

What We Offer In Your Community

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Community Futures Sun Country is a non-profit community economic development organization partnered with Western Economic Diversification. Sun Country is governed by a volunteer board of directors and exists to assist rural areas experiencing slow economic growth.

- Loans for business Start-Up
- Loans to Expand Existing Businesses
- Confidential Business Counseling and Advice
- Business Resource Centre
- Business Plan Assistance
- Business Workshops
- Computers with Internet Access for Business Purposes
- Business Resource Library
- Business Start-Up Programs



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The Business Development Officer and General Manager meets with clients throughout our service area

To make an appointment, please contact the office at 1-800-567-9911 or email vision@cfcdsuncountry.bc.ca

We are very pleased to welcome Ms. Janna Kinvig to the team and she is filling the position of the Accounting Clerk.

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futurescape

Growing communities one idea at a time.

FEATURE ARTICLE:

FORESTRY-BASED BUSINESSES



Community Futures Sun Country is offering special loans for **FORESTRY-BASED BUSINESSES.**

Eligible businesses can include:

- Traditional Forestry Businesses
- Non-Timber Forest Product Businesses
- Support Services for Forestry
- ...and Others



If you are thinking or starting, or expanding a business that is linked with the forestry industry, call us for a **free consultation at: 1-800-567-9911**

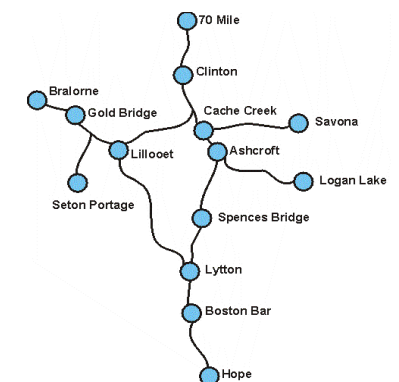
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In This Issue:

- What do your clients need Pg. 2
- Optimism: The power of optimistic Thinking Pg.2
- How to invoice Pg. 3
- What we offer in your community Pg. 4



What Do Your Clients Need?

“Every person who has ever started a business, I imagine, thought he has a good idea. It’s the smart person, and the rare person, who tries to find out the most important thing: do other people think it’s a good idea?”

Those words of wisdom come from Bernard Kamoroff, author of “Small-Time Operator: How to start your own Small Business, Keep Your Books, Pay Your Taxes and Stay Out of Trouble!” Whether you look at your ideas about what your business provides, or about how to market your business, Kamoroff is right!

Trying to get clients when you’re not really sure what they need or want makes you an answer in search of a question. You’re going to have a turn your key in an awful lot of locks before you find the one that it fits.

It’s not enough for YOU to know why they should hire you –THEY need to know. It’s hard enough to find clients without also having to educate them on why they would want you in the first place. The needs that your service fills should

be important enough that clients are already looking for a solution before you make contact.

Find out what the “hot buttons” are for the people in your target market. What do they perceive to be the greatest problems they face, or the biggest goals they wish to achieve? Ask these questions of the people you serve and the other businesses who serve them. Read trade literature or special interest publications and educate yourself on the key issues in your marketplace.

When you have a clear picture of what your target market is truly looking for, you’ll be able to package your services as a solution. Design all your marketing tools – web site, brochure, telemarketing script, sales presentation – to show how your service addresses the hot buttons you identified.

Seasoned corporate consultants know that you always get in the door at a company to solve its “presenting problem.” If the company has already identified that they have a need it turns out you can fill, you stand a much better chance of being hired in the first place.

Once you are in and working for them, you will no doubt uncover all sorts of other

issues that need to be addressed. And since you are already on the scene, building rapport and trust, of course they will retain you to help resolve those problems.

This is just as true for any service business professional, from psychotherapists to graphic designers. The client hires the designer to create business cards; then the designer discovers the client doesn’t have a logo.

When the designer shows the client how much more impressive the business cards would be with a custom logo on them, the client agrees to pay for one. But if the designer had approached that person about creating a logo, the client would likely have refused. In the client’s mind, it was business cards that were needed.

Don’t worry if the most popular issues aren’t the ones you most want to work on with your clients. Chances are that if you attract prospects by marketing to their perceived needs, you’ll create opportunities to explore other options with them. But if you market something they don’t yet know they want, you may never get to have that conversation.

From [C.J. Hayden](#)

HOW TO INVOICE

What Goes on the Invoice and a Sample Invoice

Once you’ve sold the product or provided the service, its invoice time. An invoice not only shows the customers the customer or client how much money is due but provides tax information. Both you and your customers need to be able to track how much GST and/or PST is paid or owed, for instance. Because invoices are such an important part of your business records, it’s important to get them right.

What has to be on the invoice

There are certain pieces of information that have to be on your invoices. Your invoice must include:

- Your business name
- The date of the invoice
- Your business number
- The purchaser’s name
- A brief description of the goods or services performed
- The total amount paid or payable
- The terms of payment
- An indication of items subject to GST at 6% or HST at 14%, or that the items are exempt, and either the total amount of GST/HST charged, or a statement that the GST/HST is included and the total rate of tax

- If applicable, an indication of items subject to PST (also known as RST) at the provincial rate, or that the items are exempt, and either the total amount of PST charged, or a statement that the PST is included and the total rate of tax.

So what does a complete invoice look like? Here’s an invoice sample that you can use as an invoice template.

Sample Invoice

Cypress Technologies
Suite 7, 77 Marwood Place
Crestwood, B.C., V6T 7Q7
1-888-888-888

Sarah’s Computer Bin
8424 Business Plaza
Vancouver, B.C., V9W 2T2

Attn: Sarah Norgaard

Invoice For:

1 HP OfficeJet Inkjet Color
Printer \$583.97
GST \$35.03
PST \$43.80

Total Payable: \$662.80

GST Registration No.
888888888

Invoice No. 754

Date of Invoice: Month Day,
2007

**To be paid within 30 days of
invoice date.**

To use this sample invoice, just copy it into Word or some other word processor, and substitute your relevant data, using your own customized business letterhead, if you like, and formatting as you desire. This is a product invoice from one business to another in the same province; if you provide services, rather than sell products, you may wish to use the subheading “Description of the Work Performed” along with the Invoice For heading.

Note the statement at the bottom of the invoice, saying that the invoice amount is due within 30 days. You’ll often see invoices that say, “Payable Upon Receipt”, but that’s just asking for trouble, because you don’t necessarily know when your customer or client is seeing the invoice – even if you’ve emailed it. Using a specific terms statement like the one on this invoice gives your customer a due date, and helps you to avoid collection problems.

Invoices are even easier to do if you use accounting software. Accounting software designed for small businesses can not only be used as POS (point of sale) systems and print out invoices on the spot, but make it easier to calculate and keep track of taxes, such as the GST.

From [Susan Ward](#),
Your Guide to [Small Business: Canada](#).
[Stay up to date!](#)

Leadership and Management Success Tips

Optimism: The power of optimistic Thinking

The power of optimism cannot be over-rated as a factor in success and personal growth and development. Optimism allows you to see the positive aspects of any situation and enables you to capitalize on each possibility. Optimism may be partly responsible for success in most aspects of life. Some research exists that demonstrates that optimism results in higher achievement.

Part of the power of optimism is the result of changing the outlook of the little voice in your head. Constantly looking at the negative and seeing no options when situations go awry, negative self-talk limits your success. Try gently moving your mind into positive, optimistic thoughts whenever you find yourself feeling negative, depressed, or wallowing in despair. The rainbow is there; you just need to see it.

From [Susan M. Heathfield](#),