

SelfInformed

Published by the National Association for the Self-Employed

August 2020

Member Spotlight

Yengyee Lor

Faithful Consulting





Best 9 Technology Hacks For Small Business Owners

On top of actually selling, small business owners often singlehandedly manage a variety of day-to-day tasks: accounting, record-keeping, inventory, marketing, and more. Without a large team of specialized employees or a large budget for outsourcing such work, the more mundane details of maintaining a company can become overwhelming.

Fortunately, there are technological aids for almost every area of small business operations to help simplify, automate, and organize your work.

Ready to take some of the busy-ness out of business? The National Association for the Self-Employed (NASE) has compiled a list of nine technology hacks to save time and increase productivity.

1. Create templates for repeated tasks

Email templates: If you find yourself typing the same email in response to a common customer question, you need to create an email template. In fact, you may want to create half a dozen email templates to address the most frequently encountered customer queries. Those minutes spent re-typing the same basic response add up as your business grows. The sooner you craft some prewritten responses, the sooner you'll be on the way to lightening your email load.

Invoice templates: Creating and sending an invoice should not take more than a minute of your time, especially if your business is established.

Free templates are available online to modify and download, or you may want to browse the documents to get an idea for your own custom layout. Your invoice should be as simple as possible — no extraneous information or distracting design elements. For even more streamlined invoicing, there are **apps and software services** that integrate the billing process directly into your bookkeeping.

Contract templates: Contractors and freelancers issue numerous contracts. These documents are legally binding guarantees that protect both parties — ensuring the work is delivered as promised and payment is rendered. They may not be long or involved, but they need to be precise. **Simple templates** are available online, as well as more **comprehensive templates** compatible with Google Docs and Microsoft Word.

2. Automate processes

Automation isn't just for large corporations. Every business has room for efficiency, no matter how small. Automation saves time and money. By removing a step from your list of manual tasks, it can also help alleviate that nagging feeling you've forgotten to do something.

There are apps and programs for almost any repetitive task in your communications, social media, scheduling, or accounting. Many are built in to software you may already be using.

3. Make payment easy

Invoicing can be a drawn-out process when clients are slow to process your bills. The last way freelancers,

contractors, and small business owners like to spend their time is chasing down customers for payment.

Checking a post office box only to find it empty is a source of undue stress for many self-employed workers. While late payments are a pain, part of the problem — the inconvenience a customer has in writing out a check and mailing it — can be resolved on your end with a simple technological fix.

Research has shown that customers appreciate the convenience of online payment options. It is easy for businesses to set up Paypal, Stripe, or other online payment services that accept credit cards. Including an **online option can result in being paid 35 percent faster** than via mailed check, or about nine days sooner on average.

4. Organize your email inbox

Not all technology hacks are cutting edge — the most effective ones are often right there at your fingertips the whole time. Most email clients, for example, provide organizational tools to assist in sorting and ranking emails by importance or subject.

Clients will often send multiple messages under different subject lines, dividing up contractual information, documents, requests, and questions related to a single project. Their own email habits can creep into your inbox, making it hard to find what you need.

One way to overcome the clutter is to think of your inbox as a to-do list. Use star rankings as reminders for follow-ups on more urgent messages. Create folders to keep client or project email histories in one place. Label messages by topic, then use the sort function to see them all together.



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5. Get onto the Cloud

Cloud technology is the future of work. But what is it? It's not as abstract as it sounds. Fundamentally, the Cloud is a global network of servers housed in data servers.

Chances are, you're already using a Cloud-based storage and file-sharing system. Google Drive, Dropbox, and Microsoft OneDrive are all popular Cloud services.

According to the **Cisco Global Cloud Index**, a staggering 92 percent of all workloads will be housed in a cloud data center as of 2020. Cloud servers surpass traditional in-house server systems by three to one, a margin that will only widen in the coming years.

What does the Cloud mean for small businesses? Businesses that move their data to the Cloud eliminate the need for private servers, and all the physical space, security and IT maintenance that comes along with it.

Because Cloud servers are remote storage accessed over the internet rather than hardwired to computers, businesses and their employees have much greater flexibility in where (and on what device) they get their work done. Cloud-based work improves real-time collaboration and communications in work teams of any size. **Compare Cloud services** to see which one is right for your small business needs.

The smallest business can enjoy savings benefits from Cloud storage because it eliminates the costs of storage hardware, simplifies network and backup plans, and reduces the amount of money sunk into software updates. All of those technologies are maintained remotely by the Cloud provider.

6. Use technology to gather feedback

Customer insights are precious but often hard-won. One easy way to collect customer feedback is the use of a **simple pop-up on your website**. Ask customers to rate a product or their experience with your business on a scale of one-to-ten. Or offer a discount in return for answering a short series of questions.

A caveat: it's always a good idea to incorporate pop-ups sparingly: when they're overused, pop-ups are annoying and will repel visitors from your site. The script-blocking software will go up, and you'll lose valuable information from your site's visitors.

Surveys offer another avenue for lead data and feedback collecting. **Survey Monkey** is a popular user-friendly software for creating engaging customer satisfaction surveys, and asking questions to generate your own custom market research.

7. Consider a virtual office

Many self-employed people work from home. In fact, it's not only independent freelancers and small business owners making their office at home or on the road — one study found **70 percent of the global workforce was working remotely** at least once a week.

While working from home is convenient and affordable, as a small business grows, the need for a physical office may also grow. This presents a tricky logistical and cost challenge.

A virtual office service offers an affordable solution. A virtual office provides a physical address outside of your home at a cost far below rent. Administrative services like receiving mail and phone call routing are often included, and some virtual offices provide private meeting spaces to businesses to meet with clients. Virtual meeting space provider **Hoxton Mix offers a few questions** to consider when selecting a virtual office service.



8. Employ a virtual assistant

Freelancing and contracting sites like Upwork are full of professionals qualified to take on business office tasks like answering phones and scheduling appointments. These workers can be employed on short-term contracts or ongoing hourly schedules at highly competitive rates.

If you aren't ready to relinquish clerical work to an outside contractor, consider the untapped tools you carry around with you on your phone. Most smartphones already include built-in personal assistant tools like Siri and Google Now to help automate emails and prompt you with reminders. Other **highly rated productivity apps** are available to download through your phone's app store.

9. Use a project management tool

Project management is where many of the other technologies come together in one collaborative environment. In the last few years, a number of online collaboration tools have come onto the scene that provide new ways for teams to visualize and track work projects.

Online project management software and apps are often all a small business needs to coordinate tasks. Many offer email integration as well as file and task management in both desktop and mobile compatibility.

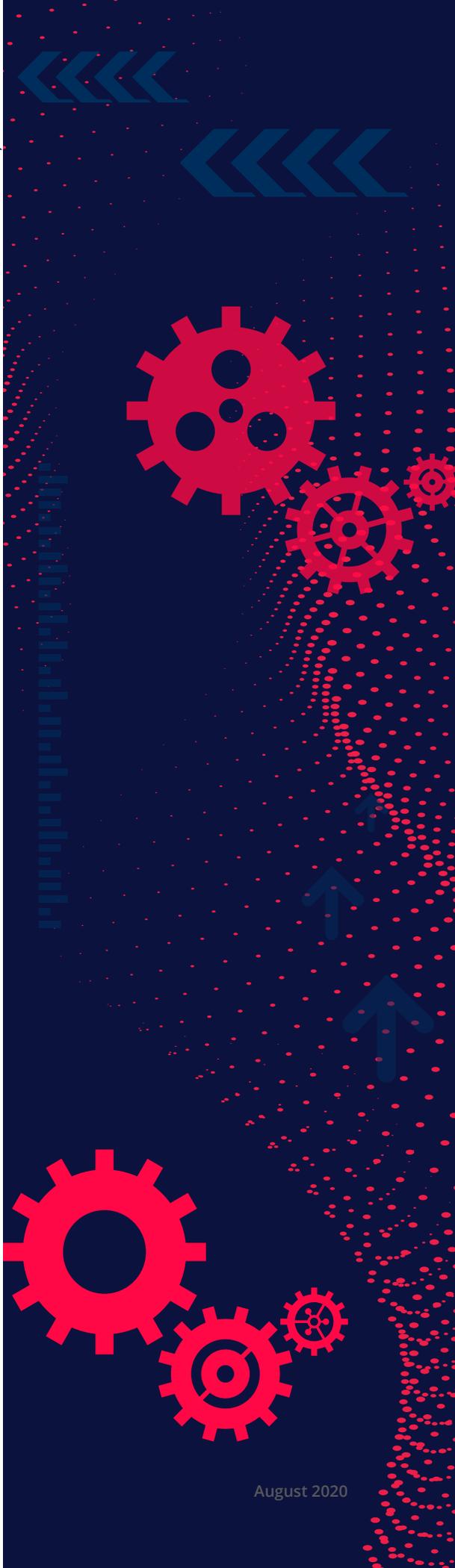
Even small teams can benefit from a centralized project management system because the technology helps get tasks out of the heads and email inboxes of individuals and into a centralized workspace.

Project management also allows for a clearer organization of multiple projects at once. A manager can more easily track deadlines and budgets. The bird's eye view also provides insight into the workloads of everyone on the team and helps managers prevent overwork or underwork by employees.

One limitation of many project management tools is inherent in the nature of the technology: they revolve around the organization of projects, which are defined by start and end dates and specific deliverables. For some ongoing work, the use of a project management tool may be unnecessary and create inefficiencies instead of the higher efficiency a small business owner intends.

An alternative option to project management software is collaboration and workflow software like Google Docs and **Slack**. (**Affordable alternatives to Slack** also abound.) Workflow software is centered less on projects with end-points and more on ongoing, recurring tasks.

Ultimately, the technology you choose as a small business owner should revolve around your own specific needs. Not all technology is a quick fix — it's how you put it to work solving your problems.



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Empowering Self-Employment

Yengyee Lor is an NASE Member from Weston, Wisconsin and is the Founder, Coach, and Consultant at Faithful Consulting LLC. Faithful Consulting provides leadership, training, team building, facilitation, goal planning, strategizing, coaching, counseling, assessments, and management to help individuals and organizations with meaningful solutions that create positive and meaningful solutions both internally and externally.

When and why did you join the NASE?

I joined NASE last year because I wanted to be strategic partners with an organization that supports and helps small businesses thrive. NASE fulfills this mission because it provides resources for small businesses, networking, financial assistance, and education. I feel small business is what drives this country, and my focus is to be a business that helps them continue to disrupt and grow communities across the country.

What inspired you to enter the field you are in?

I have always known since I was eight years old that I was going to help people, but I would have

never imagined the path life would take me on. My answer to this question would be, "life inspired me." I have a 12-week leadership program called, "Find Ur Life-inspired Leadership." I believe if we get curious enough about life, it teaches us and guides us towards our purpose. My first life-inspired purpose was a young Social Worker trying to help families, children, and keep communities safe. My second purpose was a result of my primary purpose; I worked in toxic leadership and work cultures. I became fascinated and hungry to learn everything I could about leadership and organizations so that I would be able to elevate work cultures and workforces.

When and why did you start your business?

I started Faithful Consulting back in 2015 because I wanted a business that focused on people and social change. I had worked in toxic work environments where I was indirectly affected by the negative culture and experienced poor leadership. My career impacted so much more than just my productivity at work, but the stress filtered into my family life as well. I saw how detrimental that was to me and everyone around me. We spend most of our time at work, and it should be meaningful, productive, and one of the best places to be. Faithful Consulting is founded on these grounds. I believe the more purpose-filled and happy people are, the more engagement and high-performing they will be in their work, family, and community.

How do you market your business?

Most of my business is through word of mouth. I am fortunate to know people in my previous career as a supervisor in the county government that helped me get work when I started my consulting business. I am also an active leader in my community and serve on multiple local and national boards. These connections, along with quality work, have helped market my business. Additionally, I use social media and paid ads to gather more contacts. NASE spotlight and membership is also part of my strategy for marketing my business.

What challenges have you faced in your business? How have you overcome them?

The challenge with my business is probably trying to do all the work on my own to save money. I have a staff member who is a Virtual Assistant for my customers, but because I am entirely self-funded, I try to do everything on my own. One strategy that I have used to overcome this challenge is time management. I schedule all my time even when it comes to self-care time. I plan that right into my calendar. If I have a Keynote or training that I have to develop for a company that is due in April, I start

working on it in February. Being very disciplined with my time has helped me be able to manage my business, have uninterrupted time with my children, travel and take care of myself.

Do you have any employees?

I have a part-time Virtual Assistant and partners that I collaborate with on big projects. I want



to continue to grow my team of partners and employees. My dream is to have a full agency with a brick and mortar location.

What's your schedule like, what's a typical day for you?

A typical day for me is I get up around 5 AM, set my attitude and intentions for the day, work, get my two kids up and ready for school, put them on the bus, come back home and work. I try to schedule all meetings and coaching during times my kids are

in school, or on days their dad picks them up for a couple of hours after school. I also travel out of town for work at least once a week.

What's the best thing about being self-employed?

The best thing about being self-employed is doing what I love. From consulting to coaching to speaking to training to creating my materials, I love it. I also enjoy the traveling that comes with my work and meeting the people and organizations.

What's the best compliment you've ever received from a client?

The best compliment from my customers is when they tell me, "I love my life and who I am becoming." My customers' happiness and satisfaction make me happy because I know I made a social impact.

What's the most important piece of advice you would give to someone starting their own business?

Do something that you love and stay the course; everything will work out. You don't have to go into debt to start a business, but you do need to be very disciplined and strategic with your business. I would suggest hiring a coach.

Which NASE member benefit is most important to you?

The NASE member benefit that is most important to me is the Growth Grant. I love how it provides NASE Members an opportunity to expand their business in ways they otherwise probably wouldn't.

Any other information you would like to share?

I would love to connect with all of you. Please follow my Faithful Consulting business page on [Facebook](#), go to [LinkedIn](#) and add me as a connection, and be a member on [our website](#). If we can service your agency, please do not hesitate to reach out to us. We are competitive in pricing and will work with you until you reach your goals.



Congress Recesses; Trump Signs One Executive Order and Three Memorandums in Response to COVID-19



On Saturday, August 8, President Trump signed for executive orders in an effort to provide economic relief during the COVID-19 pandemic. Congress was unable to come to an agreement prior to the August recess; however, House and Senate leaders have said they will call back members if a deal materializes during the recess.

While largely reported as executive orders, in reality the President signed one executive order (housing evictions) and three memorandums, which do not carry as much weight as an executive order.

Delays payroll tax collection for those making under \$104,000

The memorandum instructs the U.S. Treasury to halt collection of payroll taxes from September 1 through December 31 for workers who earn less than \$4,000 every two weeks (that's people earning under about \$104,000 a year).

The deferral means that the employee will see a roughly 6.2 percent increase in their paycheck, delaying the contribution to social security. However, because it is a deferral, employees will be required to pay the social security contribution at a later date. The President has called for Congress to make the tax deferral a permanent tax cut.

Earlier relief measures approved by Congress, deferred most employer payroll taxes for the rest of 2020, so this is now an effort to defer the employee contribution.

Attempts to Extend Unemployment Aid

There are currently 30 million people on unemployment aid. Earlier relief packages included a short term additional \$600 a week from the federal government on top of their state aid (which averaged \$330 a week), which expired in July. Democrats want to continue at the \$600 a week level. Republicans proposed \$200.

The memorandum calls for federal aid to restart at a level of \$400 a week. But requires states to cover \$100 of the \$400, nearly, impossible as most states are struggle to stay afloat due to the COVID-19 crisis.

Halting Evictions

The United States has about 110 million renters, and many have been hit hard by the layoffs in retail, restaurants and hospitality during the pandemic. The memorandum calls for Health and Human Services Secretary and Centers for Disease Control and Prevention Director to "consider" whether an eviction ban is needed.

Student Loan Deferral through 2020

Waives all interest on student loans held by the federal government through the end of 2020 and allows people to delay payments until Dec. 31.

Learn more about the NASE's COVID-19 efforts, [visit our COVID resource website](#). ■

Katie Vlietstra is NASE's Vice President for Government Relations and Public Affairs; You can contact her at kvlietstra@nase.org.