

50
Technology
Tips
for a
Well-Run
Business

SCORE 
FOR THE LIFE OF YOUR BUSINESS

In Partnership With

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Dear Entrepreneur,

● **CONGRATULATIONS ON ACHIEVING YOUR DREAM OF OWNING A BUSINESS.** Through a partnership with SCORE, Canon, U.S.A., is providing online educational resources and in-person workshops to help you manage your business efficiently. Like SCORE, we understand the vital role of vibrant small business communities and are dedicated to helping entrepreneurs succeed. We are therefore happy to provide you with these useful technology tips for a well-run business.

We know technology changes rapidly and it can be a challenge to understand which trends are most useful to you as a small business owner. 50 Technology Tips For a Well-Run Business will help you save time, increase sales, keep track of inventory, manage employees and more.

If you still have more questions, fear not, SCORE mentors stand by ready to help. SCORE offers the nation's largest network of volunteer business mentors available in person and online to answer your questions and help guide you through the process—free of charge. Founded in 1964, SCORE has helped more than 11 million entrepreneurs start, build, expand and protect their small businesses.

We look forward to hearing about your continued success!

All the best,

Your partners

SCORE and Canon, U.S.A.



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Use Technology to...

P.2

COMMUNICATE WITH CUSTOMERS

1. Use VoIP to communicate wherever you are.
2. Save time and money with Web-based conference calling and videoconferencing services.
3. Use social networks to survey your customers.
4. Use social networks to listen in on what customers are saying about your business and your competition.
5. Use responsive website design to attract mobile customers.

P.4

PROVIDE CUSTOMER SERVICE

6. Use social networks to provide customer service.
7. Develop or install mobile apps to provide customer service.
8. Use helpdesk software to streamline customer service.
9. Use live chat to provide customer service.
10. Let customers book their own appointments.

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COLLABORATE

11. Store and share files in the cloud.
12. Use project management software to stay on track.
13. Use online chat tools for internal communications.

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MANAGE EMPLOYEES

14. Use payroll software to simplify taxes.
15. Schedule your growing staff with employee scheduling software.
16. Use time tracking software to keep accurate records.
17. Use performance management software to standardize employee reviews, motivate and encourage employees.

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GO MOBILE

18. Use tablets to display presentations, photos and videos.
19. Use tablets to fill out forms.
20. Use tablets to take orders in your bar or restaurant.
21. Use headsets to get more done.
22. Use digital signature tools to get the contract signed on the spot.
23. Buy a minipresentation projector to make giving presentations a snap.
24. Use cloud printing to print wherever you are.
25. Use fleet management technology to manage your vehicles.

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SAVE MONEY

26. Eliminate or reduce on-premises equipment.
27. Consider leasing equipment instead of buying.
28. Use technology to create a nimble business.
29. Outsource IT functions to experts.

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30. Implement accounting software.
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35. Use expense apps and scanners to track business expenses.

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36. Use CRM to power up your sales process.
37. Add ecommerce to your website.
38. Sell services online.
39. Generate leads online.
40. Promote your business with pay-per-click (PPC) advertising.
41. Use customer loyalty programs to enhance loyalty and sales.

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42. Invest in updated point-of-sale systems.
43. Invest in inventory management software.

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GET ORGANIZED

44. Use scanners to save space.
45. Organize your data in the cloud.
46. Use online calendaring to simplify scheduling and planning.
47. Design an ergonomic office to keep you and your employees healthy and productive.

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STAY SECURE

48. Use cloud backup and storage to protect your business data from disaster.
49. Digitize paper documents for continuous operation.
50. Develop a mobile security policy to protect your business.



WHETHER YOUR SMALL BUSINESS IS JUST GETTING OFF THE GROUND OR IS ALREADY EXPANDING INTO MULTIPLE MARKETS, TECHNOLOGY CAN HELP POWER ITS GROWTH. FROM ENABLING COMMUNICATION AND COLLABORATION TO STREAMLINING OPERATIONS AND BOOSTING PRODUCTIVITY, CHOOSING THE RIGHT BUSINESS TECHNOLOGY WILL MAKE YOUR LIFE EASIER. HERE ARE 50 WAYS YOU CAN INCORPORATE TECHNOLOGY INTO YOUR BUSINESS—AND GIVE YOUR COMPANY A COMPETITIVE EDGE.

Use Technology to... COMMUNICATE WITH CUSTOMERS

1

USE VOIP TO COMMUNICATE WHEREVER YOU ARE. As your business enters growth mode, you might need to switch from your old landline phone system to voice over Internet protocol (VoIP). VoIP offers many advantages and sophisticated features for small businesses, such as automated attendants, the ability to turn mobile devices or desktop computers into “phones,” and integration with your business computers so voicemails can be forwarded to email. All of this is typically offered for a lower cost than comparable landline systems. If you subscribe to cloud-based VoIP, the provider can also take care of hardware, maintenance and upgrades, so adding new phone lines as you expand is simple.

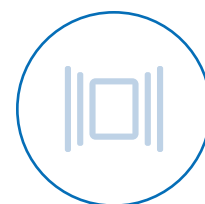
In the past, the downside of VoIP was that if you had no Internet connection, you had no phone service. However, many providers are now adding functionality that reroutes calls to an alternate number (such as a cellphone) during an Internet or power outage, so you don't miss a call.



2

SAVE TIME AND MONEY WITH WEB-BASED CONFERENCE CALLING AND VIDEOCONFERENCING SERVICES. Service your growing customer base without time-consuming, costly business trips by using Web-based conference calling services. You can find services offering myriad features, including videoconferencing capabilities, toll-free numbers, the ability to share screens or collaborate on documents in real time, call recording and playback and more.

Some VoIP services include conferencing and videoconferencing as part of the package. If yours doesn't or if you aren't using VoIP, look for a conference calling/videoconferencing service that is simple for you to use and for callers to join. Customers shouldn't have to jump through hoops to talk to you. If you will primarily make audio calls, focus on sound





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quality; if videoconferencing will be your focus, evaluate video quality. Make sure the service you choose supports the number of people you'll need to have on a call and has room for growth. Finally, if you or your employees frequently need to make conference calls on the road, look for a service that offers full functionality from a mobile device.

USE SOCIAL NETWORKS TO SURVEY YOUR CUSTOMERS. Finding out what your customers want from you is an essential step on the road to growing your business. If your company has a presence on Facebook, Twitter or LinkedIn, try conducting informal customer surveys using these social networks. For instance, you can tweet a question and ask people to tweet back their answers, post a question on Facebook or start a conversation in a LinkedIn group. Keep in mind that because of the fast-moving nature of social media, it's not a good option for lengthy, detailed surveys. Instead, ask simple yes/no or multiple choice questions like how much people would pay for a new product, which of two product names they prefer or what their customer service "pet peeve" is.



4

USE SOCIAL NETWORKS TO LISTEN IN ON WHAT CUSTOMERS ARE SAYING ABOUT YOUR BUSINESS AND YOUR COMPETITION. You can use a social listening tool to search for mentions of your business or brand on social channels. You can also get alerts on these mentions. By monitoring what customers and prospects are saying about your business and your competition, you'll get insights into what they like and don't like about your products and services. You'll also discover where your competition is falling short (which could mean opportunity for you) and where your competition is surpassing you.

5

USE RESPONSIVE WEBSITE DESIGN TO ATTRACT MOBILE CUSTOMERS. According to data from [Flurry Analytics](#), the average U.S. consumer spends 3 hours and 40 minutes a day on a smartphone, tablet or other mobile device. With customers increasingly relying on mobile devices rather than desktop or laptop computers, your business website must be mobile-friendly to attract these prospects. The best option for creating a mobile-friendly website is to use responsive design. This means the website "responds" to the device the viewer is using and serves up the ideal mobile experience for that device.

Design your website with mobility in mind. Keep text brief, using icons instead of words wherever possible. Use fewer images; compress those you do use, so they load quickly. To help users navigate your website on a small screen, make buttons or hyperlinks large and easy to find. Use plenty of white space in your design, so the site is easy to read.

THINK IT OVER

Before you buy any technology tool, assess its long-term value and what it can bring to your business. A product or service that seems too costly at first glance may pay for itself in savings or increased productivity. Also keep your business growth plans in mind, and be sure to buy technology that is flexible enough to scale with your business without requiring a complete overhaul.



Use Technology to...

PROVIDE CUSTOMER SERVICE

6

USE SOCIAL NETWORKS TO PROVIDE CUSTOMER SERVICE. Even if you don't explicitly offer to use social media for customer service, many consumers today consider it the go-to method for voicing complaints or asking questions. If you don't respond to them in a timely manner, their problems could go viral, hurting your business's reputation.

To best provide customer service via social media, assign someone on your team to monitor customer service issues that arise on social media. Make sure he or she has the necessary social listening tools so they get notified instantly when an issue arises. Have the customer service representatives respond using their actual names instead of generic handles, such as "@yourcompany"; this adds a more personal touch. Even if a rep takes a complex issue offline to resolve it, make sure he or she posts a response and outcome on social media, so others can see that your business is responsive to customers.



7

DEVELOP OR INSTALL MOBILE APPS TO PROVIDE CUSTOMER SERVICE. As both B2B and B2C customers rely more and more on mobile devices, a growing number use mobile applications (apps) for convenience. Unlike mobile-friendly websites, mobile apps are downloaded and installed onto mobile devices. Since the apps are always present on customers' devices, they're a built-in reminder of your business. They're easier to use than even a mobile-friendly website, requiring just a tap to open rather than going into a browser and typing a URL. Apps can also send push notifications to users, which can get their attention faster than email marketing.

Can your business benefit from a mobile app? Yes, if it provides a faster, easier way for customers to do something. The most successful apps provide a customer benefit, such as allowing customers to set appointments, place an order or request a price quote on their phones. You can hire an app developer to create a mobile app, or investigate do-it-yourself app-building tools.



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USE HELPDESK SOFTWARE TO STREAMLINE CUSTOMER SERVICE. Today, customers expect to get service online, by phone, by email, on social media—you name it. Unify all of these customer communications with helpdesk software. Such software typically includes a dashboard that enables



employees to manage all customer interactions, including phone calls, emails, social media, online chat and mobile apps, in one place.

To make it easy for your team to resolve problems quickly, look for helpdesk software with a “knowledge base” where you can store answers to common questions and problems for reference. Some software also includes a customer self-service portal where you can host answers to FAQs, demo videos or troubleshooting how-tos that customers can use to solve their own problems. Finally, most helpdesk software includes analytics tools to measure benchmarks such as how fast calls are answered, average number of interactions to resolve an issue, and average call time.

9

USE LIVE CHAT TO PROVIDE CUSTOMER SERVICE. If a fully featured helpdesk solution like those in No. 8 is more than your business needs, consider adding live chat to your website. Live chat is especially useful for ecommerce sites—you can use it to instantly reach out to customers whose browsing activities suggest they need help or have questions about a possible purchase. Live chat can also work for service businesses—for example, as B2B prospects are exploring your service’s different price levels or looking at an explanation of features, you can have a live chat window pop up offering to answer questions.

Useful live chat features include the ability for one employee to manage multiple chats at once, insert pre-scripted responses, see the Web pages customers are looking at in order to provide more relevant assistance, and send email transcripts of chats.



10

LET CUSTOMERS BOOK THEIR OWN APPOINTMENTS. If you own a business where customers need to schedule appointments, such as an electrician, hair or nail salon, personal trainer or house cleaning service, you can save time and money by using apps that enable customers to book their own appointments online instead of playing “phone tag” with your business. Many customers would rather book online than make a phone call. (Of course, make sure that you still offer the option to call and make appointments the old-fashioned way, for those customers who prefer it.)

Appointment scheduling software has many benefits for a small business. You or whoever handles your phones will have more time free for other duties. Appointment scheduling software can send customers automated appointment reminders, which helps reduce no-shows. You can even find products that create separate schedules for each employee and let employees manage their own appointments.

TEST IT OUT

Are you on the fence about a new technology tool? Many cloud-based products and services, such as software or cloud storage services, offer either a free trial or a free option with limited features. These let you test out the technology before you commit to an ongoing subscription.



Use Technology to...

COLLABORATE

11

- **STORE AND SHARE FILES IN THE CLOUD.** Cloud-based file storage and sharing allows everyone on your team to access the information they need, wherever they are and whenever they want to work. You can restrict access to files to only those people who need the information, while still sharing with clients, freelancers, independent contractors and other collaborators as needed.

Look for a cloud-based file storage program that is easy to learn and use; integrates with any project management software that you plan to use; backs up and secures your data both during transfer and storage; and synchronizes files across all devices. You want to enable editing and sharing between collaborators, but also have control. So look for options that let you set different levels of access, such as who can edit a file and who can only view it.

Choosing a familiar option will make it easier for customers and contractors to actually use the file-sharing system, because there won't be much of a learning curve.



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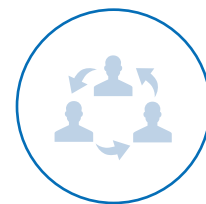
- **USE PROJECT MANAGEMENT SOFTWARE TO STAY ON TRACK.** Web-based project management software provides everything you need to keep all your collaborators—employees, freelancers and independent contractors—working in sync, even if they're not in the same physical location or even time zone. Project management software allows you to create projects and tasks, assign tasks to specific people or teams, set deadlines, and track progress using time stamps and data tracking. A dashboard will show you an overview of projects as well as allowing you to drill down to the details.

When choosing project management software, make sure it integrates with any file sharing platform(s) you currently use, and that it fits with the way you and your employees prefer to work. If it's too complicated, people will resist using it.



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- **USE ONLINE CHAT TOOLS FOR INTERNAL COMMUNICATIONS.** If you don't need project management software but you still want a quick way to hold conversations with your employees, look into online chat tools. Many people, especially Millennials, find emails too clunky and old-fashioned—plus, who wants to get stuck in one of those “reply all” chains? If your employees are frequently out of the office, like salespeople or workers on remote sites, using live chat tools offers an easy way to “talk” to individuals or groups. Messages pop up as alerts, so you don't have to wait for people to check their email to get a response.





Look for an online chat app that syncs across devices, so people get notified on desktops, laptops and mobile devices. Features such as “read receipts” or online status of team members are useful. Online chat apps archive your chats, and some allow you to search past chats for specific terms, making them even more useful. Some chat apps also offer options like screen-sharing, file-sharing and chat rooms, so you can set up a room for specific teams or projects.

Use Technology to... MANAGE EMPLOYEES

14

USE PAYROLL SOFTWARE TO SIMPLIFY TAXES. A growing business requires more staff—but more employees mean more recordkeeping and calculations related to sick and vacation time off, income taxes, workers’ compensation and health insurance. Using payroll software eliminates payroll headaches and keeps your business in compliance with tax laws and employment regulations.

Payroll software helps both you and your employees by calculating employee wages and benefits correctly and by generating related reports, such as W-2 forms, on a timely basis. It also helps you maintain records that can protect you in case of a lawsuit or insurance carrier audit. Last, but not least, it keeps your business’ state and federal tax and benefits payments on track. Look for payroll software that integrates with your business accounting software.



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SCHEDULE YOUR GROWING STAFF WITH EMPLOYEE SCHEDULING SOFTWARE. Writing employee schedules on paper may work when you have only a few employees, but dealing with schedule changes, absences and time-off requests can quickly become a hassle as your business grows. If you own a retail business, restaurant, salon, spa or any business where multiple employees may work different shifts each week, employee scheduling software makes your job easier by tracking employees’ availability and letting you schedule their hours online.

Employee scheduling software allows workers to see their schedules online, get alerts via email or text when schedules are updated, and request shift changes online. Employees no longer have to call or leave notes on your desk to ask for time off or shift changes. You can view everything in a dashboard that updates automatically, so you always have the latest info. Some employee scheduling software even includes time tracking or payroll reporting features.

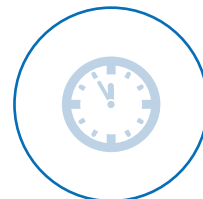




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USE TIME TRACKING SOFTWARE TO KEEP ACCURATE RECORDS. Payroll software generally includes time tracking features. If your business doesn't need payroll software, but does need the ability to track hours worked, clients worked for and billable time, then time tracking software can be a huge help. Keeping track of what hours you and your employees work gets complicated if you own a company that bills by the hour, or if you and your employees work on multiple projects for different clients during your average day. Consulting, accounting and home healthcare businesses are among the types of companies that can benefit from time tracking tools.

Time tracking software generally includes apps that work on multiple devices, including desktops, laptops and mobile devices. The apps sync data, so that you can start tracking time on one device and move to another. Ideally, you'll want a solution that also manages sick days, vacation days and other paid time off. Some time tracking tools even alert you when employees are about to go into overtime or include GPS functionality to show you where employees are located while they're working.



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USE PERFORMANCE MANAGEMENT SOFTWARE TO STANDARDIZE EMPLOYEE REVIEWS, MOTIVATE AND ENCOURAGE EMPLOYEES. As your business adds more employees, conducting employee performance reviews becomes an increasingly time-consuming part of your duties. Using employee review software can protect your growing business from liability by ensuring that all employees are held to the same review criteria, standardizing the way reviews are conducted, and maintaining records of employee review and performance issues.

Some performance management software integrates with payroll software or includes project management features to help teams set goals and rate each other's performance. You can also get software that offers an option for 360-degree feedback, in which everyone in a company reviews everyone else (including you!) Some products also include features allowing customers to review employees.



Use Technology to... GO MOBILE

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USE TABLETS TO DISPLAY PRESENTATIONS, PHOTOS AND VIDEOS. Does your business rely on visuals to help make the sale? If you are a graphic designer, landscaper, interior designer, event planner or other entrepreneur whose prospective customers want to literally see what you've done for other clients, consider getting a tablet computer. Store your photos and videos on the device and/or in the cloud to create a portable portfolio of your work. You can easily carry your tablet with you, so you can display your work to prospective customers wherever you are.



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However, you don't have to be a visually oriented entrepreneur to benefit from tablets as a presentation tool. Their small size means tablets can easily be toted wherever you go. Use your tablet to quickly pull up and share your sales presentations or PowerPoints on the go, such as at a trade show, conference, coffee meeting or other situation in which you might not normally bother to lug a laptop. Bonus: Tablets show your business is keeping up with technology, which instills confidence in prospective customers.

● **USE TABLETS TO FILL OUT FORMS.** Do your customers have to fill out paper forms the first time they visit your business, or update their data on every visit? Do employees in the field fill out forms when they work with customers or conduct inspections? Make collecting information from employees and customers easier by providing tablets to fill out forms online.

Mobile form-filling eliminates the time, tedium and cost of having an employee input the information. It also reduces the hassles of handling and filing papers and the risk of worker error during the data inputting process. Look for mobile form applications that offer an intuitive interface for customers; enable you to export the data to various formats, such as Excel or PDF; and allow you to create your own forms or convert existing forms to mobile versions.



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● **USE TABLETS TO TAKE ORDERS IN YOUR BAR OR RESTAURANT.** Serving customers is faster, easier and more accurate when your wait staff has tablets for taking orders. Choose restaurant point-of-sale (POS) software that incorporates mobile order-taking, and you'll save time and make more money by speeding up service and turning tables faster. Mobile order-taking apps cut down on server error and give servers more time to interact with (and upsell) customers.

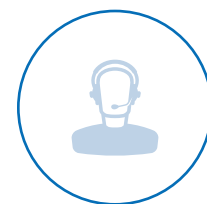
Look for a POS system that's simple to learn and use, offers good support and provides the features your restaurant or bar needs. Inventory management and reporting features are useful for most restaurants, as is the ability to take a wide variety of payments and to integrate with back-of-house printers or tablets so cooks and bartenders get orders quickly.



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● **USE HEADSETS TO GET MORE DONE.** Using a headset can greatly boost your and your team's productivity. If you have a headset, you can do other things with your hands during a phone call or videoconference, such as quickly access files and documents you need for the discussion. To get the most out of a headset, look for a business-quality headset that offers the features you need. These may include:

- **NOISE CANCELLING:** If you work in a busy environment, noise-cancelling headphones help you focus.





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- **COMFORT:** How long will you be wearing the headset? If you'll be using it for a large part of the day, make sure it's comfortable.
- **ACOUSTIC ECHO CANCELLATION:** If your company has an open-plan office, this feature ensures callers can hear you clearly.
- **COMPATIBILITY WITH EXISTING TECHNOLOGY:** Make sure the headset you choose works with your existing phones, mobile devices and communications platforms.

● **USE DIGITAL SIGNATURE TOOLS TO GET THE CONTRACT SIGNED ON THE SPOT.** You're on the road meeting with a customer, and you just made a big sale. Before the client cools off, get his or her signature using digital signature apps. E-signature apps help you eliminate hassles and shorten the sales cycle. Getting documents signed can take ages if customers have to print out the document, sign it and then mail it back or scan and email it. It's easier to get signatures in a timely fashion when they can sign instantly by clicking a link in an email and signing right on their computer, tablet or smartphone.



Most e-signature apps offer the choice of creating templates or uploading existing documents. Some automatically archive the documents as well. Look for an app that makes it easy to send, track and collaborate on obtaining signatures.

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● **BUY A MINIPRESENTATION PROJECTOR TO MAKE GIVING PRESENTATIONS A SNAP.**

If you frequently travel on sales calls and would prefer to use a projector to give presentations instead of having everyone gather around your laptop, consider a pico or pocket projector. These tiny projectors are not much bigger than a smartphone. Slightly larger palmtop projectors are still small enough to easily fit in your bag or briefcase. Adding to the convenience, mini projectors can generally access files from a USB or SD card. Some come with rechargeable batteries, so you can use them even without access to a power outlet.



Look for a mini projector that has adequate brightness, resolution and projection display area for the room size in which you'll typically be presenting. If you plan to give presentations involving audio, look for good audio quality in the projector you choose.

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● **USE CLOUD PRINTING TO PRINT WHEREVER YOU ARE.** As mobile devices and cloud-based file sharing become a bigger part of doing business, the need to print documents and emails from mobile devices will grow. Cloud printing enables you to quickly and easily share documents and media across different platforms. All you need is a router, printer and a device—either a laptop, smartphone or tablet—on the same network to print wirelessly.



There are many ways cloud printing can make your business more efficient. Salespeople or other employees in the field can store information in the cloud, then use their mobile devices to print. By turning your phones and tablets into another connection point, cloud printing better integrates your printer with normal business processes.



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USE FLEET MANAGEMENT TECHNOLOGY TO MANAGE YOUR VEHICLES. If your small business has employees who frequently drive company vehicles, such as delivery drivers, sales representatives or repair people, fleet management software can help you manage your employees and vehicles more efficiently. Fleet management software uses GPS technology to monitor drivers' whereabouts. You and your employees can use fleet management solutions to communicate with each other, view real-time weather and traffic conditions that might require re-routing, accurately predict arrival times to alert customers and more.

Fleet management technology improves driver safety by giving turn-by-turn directions, so drivers don't have to fiddle with their smartphones or take their eyes off the road. In addition to guiding drivers, fleet management software collects valuable data that saves your business money. It can show you an individual driver's average speed, driving habits and fuel usage, for instance, so you can see if certain drivers are wasting fuel or goofing off. Some fleet management software alerts you when vehicles need maintenance or incorporates employee time tracking. Newer fleet management solutions are plug-and-play to easily install in your business vehicles.



Use Technology to... SAVE MONEY

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ELIMINATE OR REDUCE ON-PREMISES EQUIPMENT. In the not-so-distant past, small businesses had to maintain their own servers to host email and store networked data and files. Today, all of this can be handled in the cloud, eliminating the need to install and maintain costly hardware. Using what's known as infrastructure as a service (IaaS), you can "rent" the servers and storage you need and just pay for the service as you go.

Before deciding if IaaS is right for your growing business, assess whether your business has any special needs. For instance, if you need to comply with certain industry privacy standards, such as PCMCIA or health insurance industry standards, you will need an IaaS provider that offers the appropriate level of security and protection for the information you will be storing on your server. One downside of putting your business entirely in the cloud is if you don't have Internet connectivity, you'll have difficulty operating. Find out what type of offline features are available from any IaaS provider you're considering.



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CONSIDER LEASING EQUIPMENT INSTEAD OF BUYING. Along the same lines as using cloud services, leasing instead of buying equipment ensures you have the latest model on-site at all times, while cutting your upfront cash outlay and improving cash



flow. You can lease just about every type of business equipment, from printers and copiers to vehicles and specialized industry equipment.

Before deciding whether to buy or lease, consider:

- **THE TOTAL COST OVER TIME.** Be sure to figure in any fees and potential penalties involved in leasing, such as penalties for breaking a lease.
- **THE VALUE OF THE EQUIPMENT LONG-TERM.** By the time you pay for the equipment you're buying, will it be outdated, will it still be useful or will you be able to sell it for a profit?
- **THE FINE PRINT.** Be sure you understand any restrictions of a lease you're considering, as well as your options when the lease ends.
- **CASH FLOW.** How will leasing vs. buying affect your cash flow?

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● **USE TECHNOLOGY TO CREATE A NIMBLE BUSINESS.** When choosing any type of technology product or service for your growing business, look for those that enable rapid and efficient scalability. As your business expands, you need to be able to scale up quickly to take advantage of growing demand for your product or service. How flexible is the product or service you're considering? How fast can you add new accounts, computers or seats to your number of users? How much of a learning curve will be involved, and what are the costs? If a service starts out costing you only a few dollars a month, but the cost rapidly escalates as you add users, it may not be right for your business.

Also consider how easy it will be to scale down if necessary. If your business is inherently seasonal, you need technology products and services that let you switch back and forth between a smaller and larger staff without penalizing you. Even if your business isn't seasonal, unexpected ebbs and flows in demand can mean you need to scale down. Make sure you can respond to real-time changes in the marketplace nimbly, without paying for capabilities or capacity you no longer need.

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● **OUTSOURCE IT FUNCTIONS TO EXPERTS.** If, like many small business owners, you don't have an in-house IT staff, growth can leave you in a quandary. You, your office manager or whoever handled IT when your business was small is likely to be overwhelmed as the company grows. Besides, you have more important things to do than fixing printer problems, don't you? Outsourcing your business IT to experts ensures your business can grow rapidly without getting sidetracked by costly IT mistakes.

Depending on your needs, your IT choices will vary. If you prefer a personal touch or want someone to come in and work on an IT strategy for your business, look for a local IT consultant. Ask other business owners or your SCORE mentor for referrals and recommendations. If you just need someone for occasional assistance, troubleshooting or help with a short-term project such as programming, there are many online marketplaces where you can find IT experts. For hardware problems and troubleshooting, office and tech supply superstores offer a variety of assistance.

MORE OR LESS?

Should you buy standalone technology tools or packages that include multiple functions? For example, some project management tools include videoconferencing features, but are they good enough that you don't have to buy separate videoconferencing products? When deciding what to buy, strike a balance between your current needs and your future plans, and consider which functions are vital to your core business. This will help you determine whether buying a standalone product or a package makes the most sense for your business and your budget.



Use Technology to... MANAGE MONEY

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IMPLEMENT ACCOUNTING SOFTWARE. If you're still keeping track of your business finances on paper or in Excel, it's time to step up to small business accounting software. Implementing accounting software not only streamlines your life today, but also helps you prepare for business growth tomorrow. Cloud-based accounting software for small businesses integrates with your business bank account, so you can easily see your bank account status, download the information and reconcile accounts. You can also use online accounting software to manage and pay bills, generate invoices and more.

One of the most valuable features of accounting software for a growing small business is that it allows you to quickly and easily generate financial statements such as your cash flow, profit and loss statement and balance sheet. This enables you to see where your business stands at any point in time and create projections for the future. When you can track your business finances with the click of a mouse, it's much easier to spot potential problems and take steps to avoid them.



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INVOICE ON THE GO WITH QUICK INVOICING APPS. On the road and need to invoice a client quickly? Keep your cash flow flowing by using easy invoicing applications that work with your smartphone or tablet. That way, you never have to wait to get back to the office to send an invoice. Look online for basic free invoicing tools—many offer all the features you need if you're a solo entrepreneur. If you need more functionality, look for products that offer the ability to accept payments, generate reminders and handle additional tasks.



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BILL CLIENTS MORE ACCURATELY WITH TIME AND BILLING SOFTWARE. Some small business owners, such as plumbers, electricians, computer programmers or consultants, need to bill their customers by the hour. As your small business adds clients and employees, tracking time spent on each job, task and client by hand becomes problematic. Time and billing software simplifies billable time tracking by capturing all the details, ensuring you're being properly paid for your time and services.

Using time and billing software ensures you're billing enough to cover your overhead costs as well as employee benefits and wages. You can compare your prices to your actual costs to make sure you're not under-charging customers. You can even drill down to track the profitability of particular projects for a specific customer. Look for time and billing tools that enable customizing formats to fit your business and customer needs. Most of all, make sure the tool you choose is easy to learn and use, so you and your employees will actually use it.





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GENERATE BETTER BIDS WITH JOB COSTING SOFTWARE. Does your company bid for jobs on a fixed-price basis and receive payment based on your progress toward completion of the job? Website designers, building contractors and other businesses that bid for jobs can benefit from job costing software. Job costing software enables you to bid more effectively by pricing your services more accurately, helping you land more clients without underbidding.

Here's how it works: Job costing software estimates the labor, materials and subcontractor costs involved in the project, then tracks the actual costs for each of these areas as the project progresses and links them with time events. This has multiple benefits. First, you can break out costs in detail and see what aspects of each project cost. Second, you can see in advance if your actual costs are ballooning beyond your estimate for a specific stage of the project, then remedy the problem. Over time, you'll develop a record of your actual costs for specific types of jobs, which you can use to more accurately estimate costs for similar projects in the future. You can find job costing tools for small businesses in general, as well as those with options for contractors, manufacturers and other specific industries.



34

ACCEPT PAYMENTS WITH MOBILE DEVICES. If your small business sells products or services outside your location, such as providing services at clients' homes or offices or selling products at events, then accepting payments on a mobile device can boost your sales and cash flow. Imagine getting paid on the spot when you finish a customer's landscaping or plumbing job. If you sell impulse products, such as jewelry at crafts fairs or food from a food truck, being able to accept mobile payments means no more bounced checks or turning away customers who don't have cash.

With a mobile payment service, you get a card reader device you attach to your smartphone or tablet. Just swipe the customer's credit or debit card, and payment is made instantly. There is also the option to add on a tip if that suits your business, which can boost tips for your employees. Services typically charge a flat per-transaction fee, which makes this option affordable for even the smallest business. As your company grows, you can upgrade to a monthly fee arrangement to lower per-transaction costs.



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USE EXPENSE APPS AND SCANNERS TO TRACK BUSINESS EXPENSES. Tracking and reconciling business expenses is a time-consuming task for small business owners who frequently travel, entertain clients or buy items for customer jobs and get reimbursed later. As your company grows, tracking, reconciling and reimbursing expenses quickly becomes a huge headache—and one lost receipt can mean losing money. Eliminate the hassle (and all those tiny scraps of paper) with tools that capture and track your business expenses.





Expense apps use a variety of methods, including scanning receipts with a smartphone or scanner, photographing them with a smartphone or tablet or digitizing paper receipts to store in the cloud. Look for the functionality to export receipts to your accounting software, as well as organize and search them. Some expense apps also include mileage tracking features.

Use Technology to... INCREASE SALES

36

USE CRM TO POWER UP YOUR SALES PROCESS. Moving prospects through the sales funnel is among the biggest challenges a growing business faces. Which prospects have you contacted and which do you still need to reach out to? How can you speed up your sales cycle? Where are prospects in the sales funnel and what steps do you need to take to move them further along? It's all too easy for promising prospects to fall through the cracks if you forget to follow up at the right time. Customer relationship management (CRM) software can help you and your salespeople handle all this.

CRM software not only includes contact management features, but also allows you to build better customer relationships by collecting data about prospects and customers to improve interactions with them. You can use CRM tools to record the details of every client contact, assign follow-up tasks, generate reminders and even automate certain tasks, such as sending emails. Once you have this data in the system, you can use it to create segmented lists (such as prospects in a certain industry or demographic), identify your most profitable customers and pinpoint opportunities to upsell additional products or services. As your business grows, CRM makes it easy for everyone involved in sales and/or customer service to access all of your company's data about its customers and prospects.



37

ADD ECOMMERCE TO YOUR WEBSITE. Whether or not your business is in retail or sells any physical products at all, adding ecommerce to your website can create a whole new income stream. If you do have a retail store, test the waters by selling some of your most popular items online. If you own a service business, consider selling related products online. For example, a yoga studio could sell yoga mats or water bottles; a beauty salon could sell hair-care products or cosmetics.

If you want to start slowly, consider opening an online store on Amazon, where many small businesses make their online home. If you want to add ecommerce capabilities to an existing business website, start by talking to your current website host. Most provide ecommerce website design services as well as shopping cart software (the



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software that enables the checkout process) and the ability to accept payments online. If your current website host's offerings don't fit your needs, look into providers that offer one-stop ecommerce solutions.

● **SELL SERVICES ONLINE.** Selling products related to your services isn't the only way to expand a service business into the ecommerce realm. Consider how you could modify your business services to sell them online. Thanks to the growth of online video and customers' familiarity with digital videoconferencing services, it may be easier than you think.

For instance:

- **A CONSULTANT, BUSINESS OR PERSONAL COACH** could provide online consultations via chat, email or videoconferencing.
- **A FITNESS TRAINER** could provide online training videos targeted to different aspects of fitness or different demographics. Customers can view the videos and follow along by subscribing.
- **A MUSIC TEACHER** could provide lessons via online video with a demonstration component and a downloadable workbook for students.
- **A TUTORING SERVICE** can provide instruction and feedback via videoconferencing and screen sharing.

Selling services online offers a way for even the smallest business to expand its customer base beyond the local area. You'll need a videoconferencing or audioconferencing tool (see No. 2), the ability to accept online payments and a business website.



39

● **GENERATE LEADS ONLINE.** Search engine optimization (SEO) and online advertising can help attract prospective customers to your business website. Use [Google AdWords Keyword Planner](#) to search for keywords that customers would likely use when searching online for the types of products or services you sell. Incorporate those keywords into key areas of your website, such as the headers, subheads, photo captions and first paragraphs of content. Also include keywords in the title tags for each page on the website, as well as in the alt tags for photos and images on your site. Work with an SEO expert to help you if you're not sure what to do; the cost can quickly pay for itself in increased leads and sales. An SEO expert can also help you keep up with frequent changes in search algorithms that may require revising your SEO strategy.



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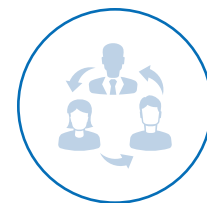
● **PROMOTE YOUR BUSINESS WITH PAY-PER-CLICK (PPC) ADVERTISING.** In addition to SEO, you can attract prospects to your website using pay-per-click (PPC) advertising. Choose the keywords you want to use and see how much you'll need to pay to include them in your ad copy. You can target ads based on viewers' locations, demographics and more. You pay only when visitors click on the link in your ad, and you can set limits on how much you pay so you never go over budget. Both [Google](#) and [Bing](#) sell PPC advertising. Make the most of your campaign by creating a landing page for each PPC ad you place, with a clear call to action.



41

USE CUSTOMER LOYALTY PROGRAMS TO ENHANCE LOYALTY AND SALES. Technology has taken the old paper loyalty punchcard one step beyond. Today, you can not only give out scannable plastic cards loaded with digital information, but also offer customers downloadable loyalty apps they can access with a tap on their smartphone. In addition to rewarding loyal customers and encouraging them to buy more from your business, today's digital loyalty apps can also capture a wide range of data about your customers' spending habits—data you can use to craft rewards and offers tailored for their interests.

Sophisticated digital loyalty programs enable you to create your own rewards for your customers, such as discounts, free gifts or "status" on social media; capture information about customer purchases and demographics; segment customers into different levels, such as VIPs; and reach out to customers via email, in-app and social media marketing. Most also offer analytics tools, so you can see which rewards work best at attracting customers and which get redeemed most often.

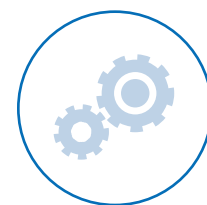


Use Technology to... MANAGE INVENTORY

42

INVEST IN UPDATED POINT-OF-SALE SYSTEMS. Today's sophisticated point-of-sale (POS) systems are far more than just cash registers. A POS system integrates a bar-code reader, a cash drawer, a payment card reader, a computer and monitor, and specialized software to not only collect payment, but also gather valuable information about your company's sales and operations.

For instance, a bar code reader can record every item you sell with the date, time, price and location of the sale, then update your inventory, so you don't have to do this manually. It doesn't take long for a POS system to pay for itself in time savings alone. But a POS system benefits a growing business in other ways. Reviewing the information from your POS system can show you which products are most popular, what times or days you sell the most, which employees sell the most and which sales result in the most profit. This helps you fine-tune your inventory, scheduling, hours and more.



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INVEST IN INVENTORY MANAGEMENT SOFTWARE. Some POS software includes basic inventory management functionality, but as your business grows, it may be time to invest in specialized inventory management software. Inventory management software goes beyond what your POS system can do—tracking detailed information about inventory for retail, restaurant, manufacturing, wholesale and other industries.





A good inventory management system enables you to record costs vs. selling price and calculate the ratio of your annual revenue from your inventory to your average inventory cost. You can then determine what items are most (and least) profitable. It also helps you monitor inventory turnover and track actual inventory usage, so you can place more accurate orders. This prevents you wasting money warehousing excess items or losing out on sales when products are out of stock. If you need to take physical inventory from time to time, inventory management tools simplify the process. Tracking your inventory helps you prevent loss or theft and determine when to put unsold inventory on clearance or liquidate it.

Use Technology to...

GET ORGANIZED

44

USE SCANNERS TO SAVE SPACE. Scanner technology can turn your paper documents into digital data. Use scanners to scan physical documents, photos and other paper files into your computer (or, better yet, directly into the cloud with no computer needed) and save them as digital files. You'll reduce office clutter and save space and time organizing, filing and cleaning.

Scanning is a great idea for paper-intensive businesses such as accounting, law or consulting firms. You can consolidate years' worth of customer information, eliminating the need to move to a larger office or pay for an offsite storage space. If you have multiple locations or employees who work remotely, digitizing documents means they won't need to come into your location or call someone to get that data—they can just access it online. As your business grows, you'll save on rent because you can save as many documents as you want without the need for physical space for file cabinets or other storage.



45

ORGANIZE YOUR DATA IN THE CLOUD. Combine cloud storage solutions and digital documents to get your data organized and easily accessible in the cloud. To best organize your data, develop naming and storage conventions and use them throughout your company, so that files are easy to find. Look for a cloud storage system that allows you to organize information the way you and your employees like to work. Features to look for include the ability to sort and categorize files in various ways; an easy-to-use search feature that enables you to search files by keywords, date or author even if you don't know the filename; and the ability to store several versions of documents so you can go back to a previous version even after edits have been made.



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- **USE ONLINE CALENDARING TO SIMPLIFY SCHEDULING AND PLANNING.** Choosing and using one central online calendar for both your business and personal life will greatly simplify your days as your business grows. Allow relevant people in your life (your assistant, your spouse) to view and edit the calendar, so they always know what you're doing next. By using a cloud-based calendar, you can access it anywhere and rest assured that it's always up to date.



Your calendar choices aren't limited to the default calendar app of your computer or smartphone's operating system. There are many alternatives to Outlook and iCal to choose from. Just be sure you select a calendar app that integrates with all of the platforms and devices you (and your key people) use.

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- **DESIGN AN ERGONOMIC OFFICE TO KEEP YOU AND YOUR EMPLOYEES HEALTHY AND PRODUCTIVE.** Technology can make your growing business more productive, but if you're not careful, it can do just the opposite. If poor office design gives you or your employees carpal tunnel syndrome, tendinitis or back problems from hunching over a computer or smartphone all day, your business could shut down. Use technology wisely by incorporating ergonomics into your office design.



Ergonomics is the study of how the body interacts with its environment. Adjustments you can make to create an ergonomic workspace include providing adjustable desks and chairs, encouraging hourly breaks for stretching and "eye breaks" from screens, and providing proper lighting. [WebMD](#), [The Mayo Clinic](#) and the [Occupational Safety and Health Administration](#) (OSHA) websites have information and resources to help you pinpoint injury risks and create an ergonomic workplace.

Use Technology to... STAY SECURE

48

- **USE CLOUD BACKUP AND STORAGE TO PROTECT YOUR BUSINESS DATA FROM DISASTER.**

As part of your business's disaster plan, it's important to plan for the safe backup and storage of your data. Cloud-based backup and storage services ensure your data is kept secure and that you can access it in case of a business disaster—whether that's a crashed computer, or a hurricane that shuts down your entire city.



When choosing a cloud backup provider, here are some questions to ask:

- Where will your data be stored? Ideally, you want it backed up in multiple locations in case the provider itself is hit by disaster.
- How do you back up your data? The provider needs to not only store your backed-up data, but also back it up themselves.



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- If your industry has specific security standards, such as PCI compliance for companies that store customers' credit card information or HIPAA for healthcare industry businesses, make sure the provider complies with these standards.
- How long will it take to recover your data in a disaster and how does the procedure work? You don't want to wait 24 hours to get your data while your biggest customer waits impatiently.

● **DIGITIZE PAPER DOCUMENTS FOR CONTINUOUS OPERATION.** If your business location is affected by a natural or other disaster, how will you access critical paper documents you need to operate? Storing paper copies off-site won't help if you can't access the storage site. But as long as you've digitized your documents beforehand, access won't be a problem. Scan your documents into the computer and then use a document workflow tool to organize them in the cloud.



To ensure you scan the most important items first, create a list of mission-critical business functions and the paper documents necessary to carry out each function. Once those documents are digitized, scan:

- financial and accounting data
- corporate documentation
- customer and vendor contracts
- inventory and orders
- HR files
- employee contact information
- vendor contact information
- customer contact information

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● **DEVELOP A MOBILE SECURITY POLICY TO PROTECT YOUR BUSINESS.** The increasing popularity of remote work means most of your employees are probably using their personal smartphones or tablets for at least some business purposes. The "BYOD" (bring your own device) trend may save your business money in the short term since you aren't buying your employees phones or tablets, but it can cost you a lot in the long run if your employees unknowingly put sensitive business data or your business network at risk from hackers.

Ideally, you should provide employees with company devices and install mobile device management software on them. This allows you to shut the device down remotely if it's lost, compromised or stolen. However, even if you buy them company devices, many employees prefer to use their own. Whether they are using their own or company devices, train employees in the basics of mobile data security. Remind them to keep their devices in sight at all times and never use a public WiFi network (this can expose devices and data to hackers or malware). Set up a virtual private network (VPN) for employees to access your business network offsite.

GET HELP

Need more guidance in deciding what types of technology are most useful in growing your business? Ask other business owners in your area or industry to recommend an IT consultant. Or visit www.score.org to get matched with a SCORE mentor. He or she can help you assess your needs and develop a business technology plan.



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