if you have already served your pre-existing waiting periods, these do not have to be re-served.

How to switch... health insurance

STEP 1 Find out what the name of your current plan is and how much your renewal premium is (e.g. VHI Family Plan Level 1; Laya

Flex 125 Explore). Decide what your budget is this year.

STEP 2 Visit the Health Information Authority's website, hia.ie, and use its comparison facility to compare this plan with others on the market, side by side.

STEP 3 Talk to your insurer or a broker. Ask them: "What is your very best plan for my budget and please include all your corporate plans." If you are considering upgrading or downgrading your plan, it will be well worth talking to them about this, too. They could also advise on any discounts that might be available, any premium reductions possible by, for example, increasing your excess, or alternative plans that may give you more benefits for the same premium.

STEP 4 Alternatively, ring your health insurer and ask for the closest equivalent plan to the one you are on at the moment. Stress you want them to consider all plans, including corporate options.

Potential savings: €300

Ways to Promote Your Business

What's the best way to promote your business? How can you advertise your business and get your name in front of potential prospects when money is tight or you're just starting up? How can you get the word out about your business in the most affordable way?



Plan your marketing.

You'll waste precious time and money if your marketing activities are random and unstructured. The key to success – it doesn't matter how big or small your budget is, define your marketing strategy before doing anything else. Start by identifying who your best prospects are, and then determine the best way to reach them. Be as specific as possible. Is the decision maker the CEO of the company, the director of human resources? Will you find them on Twitter, Pinterest, Facebook, YouTube or Instagram? What about in-person networking at local business meetings? Will you find people at those meetings who are likely prospects or who know and could recommend you to likely prospects? What about advertising? Will customers be searching for your type of product on Google? Do you want to start promoting your business to them at the start of their buying cycle, or when they're about ready to pull out their credit card and make the purchase? Write your answers down and refer to them before you start any new marketing tactic.

If you don't have a website, get one set up.

Having a website is important for marketing a business. Depending what you sell, your website serves as a lead generation tool, online brochure, catalogue, and information source for your potential customers.

Include a blog.

A blog serves two functions. It informs your customers and prospects, and the content, in turn, improves your chances of being found in search engines. You don't have to be a professional writer to add a blog. Just write information your customers will find helpful at different stages of the buying cycle or provide tips and hints on using what you sell.

Business Profile

Set up your business profile or page on social media sites such as LinkedIn, Facebook, Instagram, Twitter and Pinterest. Be sure your business profile includes a good description, keywords and a link to your website. Look for groups or conversations that talk about your type of products or services and participate in the conversations, but don't spam them with constant promos for what you sell.

Branding

If you're just starting out and don't have a business card and business stationery, have them made up - immediately. Your business card, letterhead and envelope tell prospective customers you are a professional who takes your business seriously. Be sure to list your website address on your business card, letterhead and any handouts you create. Include your main social media profile link, too, if possible.

Business Cards

Give several business cards to your customers if you are a service provider. That way, when their friends and neighbours ask them for a recommendation, they have an easy way to pass on your business name and contact information.

Suppliers

Talk to all the suppliers from whom you buy products or services. Give them your business card, and ask if they can use your products or service, or if they know anyone who can. If they have

bulletin boards where business cards are displayed (printers often do, and so do some supermarkets, hairdressers, etc.), ask if yours can be added to the board.

Memberships

Pay for membership in those groups that attract your target customers. If the group has a website and publishes a list of members on the site, make sure your name and website link get added. Once it is added double check to be sure your contact information is correct and your website link isn't broken.

Groups

Become actively involved in 2 or 3 of these groups. That will give you more opportunity to meet possible prospects. But remember: opportunists are quickly spotted for what they are, and get little business. While you won't want to become involved in many organisations that require a lot of your time in, you can -and should- make real contributions to all of them by offering useful ideas and helping with projects when possible.

Social media

Post interesting information and pictures regularly to your social media accounts. The information or photos should be interesting to your audience. Tips on how they can improve their life or business or special offers are likely to get the most likes and shares.

Boost

Pay to boost your most popular posts on social media sites. Target the boosted posts at groups of people who are most like your customers. This can be an inexpensive way of getting your business in front of potential customers in very targeted locations or who have interests that match what you sell.

Reviews

Ask Customers to Review Your Business. When someone is ready to choose a product or a service provider, they want to be assured that they are making a good choice. One way they gain that assurance is by looking at the reviews. To increase the chance that customers will leave a review, send them a note thanking them for their business, and ask them to review your site online. Include a link to a place you'd like them to post their review