

Produced by The Small Business Community Network (SBCN)
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Founders Message

By *Dave Ockwell-Jenner*

Here in Canada it's been a long hard winter and for most of us, spring can't come soon enough! Our friends in the UK have endured one of the wettest winters on record and would likely welcome a change.

This is a theme that, as small business people, we're familiar with. In fact, the only constant in our business, is change. Spring itself is all about change: with new growth seemingly coming from nowhere. Well, it's no accident. That growth has been planned for months, just waiting for the right time to emerge. And so it is with our businesses. We've had a period over the end of 2013, and into 2014 where we've focused on strategies to make this year great. Now is the time for us to launch into implementing these strategies.

I'm always fascinated by business owners looking for that one true secret for how to be successful. I've seen some chase scheme after scheme, without seeing what's right in front of them. Have a good strategy, execute it well, and work VERY hard. It's simple!

So we at the SBCN look forward to helping you work hard and achieve those successes you have planned for. Remember, we're always here to help!

Upcoming Events

- | | |
|-----------------------------------|--------------------------------------|
| Tuesday, March 11 th | Monthly networking - Stratford |
| Wednesday, March 19 th | Monthly networking - Waterloo Region |

visit www.sbcncanada.org/events for more details



Content Marketing

By Linda Ockwell-Jenner



I think content marketing is vastly misunderstood and also many small business owners fail to grasp the importance of using this method as a way to attract the attention of not only your preferred target market, but people who may become your mentors, sponsors, or even partners.

Everything new is really old, if you think about it. We used to listen to the radio, or read the newspaper, or watch the TV for most of the news and advertisements that were of interest to us. The only difference now is we are turning to the Internet to read the news, or find out what is new and trendy.

The audience who sit at their computers and read the content continually pumped out every day by millions of people around the world are being influenced by the stories they read. Blogging today has become so widespread you can read about any topic you would like and from the comfort of your office or home.

When I became a professional speaker in 2001 there was no social media like today, but I was very intuitive and realised that if I wrote articles and posted them on my website, people would read them and find out about me and my business. There was no mention of blogs in those days in the sense there is today. Blogs were more like an online diary and quite short.

On 20 February 2014, there were around 172 million Tumblr and 75.8 million WordPress blogs in existence worldwide.

Source: <http://en.wikipedia.org/wiki/Blog>

"It may be called Content Marketing now, but to me it's my passion to share my stories"

I soon discovered that I was gaining an online presence, which in turn helped me build my credibility and gain more speaking gigs. I am a storyteller, when I write my blogs I entertain the readers by bringing them into my life, a situation that could be work-related or personal. This opens up the chance for the people reading my blogs to get to know me.

When it came to the point where I wrote my first book, people were already willing to purchase *A Life Like Mine*, because they wanted to know more about me, and how I could help them.

Here is an example of what you can find on Google, if you search for my name:

[About LindaOJ - TELUS Neighbourhood](#)

forum.telus.com/t5/user/v2/viewprofilepage/user-id/19407 ▾

Nov 9, 2013 - The **TELUS** Neighbourhood is a place for your questions, answers and ideas. ... **TELUS** Neighbourhood; : About LindaOJ ... **TELUS** Talks Business Blog.

Your Small Business Tour Guide: Finding success	7 Jan 2014
Your Small Business Tour Guide	19 Nov 2013
Giving Back is Good for Business	24 Sep 2013
Looking Into The Crystal Ball	13 Nov 2012
More results from forum.telus.com	

As most of you know I am a guest blogger for TELUS Talks Business and not only do my blogs offer more exposure for TELUS they do the same for me. We are both marketing our products and services but not in the traditional sense of the word.

In 2011 I was quite active on an American site called Gather and you will see I wrote about how I blogged for TELUS Talks Business on this site, in a blog post about myself.

[Linda Ockwell-Jenner's Posts | Gather](#)

www.gather.com/viewPostsByMember.action?memberId=480404 ▾

View **Linda Ockwell-Jenner's** posts on **Gather**. View Linda ... **Gather** is the place where millions of people come for a fresh perspective on what's happening now.

Before I wrote for TELUS I posted blogs on this site:

[Are You Dreaming of Success! by Linda Ockwell ... - Evan Carmic...](#)

www.evancarmichael.com/.../1668/Are-You-Dreaming-of-Success.html ▾

Are you **dreaming of Success** in the middle of the night? Dream no more,make your dream a ... Author: **Linda Ockwell-Jenner**. Motivational StepsTM is a leading ...

The point I am making is I love writing! It may be called Content Marketing now, but to me it's my passion to share my stories, about my successes and my failures, about the passion I have for helping others which led to me to be the owner of two businesses. By sharing my content I am well known, I have credibility and my businesses are successful.

If you search for Linda Ockwell-Jenner online you will probably find about 42,900 results on Google where you can find my blogs, my tweets, my



Facebook posts and much more. I want people to find me if they search for me, it brings me great benefits.

Content marketing should not be something to be scared about or confused, write your content your way online and enjoy the process. It is well worth it!

- Linda Ockwell-Jenner, *Motivational Steps*
www.motivationalsteps.com / www.lindaaj.me

Should I Incorporate?

By Mike Widdis



Now that the time of year is here to reflect on our businesses in preparation for our tax return, some may start to feel that dull ache in their stomach begin to grow. But paying tax is a good thing [it means you made a profit]. However, there are ways to make a healthy income and pay less tax. I'm sure you have heard of the word "Incorporation".

Let's look at the Pros and Cons to determine if this is something that would benefit you:

Pros

- Liability – Having a separate legal entity ensures creditors or legal actions go against your corporation and its assets, not your personal assets. (There are exceptions, such as personally guaranteed loans, government tax obligations and payroll deductions, among others.)
- Personal Income - You can choose the most tax-efficient way to pay yourself, including dividends, salary, bonus or a combination. You can even use dividends as a way to split income with your spouse if he or she is a shareholder in your Canadian-controlled private corporation (CCPC).
- Tax Shelter - If you don't need all business earnings for personal income, you can leave them in the business, deferring personal taxes on withdrawals and possibly enjoying an approximately 15-per-cent preferred tax assessment on the first \$500,000 of profit in CCPCs.
- Spread the Wealth - Your business has tax flexibility from which you may personally benefit. If you sell shares in your CCPC, capital gains could be tax-free up to \$750,000.

"Filing fees and professional fees for an incorporation can range from \$800 to \$2,800, so the cost itself maybe be prohibitive for some"

Cons

- Incorporating costs money. You can do it on your own, technically, but it's more advisable to get the help of a lawyer and an accountant.
- Incorporated entities must file more paperwork, such as separate tax returns, an annual return, one-time articles of incorporation and notifications of share sales, moves or changes of directors.
- Losses in an incorporated company can't be personally claimed. A failed startup can only be "written off" personally to the amount you had invested, not the accumulated negative earnings.

Filing fees and professional fees for an incorporation can range from \$800 to \$2,800, so the cost itself maybe be prohibitive for some. If you are starting a business, with low liability and legal risks, and are likely to incur losses at first, postponing incorporation may make sense, primarily for the cost savings and tax advantages. As your business grows, the need to incorporate may become greater. So revisit the business case for incorporating periodically.

As for the accounting side, as long as you remain a sole proprietorship, all your profits will be taxed as personal income, which could involve tax rates potentially as high as 46 per cent. If you run an incorporated business at a loss and then shut it down, you can't claim the business's losses personally – they are gone. All you can claim personally is money you lent or invested in the business as stock or loans, whereas, in a sole proprietorship, you may be able to claim the full amount of your business losses against other income.

So, when is it time to incorporate? The answer is: It depends. To start looking at it seriously the very general rule I share with my clients is "When your business starts to make a profit of more than you need for your personal monthly expenses".

- Mike Widdis, *UpSide Accounting*
www.upsideaccounting.ca



small
 business
 community
 network

Do you have a story to tell?

We're always on the lookout for great reader-submitted content for **The Hub**. Find out how to contribute at <http://www.sbcncanada.org/the-hub/submissions>.

Security Corner

By *Dave Ockwell-Jenner*

Bring Your Own Device

There's a growing movement taking hold in companies across the world. It's been picking up steam because it acts as a cost saver, a staff motivator and even contributes to corporate agility. It's called Bring Your Own Device (or BYOD for short) and it describes the idea of using your personal devices, such as smartphones, tablets and laptops, at work.

This might not be new for micro-businesses where often your personal device is already the work device, but there are some lessons we can learn from our larger corporate cousins.

One of the key challenges with BYOD is security, because it demands we change the way in which we've thought about security for so long. Big companies have always concentrated on protecting their physical assets, such as the company laptop or work-issued mobile phone. They often lock those devices down so they can only run what the company deems appropriate. There's also less of any issue when a staff member leaves: they surrender their company equipment, and you're good to go.

With BYOD however, we need to be free to choose what we run on our own devices and of course keep the device if we move between companies. Those traditional security controls are now more difficult to use. Instead we turn to technologies like BlackBerry Enterprise Server 10 with its ability to manage not just BlackBerry devices, but BYOD gadgets running iOS and Android.

In micro and small business, it's often the case that we use a single computer or smartphone for both business and personal use. One important security step we can take is having a separate network for business use and personal or guest use. If someone visits your office and needs Internet access, provide them with a guest network, whilst your business network is protected. Many WiFi routers now offer this type of functionality.

We could also consider using different user accounts for business use and personal use... again trying to maintain some segregation between business and personal use. Even better would be to use a Virtual Machine approach, so that you can keep one environment well protected from another. Products like VMware and VirtualBox are able to help here.



"On-line office solutions like Microsoft Office 365 means that personal devices just become portals into a central repository"

Cloud-based solutions, too, can help by keeping your important business data off individual devices – instead being stored centrally in a place protected with good security. On-line office solutions like Microsoft Office 365 means that personal devices just become portals into a central repository where your important documents are stored.

Above all, we want to keep our business and personal workloads separate as much as possible, even if we're sharing one device to do both.

- Dave Ockwell-Jenner, Prime Information Security
www.primeinfosec.com

How to Maximize Your PPC Campaigns

By Dave Scott

Advanced Tips and Tricks



As a business owner or marketer who is responsible for driving and converting website traffic, you've likely encountered articles and discussions that pit search engine optimization (SEO) and pay-per-click advertising (PPC) against one another in a fight to the death. Ardent supporters of each side will offer a bevy of reasons that you should use their tactic and avoid "that other one" like The Plague. Do yourself a favour - instead of narrowing your options, broaden them. Use PPC and SEO in tandem and you'll soon discover the benefits of remaining happily neutral in the debate of one vs. the other. If you are using SEO and purposely neglecting PCC (or even vice-versa) you are severely limiting the potential effectiveness of your marketing campaigns.

Let's take a look at some of the hidden powers of PPC that can help boost your business:

- More than clicks and conversions: according to a 2013 study, one in three mobile smartphone users, searches specifically for contact information (phone number, driving directions). This means that if you put this kind of information in your PPC ads (using the call extension feature) you'll occupy prime real estate where users are searching for information.
- Lead with PPC (for SEO reasons): we all know that PPC delivers quick traffic and SEO takes time, but why not start with PPC, mine the data

and then use it to inform your SEO strategy? If you can find high-value, low-cost keywords that are generating tons of converting traffic, it stands to reason you should target those same keywords organically.

- Go mobile to expand reach: mobile is a great place to reach customers with PPC because of how new it is to everybody. Marketers, customers and even Google are still trying to get comfortable with mobile ads, but there's no doubt that spending is on the rise.

These are only some of the many reasons you should adapt and expand your knowledge of PPC and, more importantly, how you're positioning your campaigns. For more information or guidance on how to better understand and unleash the hidden powers of PPC, get in touch with Dave Scott, your local WSI Consultant today!

- Dave Scott, WSI Digital
www.wsidavescott.com

About the SBCN

Our organization offers monthly networking events, special events, education and training.

If you want to attend professional B2B network meetings, where you are guaranteed to connect with like minded professionals who want to build relationships and share referrals, then the SBCN is the place for you.

We are an established organization who, have helped hundreds of businesses navigate the many realms of networking successfully. As an organization we have 10 years experience of assisting and working with SMB's to help them promote, via social media and traditional face-to-face networking, their businesses and build their brand in order to be recognized as experts in their field.

The purpose of consistent networking is to build trusted relationships and build partnerships, alliances and gain referrals.

[Find out more by watching our video!](#)



Dave Ockwell-Jenner

Co-Founder, Small Business Community Network (SBCN)

small business community network

SBCN Membership

By Dave Ockwell-Jenner

Did you know that the Small Business Community Network (SBCN) has different membership options? Here's a quick at-a-glance view of some of the major membership benefits we offer:

Benefit	Corporate	Regular	On-Line	Associate
Number of Members	5	1	1	1
Attend all Chapter monthly networking meetings for free	✓	✓		✓
SBCN Member badge for your web site	✓	✓	✓	✓
Listing in Members Directory	✓	✓	✓	
Free mentoring	✓	✓	✓	
Contribute to SBCN web site	✓	✓	✓	
Post to SBCN mailing list	✓	✓	✓	
Attend Christmas Social for free	✓	✓		
Attend Summer Social for free	✓	✓		
20% discount on special events	✓	✓		
\$20 member referral bonus	✓	✓		
Free display table at monthly networking	✓	✓		

Find out more at:

www.sbcncanada.org/benefits



the future is friendly[®]

Visit TELUSTalksBusiness.com



Social Networking

Connect with the SBCN on our social networking channels.



sbcncanada.org/facebook



sbcncanada.org/linkedin



sbcncanada.org/twitter



sbcncanada.org/youtube

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