



SelfInformed

Published by the National Association for the Self-Employed

November 2022



How to Make the Most Out of Your Holidays as a Small Business Owner



As a small business owner, your work never seems to be complete. Generally, entrepreneurs wait for the next perfect moment to relax and take a break. However, going on a vacation is the best way to balance your life. It is no wonder that some business owners avoid taking vacations altogether because they do not want to deal with the headache and hassle of planning one. But skipping out on vacation time is a bad idea, as it can negatively impact your personal and professional life.

Planning for a vacation is always stressful when you run a small business, since you must plan with family, friends, and colleagues in mind. To prevent any hiccups during your absence, try looking into these tips as a step-by-step guide to ward off urgent business issues and concerns you may encounter.

Leave Time to Plan Ahead

It is easy to get into a frenzy in the days preceding your trip. It is beneficial to start planning slightly ahead of time, to give yourself extra time and space to get things done and make the process less stressful.

Start planning at least two weeks ahead by making a list of everything you need to do before leaving for vacation. You may find that some items on your list can be eliminated or delegated to others, which will lighten your load and give you even more breathing room.

If everyone takes turns going on vacation, everyone benefits. If you can, ask someone else in your company who has experience handling specific tasks (or whose work ethic you trust) if they would be willing to take over while you are away. This preparation can help prevent burnout down the road.

Once you have decided who will cover for you, meet with them several times before leaving so they feel comfortable with what needs doing and can ask any questions that arise along the way.

Take Care of Your To-Do List

Cross things off your to-do list. Finish up work and ensure you do not have any urgent deadlines before leaving. Your to-do list might include getting ahead on projects due the week you return.

Let your peers know where you will be. You will want to communicate with your colleagues, primarily if they oversee paying invoices while you are gone or need to access online banking. That way, they can take care of anything that might come up in your absence.

Notify customers about your out-of-office status. Emailing essential clients and customers is another essential step. That way, clients will know who else at the company they can contact and could even start getting used to working with a different internal contact if necessary.



Confirm with vendors that deliveries are on schedule. Reach out to all your suppliers so they know when you will be away from the office and unavailable through email or phone calls for the next few days or weeks.

Finally, set up your employees to thrive and not just survive while you are away. If someone is filling in for you while you are gone, review what needs to happen throughout the week so they know what to expect before and after your vacation begins.

Tie Up Loose Ends

The last thing you need while basking in the sun is work chaos, so it is critical to tie up loose ends and leave detailed notes for your co-workers before you depart. If a project is nearing completion, finish it before you take off. If there are just beginning projects, leave plenty of information for the person taking over in your absence.

Consider replying to any voicemails or emails during the week leading up to your vacation. You do not want people contacting you while on vacation (that defeats the whole purpose). Instead, send a quick email stating you will be on holiday but will respond once you return. Then, set an automatic response on your email account reflecting the same statement and dates.

Give Customers Plenty of Notice

It is crucial to tell your customers when you will be closed. You do not want them to show up at your door only to find a note reading, "Sorry, we are out of town until next week."

A few ways you can make this work smoothly include:

- Posting signs in your store or office
- Updating your website
- Letting delivery people know
- Informing customers via social media

Letting customers know beforehand that you are taking a vacation allows them to plan for any services they will need in your absence and makes things easier for you.

Delegate Your Tasks

Delegation may seem like a no-brainer to many, but it is a crucial step that some people tend to overlook. Delegating effectively and efficiently can take time, but it is well worth the investment.

Suppose you take the time to teach your employees to perform specific tasks. In that case, they become more knowledgeable about their role within the company and have a more in-depth understanding of how their work impacts other aspects of the business.

Plus, delegating tasks frees up your time so you can focus on more significant projects that require your full attention. You can also take time away without worrying about problems back home.

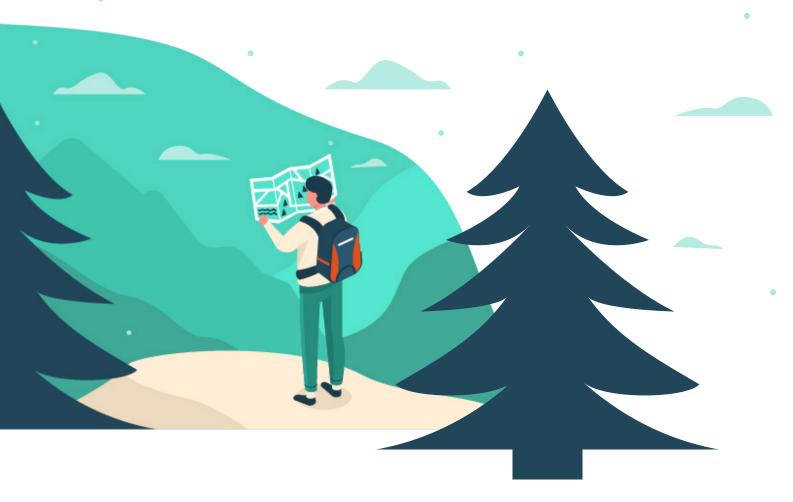
Depending on the type of business you own, there might be times when decisions need to be made right away. Whether a customer is making a purchase, your employees need direction, or something more severe like an emergency arises, you need a trustworthy individual who can respond promptly and efficiently.

Deposit Checks and Pay Bills

Whether you are planning on being away for three days or three weeks, it is essential to make sure all checks are deposited before you leave town. Checks that are not deposited will sit in your mailbox until your return, which can cause cash flow problems for your business.

Managing receivables is crucial for ensuring your cash flows stay steady. If something goes wrong with payments (for example, if a check bounces), you will have time to deal with it before leaving for vacation.





Avoid letting bills pile up while you are on vacation since it will make it more challenging to manage your finances when you return. Ensure all bills are paid before leaving, so there are no surprises waiting for you when you get back to the office.

If your staff needs access to their paychecks over the holidays, run payroll early so the checks arrive on time if the post office is closed for the holidays, or direct deposits can go through if there are no bank holidays involved in your time away from work. Finally, pay all your bills before you go, from your internet bill and credit card statements to rent and payroll taxes.

Have an Emergency Plan

First, you have got to make sure your business can function without you. If you are the only person who can do certain things in your business, you must train someone to cover for you or run the risk of not taking a vacation.

Say a customer suddenly needs something while you are away on vacation. Who is going to help them? In addition, you need an emergency game plan. Ensure that employees know how to handle

certain situations and that they have all the necessary information at their fingertips.

Finally, you must leave clear instructions for employees about handling customer service and other issues. You should also set up an out-of-office message on your email, so people know when you will return and who to contact instead.

Teach Employees to Handle Issues

If you have employees, identify those who can resolve problems that may arise in your absence. It is essential to develop trust with your staff so their confidence is high enough to handle potential problems. Thus, be sure to:

- Identify who can handle issues you may face while on vacation.
- Train these employees to handle those issues.
- Even if you do not have any employees, identify someone who can help you handle issues while you are away from your business.

Train employees on basic troubleshooting steps for addressing any issues that may come up in your absence, such as how to deal with angry customers or address a malfunctioning piece of equipment. Create a list of key contacts at each of the businesses and agencies your company deals with.

You could also create a manual (or a set of instructions in Google Docs) that covers what employees need to know and leave it where they can easily access it, like in the cloud. They should be familiar with your business processes and have access to any relevant documents or account logins.

Final Thoughts

If you own a small business, taking a vacation outside of town is likely an exciting prospect. But if you are going away for several days, or even a week or two, taking the proper steps before leaving can make all the difference when you return.

That said, there is nothing like the feeling of having some time off to relax, decompress, and forget

about the stress of business. So, try not to fret if you find yourself behind once you get back. Spend your time wisely and enjoy your vacation!

your small business operations while you are on vacation. See all the benefits of NASE membership today on our website.

Learn more about streamlining



See the Latest Press Releases from NASE



Shop Local to Celebrate America's Small Business Community on Small Business Saturday

Nov 23, 2022

With this Saturday designated as Small Business Saturday, Keith Hall, president and CEO of NASE, applauded the spirit and ingenuity of America's small business community encouraging the American public to shop local.

READ FULL STORY →



National Association Awards \$16K in Growth Grants to Support the Small Business Community During New Phase of COVID

Sep 06, 2022

As the small business community continues to recover from the COVID pandemic, NASE announced today \$16,000 in Growth Grants to four local small businesses for the second quarter of 2022.

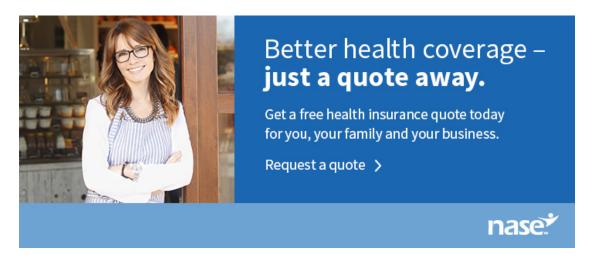
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Member Benefits

Visit **NASE.org** to learn more about the following benefits!



Request a Health Insurance Quote

The 2023 **Open Enrollment Period** (*six weeks*) runs from **Monday November 1, 2022**, through **January 15, 2023**, *in most states*. Plans sold during Open Enrollment start as early as **January 1, 2023**.

Request a Health Insurance Quote Today!



Get the best prices in your area, and save up to 80% with GoodRx Prescription Savings.

Stop paying too much for your prescriptions!

At GoodRx, we believe everyone deserves affordable and convenient healthcare. We build better ways for people to find the best care at the best price. Our technology gives all Americans — regardless of income or insurance status — the knowledge, choice, and care they need to stay healthy. We're here to help.

Click Here to Save

How GoodRx Works: Saving up to 80% on your prescriptions is as easy as 1-2-3.

- **1.Find Free Coupons.** Coupons work at virtually every U.S. pharmacy. Prices may even beat your insurance!
- **2.Show Coupon to your pharmacists.** Text, email or print your coupon. No approvals or paperwork needed.
- **3.Save up to 80%.** Save on all your family's prescriptions coupons work for refills too!



Member Benefits

Visit **NASE.org** to learn more about the following benefits!

Silver Membership

NASE Silver Members receive MetLife Accident Insurance to help offset costs that may not be covered under existing medical plans. Metlife — \$10,000 Term Life, Assist America, Roadside Reimbursement and more.



\$240 Annually or **\$21.95** Monthly

NASE Silver Members receive **MetLife Accident Insurance** to help offset costs that may not be covered under existing medical plans.

The accident insurance provides you with a lump-sum payment after an accident to use as you see fit. It can help with **out-of-pocket expenses** such as deductibles, copays, transportation to medical centers, childcare and more. Accident insurance through the NASE may include benefits for: Injuries, Medical service, treatments, Hospitalization, lodging and it's guaranteed acceptance.

Your Silver Membership also includes MetLife — \$10,000 Term Life, Assist America, Roadside Reimbursement, Legal Club Business Plan and more.

This membership is **NOT** available to residents of the following states: Alaska, Florida, Louisiana, Maine, Maryland, Missouri, Montana, New Hampshire, New Mexico, North Carolina, Oregon, Utah, Vermont, Washington, West Virginia.



Careington Savings Plans Discounts on dental, vision and more!

Careington offers a variety of savings plans to help you and your family get high-quality health and wellness services at an affordable price.

Click Here to Get Started



Apply for a **NASE Growth Grant** sponsored by AARP today.

There will be three winners each quarter awarded a \$4,000 grant to support the growth of their business.

Member Spotlight



Self-Employed Hangouts

Sarai Zyzniewski is the founder and CEO of Our Hangouts, LLC. Our Hangouts provides an online cloud-based system that helps businesses organize, manage registration, accept payments and centralize communication with member families. Unofficially started in 2015 and officially organized in 2016, Our Hangouts started with one product and in 2019 expanded to three. The three products and markets are: **Our School Hangout** for church preschools, Our Homeschool Hangout for homeschool co-ops, and Our Group Hangout for organized community groups. The online system provides two key high-level benefits: reducing costs and saving time.

Before starting her business, Sarai served as VP of Brand and Global Marketing Services for Promethean, a leading company in interactive learning technologies with offices across the globe. While at Promethean, Sarai was awarded the company's LEAD award as recognition for outstanding leadership.

When and why did you join the NASE?

I joined in December of 2020 looking for resources and support for my business.

What inspired you to enter the field you are in?

Originally, I had plans to become a pilot and own my own aviation business. To that aim, I earned my private pilot's license in 1992 and attended an aeronautical university in Florida to earn a degree in Aviation Business. One day, the director of the university's language institute asked me and a fellow student to create a database to track student information and create reports. The database was finished after six months and was quickly adopted by the staff. The university continued to use it for many years after we graduated due to its time saving benefits. This project taught me the power of data and software, and ultimately changed the course of my career.

Member Spotlight

When and why did you start your business?

When my twins were in preschool, they were identified as special-needs. After their second year in public school, my husband and I realized this environment was not a good fit for them and I decided to homeschool them. This step was another course change requiring me to leave my lucrative full time job and halt my senior executive career in the corporate world. I was pleasantly surprised by how large and active the homeschooling community was and found it extremely satisfying watching my children grow academically and emotionally. During the first few years of homeschooling, I was able to work some part-time contracts from home, but in the back of my mind I wanted to start a business again. I was constantly looking for that "product or idea" that would solve a problem. Late in 2014, while attending a meeting for parents in my local homeschool group, several parent leaders discussed the challenges of managing the organization. I realized during this meeting that an opportunity existed to create an online product to help homeschool groups run smoother, saving the organizers considerable time. This meeting sparked the idea that launched my business. I decided to cash out my 401K to self fund the business and my first product, Our Homeschool Hangout, was launched in 2016.

In 2017, I expanded my business by adding a second product, Our Group Hangout. A good friend of mine was excited at the chance to use Our Group Hangout to help organize her new business, A Brighter Community, a community center for specialneeds adults in Denver. Since subscribing to Our Group Hangout, she told me her community center operations are more efficient and she has been able to offer more programs to serve her community. My third product, launched in 2019, was designed specifically for preschools. After extensive research, I realized there wasn't a product designed just for church preschools and their unique programs. After working directly with preschool directors and office staff to understand their challenges, I was able to create a product that addressed their specific needs. Two preschools in particular, which beta-tested my initial product idea, were instrumental in making Our School Hangout what it is today.

How do you market your business?

I have a marketing site for each of my three products with messaging focused on their specific needs. Currently, my marketing efforts are heavily focused on the preschool market because it presents the greatest opportunity for my business. As part of my marketing strategy, I have set up a Facebook page to post weekly updates announcing new customers or spotlighting product features. My customer acquisition strategy works in two phases. First, I send a postcard to preschools that I researched to be a good fit for my product. A few weeks later I follow up with an email with the goal to have them sign up for a demo via Zoom and a free trial. Marketing efforts to my existing customer base involve communication around my referral campaign, which provides discounts to the school that refers as well as the school signing up for the trial. This campaign has proven to be successful in helping me grow.

What challenges have you faced in your business?

I am competing against very large, well-funded companies that offer daycare management software that have recently shifted into the preschool space. To overcome this challenge, I have focused on features that better-known products do not offer because they are not made specifically for preschools. I solicit feedback from my customers for new product enhancements and improvements and release them in a timely manner. I have always believed in the importance of building a relationship with each and every customer. I believe this is where small businesses can excel and differentiate themselves. We have the opportunity to go above and beyond and to really listen to our customers so they know how important they are.

Do you have any employees?

I currently use contractors for development, graphic design, copywriting, and marketing material development. I will continue to use contracted staff, which allows me to hire as needed while keeping my costs low.

Member Spotlight

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

My days mainly consist of brainstorming and documenting new features, testing the software, reviewing bug fixes, researching potential new customers, sending follow up marketing emails and answering questions from my customers.

What's the best thing about being selfemployed?

I feel that I am in control of my own destiny. I work hard because I want to, not because I have to. I am passionate about my products and how they help my customers. Being self-employed is a self-guided adventure, one that keeps me learning and growing every day. But the best thing about owning my



own business is that I have a home-based office, allowing me to be completely available for my kids.

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

One of the best compliments I have received was when an office manager said "Our School Hangout saves me so much time. It covers everything I need and I have so much more free time now."

I see how hard the preschool directors and office staff work. The goal is to save them time, as well as offer convenience for parents. When I receive 5-star reviews that echo this, I know the hard work is paying off. I love what I do and knowing that my product is making a difference for my users.

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

Setting short- and long-term goals. Shorter goals help you stay focused and serve as stepping-stones toward long-term goals. They are the small milestones to celebrate along the way. I also like to set stretch goals to help me to keep pushing myself hard. Long-term goals help you keep the short-term goals on track and help guide key business decisions.

Which NASE member benefit is most important to you?

I find the NASE Minute videos extremely useful and easy to watch. These videos are short and to the point, which lets me know that NASE understands how busy small business owners are and the importance of keeping the videos brief and informative.

Any other information you would like to share?

Find a bank willing to work with your small business. I feel fortunate that I was able to find a great bank (First Citizens) that is helping me reach my business goals. That relationship is priceless. Also, understand your customer's buying cycle and identify the key decision maker. This helps ensure your marketing dollars are spent with the greatest probability of gaining a new customer.

November 2022



By and large, the forecast of a "Red Wave" of Republicans being elected similar to 1994 and 2010 has not come to fruition. While Democrats and Republicans each only needed one Senate seat to achieve a true Senate majority, so far both parties have largely held their incumbent seats. The one exception to that is in Pennsylvania, where Lieutenant Governor John Fetterman has beaten Republican candidate Mehmet Oz for retiring Senator Pat Toomey's (R-PA) seat. Ceteris paribus, this could turn out to be the crucial seat pickup needed for Democrats to take a true Senate majority.

Implications for the 118th Congress

At the 10,000 foot level, these midterms will be dissected for months to come, but initial key themes seem to be the resilience of Democrats, a rebuke of former President Donald Trump the week before he is set to possibly **announce** a 2024 bid, and a vulnerable mandate for Republicans and their leadership to govern if they win control of either chamber.

In the Senate, we anticipate the leadership of both parties to be nearly identical to this Congress, with the only change coming as a result of which party controls the chamber. Senator Mitch McConnell was elected leader of the GOP in the Senate, even though he was half-heartedly challenged by Senator Rick Scott (R-FL) who was joined by nine colleagues who voted against McConnell's continued leadership.

As expected, the Republican Majority in the House is already turbulent and drama-filled. With a small majority of seats, Leader Kevin McCarthy and others in the down-ballot leadership races are facing resistance from disgruntled members of their conference, particularly the Freedom Caucus wing, in turn impacting their ability to secure their leadership posts, let alone move legislation through the House. That said, we still believe Republican Leader Kevin McCarthy will become Speaker. Congressman Steve Scalise has secured the number two spot, House Majority Leader. For House Majority Whip, Rep. Tom Emmer (R-Minn.), the current chair of the National Republican Campaign

Committee; was victorious in his battle against Rep. Drew Ferguson (R-Ga.), who's currently deputy whip; and Rep. Jim Banks (R-Ind.), the head of the Republican Study Committee. Congresswoman Elise Stefanik easily won reelection to serve as the Republican Committee Chair.

As for Democrats, a major leadership has occurred. With the announcement that current Speaker Nancy Pelosi will not seek election to the Minority Leader post, but stay in Congress, her long-time deputies Reps. Steny Hoyer and Jim Clyburn, also declined to run for their current leadership posts. Thus the new Congress will see a new trio of Democratic leaders, with Hakeem Jeffries serving as Minority Leader, Katherine Clarke will serve as Minority Whip, and Pete Aguilar will serve as Conference Chair.

House

- House Small Business House Reps. Nydia Velazquez & Blaine Leutkemeyer are likely to return to leadership posts.
- House Appropriations Reps Rosa DeLauro (D,CT) and Kay Granger (R, TX) are expected to remain in leadership.
- House Ways & Means Congressman Kevin Brady, who announced his retirement late last year, is the current RM. With his retirement, we will keep a close eye on who Republicans will select to lead their Members on one of the most coveted committees in Congress. Congressman Jason Smith (R, MO) and Congressman Adrian Smith (R, NB) have indicated they will make a run to lead Republicans on the committee. Congressman Vern Buchanan (R, TX) is the most senior Republican on the committee following Brady.
- House Energy & Commerce —
 Congresswoman Cathy McMorris Rodgers
 is expected to lead the Committee for
 Republicans. Congressman Frank Pallone (D, NJ), the Committee's current Chair will likely continue to lead Democrats.
- House Financial Services Congressman Patrick McHenry (R, NC) is expected to lead Republicans on the Financial Services Committee during the 118th Congress.

Senate

- **Senate Small Business** Senator Cardin is likely to remain in leadership. Sen. Joni Ernst are expected to make a play for Republican leadership of the Committee.
- Senate Banking Senator Mike Crapo (R-UT) will most likely lead Republicans on the Committee given that Senator Pat Toomey (current Ranking Member) is retiring.
- Senate Appropriations With Chairman Leahy's retirement, Senator Patty Murray (D,WA) is next in terms of seniority. If she wishes to lead Democrats on the committee, she would need to give up her Senate HELP Chair position. Ranking Member Richard Shelby is also retiring, with Senator Susan Collins most likely to succeed him given her seniority on the Committee.

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