Taking Care of Family Business

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The purpose of this afternoon is for us as sales agents to either move into or expand our business in the corporate market, concentrating specifically on the small family business owner. To do this we will be looking at:

- What is a family business?
- How to recognise the characteristics of the Entrepreneur.
- What are the differences between small and large companies?
- Identify the Seven Sins of family business. By knowing these can help us to overcome objections and know what businesses to target.
- How to break through into the market with prospecting ideas.
- Some tips and points to tie this all together.

What is a Family Business?

"An enterprise which is owned or managed by two or more family members related by blood or marriage, or has been or will be passed to at least a second generation."

There is an interesting characteristic associated with this, as just because it is family owned and may have become successful, there is no guarantee it will remain this way. To illustrate this there is a saying, which we may be familiar with, "From clogs to clogs in three generations." Clogs were wooden shoes worn by factory workers in the UK in the last century. The saying describes the typical entrepreneurs who founded their business, often out of nothing except sheer hard work and determination. Over the years the business developed and grew to become prosperous and successful. In time the founder would have children who in turn were introduced into the family business. However they would be brought up, aware of what their parents had gone through and of the initial poverty and struggle to make the business succeed. They would know of, if not have experienced at first hand, the hard times which had gone on before. The grandchildren, however, would not. This is the third generation, now used to only a life of success, wealth, privilege and money. They become complacent, can make wrong decisions, on

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the future of the company and will unless guided, destroy all the good which started two generations ago resulting in a full circle return to the original situation from where the grandparents started - in poverty, with nothing.

This is an old saying but is still true today, and it is by understanding this we can begin to see our role of working with the entrepreneur family business owner.

Characteristics of an Entrepreneur

Why do we need to know? We need to know because if we wish to work in this market, we need to be able to understand what makes them what they are. However, before we carry on, I must point out we may see some similarities here and identify these characteristics within ourselves. We may find out, in fact. they are no different from us.

Statistically they have had some sort of family turmoil in childhood. Something has happened as a child to instil the spirit of being different and standing out. A good example of this is Richard Branson who is probably one of the best known entrepreneurs. He apparently was expelled from school because he did not conform to the norm. It is also said that Walt Disney's genius and creativity were because he had an unhappy childhood.

They can often be a loner. This may be because they did not conform or mix with their peers. They had different ideas.

The adult entrepreneur is energetic and determined. This describes those who are prepared to make opportunities out of problems. Obstacles are there to be pushed through, or turned around. They are those who go where others will not venture. (Are we now starting to recognise some of our own characteristics?)

They become rugged individualist. They have their own style and are self motivated.

And yes, being "A" type individuals, they is easily dissatisfied. They are ideas people and want to initiate the action.

They prefer to learn by experience. This has probably come from the creativity in the early stages.

The need for achievement supersedes need for profit.

They are the initiator, the ideas person.

They assume a wide range of responsibilities in the business. This is because they will have done all things in the early stages of their business life. They dislike planning and are doers, therefore are action packed.

However, they can be secretive. Because of past experiences, they may within their businesses be a loner and are self motivated thus keeping things to themselves.

Even though they pretend they do, they hate to delegate. The small business entrepreneur owners probably started by doing everything for themselves because they had to. Now they find it hard to delegate. After all, no one else can do it better, can they?

Because of the relatively single handed and single minded development, this creates an informal organisation. This is because it has just grown. There has been no direction and, over time, it has become difficult to separate business from personal. Bank accounts, cars, homes, expenses become blurred as the cash flow muddles between the two. After all, the business and personal life are only seen as one.

This is because the business is looked on as a "child". The person who started it is very protective towards it.

And for all these reasons, eventually the entrepreneur becomes unemployable.

So do we get the picture? The entrepreneur is a dysfunctional, rugged individual, never satisfied, wanting his or her own way, driving everyone mad with new ideas, never expecting a "No" answer, expecting everyone to follow, yet not prepared to delegate. It is comforting to know the entrepreneur is not so different from us.

Differences between Small and Large Companies

Before we question what we do to get in front of these people, how to prospect and what we say when we get the appointment we must establish, first of all, the differences between small family-owned businesses and larger non-family companies. Recognising these differences can help us with more specific prospecting and opening ideas.

The entrepreneur above is the creator of the family business and then the family by default and reasons for cost efficiency become involved. Therefore owing to the

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dynamics of the interface between the family and the business, they have unique needs and issues which differentiate them from the non family business.

Many family businesses discover the family can actually be the stumbling block to their successes. This can occur for many different reasons: Unresolved personal conflicts, lack of trust, different family relationships or family demands on the business.

So what are the differences between the family run business and other businesses? Initially, the family business has built-in contradictions, it is inward looking, whereas the other is more objective and outward looking with a focus on the customer and the competition. Normally admission into the family business is via birth, adoption or marriage as opposed to recruitment and contribution to the structure. Acceptance is unconditional with the family and based on performance outside of it. The family is compensated equally whereas the non-family business employee is compensated on responsibility, performance and promotion. The work environment is emotional as opposed to analytical and logical. And lastly, the biggest difference of all is the attitude to change. The family business is for tradition and minimal change. The non-family set up thrives on change and development.

An interesting example of this is a true story about a quality management consultant who was visiting a small and antiquated English family-run manufacturing company to advise on improving the general operating efficiency. The adviser was reviewing a particular daily report which dealt with aspects of productivity, absentee rates etc. The report was completed manually onto a photocopied pro forma which had been copied over many times and the top was a bit fuzzy and difficult to understand. The top right hand box heading was not at all clear, but for the past year the figure 0 had been written in. On questioning the members of staff who completed the report, they told him they always but a zero in the box. When asked why, they responded, "Well, it is the way we have always done it."

Intrigued, the adviser visited the archives to see if he could find a clearer form and what was being reported on. However, all the old reports were just as fuzzy and all marked 0 going back many years. Still puzzled, he packed away the old papers and was just about to leave when he noticed a box titled master forms. Sure enough he found the original in pristine condition. In the top right hand corner was the mysterious box with the heading clearly shown: Number of Air Raids Today!

Many of the small businesses we encounter and prospect or have as clients will be like this: oblivious and in many ways resistant to change. It is when we understand how they think and operate, we can start to have a meaningful relationship and in time make a difference and help with the necessary changes.

How the business owner thinks and how the family reacts is often down to interpersonal conflicts. When we first meet our family owner we need to know all the positions of the family members in the organisation. They are more than likely to have more than one role and many overlapping positions within the company.

The family business needs advice like any other business. Family business advice has traditionally centered on two issues - Estate planning and Succession. These two planning areas alone however are now too limited for today's family firm. Family businesses not only need to generate a healthy profit but also to develop the business with self expression and innovation and to create a legacy. This is where we can add value to the business owner and create a successful relationship.

They need advisers who recognise the issues of the family dynamics and the influence these have on decision making. As advisers we have to constantly ask ourselves, "Is this decision a family decision or a business decision?"

The Seven Sins of the Family Business

However there are danger points we should recognise when considering advising the family business. Yes, beware the seven sins!

1. INTERGENERATIONAL WARFARE: This often happens because of value differences between parent and child; those who set it up and those who progress or in many ways, continue it. I heard recently of one family business in San Francisco where the elderly founder owner

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had retired but was constantly recalled to sort out the mess in the business the son was regularly creating. Our skills in diplomacy here are essential in being able to recognise, verbalise and solve the problem without being offensive.

2. SIBLING RIVALRY: Especially between the first born and their juniors and between male and female. There is a business in London. It is a hairdressing family business in which each of the three adult brothers has a role. The oldest son thinks big and wants to create a franchising empire; the middle son is a photographer and wants to develop the marketing and modelling side; and the youngest, being the smallest and most vocal, disagrees with both on principle and wants to run his salon his way. They all thought their way was the right route to take the business forward and constantly rowed and bickered therefore going nowhere but backwards. It was only when the three sat down with their adviser they realised they each had different agendas. However much they tried previously to expand their business, they were all pulling in different directions. The adviser looked at the three strategies in turn and in isolation with each. Previously, meetings had always been together. By meeting separately, by agreement and through dialogue, the adviser took the strengths from all three. This gave each brother a sense of importance and that they were being listened to. Between the adviser and the brothers a progress plan was agreed satisfying all objectives. It took an outside viewpoint to look objectively at the business and to make progress.

3. KEEPING UP WITH THE TIMES: Sometimes because a business has always worked on one model and the older members do not like change, the business becomes outmoded. Just because a business has a tradition and history does not mean it will be a success in the modern business world. There are two types of companies: analogue and digital. The analogue type may have been formed a long time ago. It will be top heavy with staff, and systems will probably be haphazard and grind to a halt if changes are not made. The digital company has fewer staff, aims to be cost effective, embraces technology and, most important, changes with the times. These changes have to be very structured and not change for change sake. Just becomes someone buys in the latest computer systems does not mean they will be more effective, in the same way just because someone joins a gym it does not mean they will be fit. They have to work out as well!

4. THE IMPERIAL PRESIDENT: This is the owner who thinks he or she can hang around forever. They do not want to give up their role even if they are no longer actively involved. It makes them feel better at the golf club.

5. PROCRASTINATOR: This is related to the Imperial President. It is the CEO who thinks he or she will live forever and puts off dealing with the succession question. In many ways it is seen by them as a sign of giving in to the inevitable.

6. THE NON-FAMILY TURNOFF: Family members hold down the best jobs because they are family members and not necessarily the best persons for the job. There is little or no room for non family members to move up the management ranks and no incentive to develop so good people are lost because ambition is stifled.

7. FAIR VERSUS EQUAL: There is a mistaken notion that parents should divide the business equally among their children. There is a difference between children being treated fair and equal because it is not always fair to be equal. A child who is inactive in the business does not need to be given shares in something he or she knows nothing about and has nothing to do with. This is the language we can initiate with these unique family owned clients and prospects.

So far we have spent some time putting together a picture of the family business. This in itself is a tool to enable us to recognise the different roles members play in the business and at what stage the business is, so we can help rescue it and progress it. Then we can together look to the future and to help to make the business profitable and ensure all appreciate it as important to protect this profit and the unique set up that has been created.

Break through into the Market

How then, armed with this information, do we break through or expand our work in the family business market and what do we do when we get there?

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In order to address these questions, we will look at what we need to do using the following headings as a guide.

1. TO LEARN THE LANGUAGE
2. HOW TO GET AND USE PROFESSIONAL CONNECTIONS
3. CASTING THE NET BY EXPANDING OUR NETWORKING TECHNOQUE
4. PROSPECTING
5. WHAT TO SAY AT FIRST MEETING
6. WHAT PRODUCTS ARE APPROPRIATE
7. OUR VALUE ADDED ADVICE AND MAYBE THE INTRODUCTION OF FEES.

So before we start, do some homework.

1. LEARN THE LANGUAGE

The first and most important thing to do is to learn as much as we cam about how businesses are run in our country. Knowledge initially is everything and gives us confidence to tackle this market.

We need to find out how business are set up. These could be as partnerships, as corporations, as sole proprietor or limited liability partnerships. There are also big public and private companies which we do not want to consider as part of our planning here.

What are the laws relating to them? Remember these often change and can have dramatic effects on the small business owner. If we are on the cutting edge it can help us to be ahead of the competition when working with the family business owner.

What agreements should be in place? Should does not always mean are in place. In the UK partnerships which do not have their own written agreement have to rely still on the Partnership Act of 1890 (114 years old and definitely out of date) What happens in your country?

How to read and understand company accounts. By knowing this it is like putting on a pair of magic glasses and a myriad of sales opportunities open up. It could be pension contribution; it could be the real state of the business with hidden profit and losses which need protection or refinancing.

Taxation (if appropriate as every country is different) to small businesses and tax breaks which could help. If we can add value by saving clients money then other business follows and relationships are created. We are not expected however to be experts in this area we just need to know the impact of this on the product we sell.

Following on from this we need to know who to call on if we need further expert advice. It is a common mistake that we need to know all about everything before we can embrace this business market. It is not. We need to be well prepared and have confidence within ourselves but knowing who and what to ask is the key to our progress. I would go as far as to say the more help we ask for the more confident we become. Do not also assume because someone is an attorney or accountant they know anything about our advice and products, because very few do.

How then do we obtain this knowledge and information? The resources are varied and many. We have courses and study programmes in UK . Many companies throughout the world run corporate planning study opportunities. But one very good way is to make professional connections.

2. PROFESSIONAL CONNECTIONS.

Seek out through word of mouth by asking existing clients who their accountants and lawyers are or look through yellow pages directory for those that specialise in the small family market. Then pick up the phone and ask for a meeting. The purpose for the meeting is not to obtain clients but to ask for help in finding out all we need to know in the family business market. Ask for tuition and offer to pay for the time. People will help and if we are seen as agents who want to learn, then in time naturally when the accountant wants an adviser for their client we should be, through our relationship building with them, the natural choice.

Knowing how the owners are remunerated can create disability protection plans and pension and retirement planning. Knowing what the agreements are that should be in place can help us to advise those who have not set them up.

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3. CASTING THE NET BY EXPANDING NETWORKING TECHNIQUES.

Firstly, it is important to recognise and identify whom we wish to work with. Here are some questions we can ask ourselves.

1. Do we want to work in a specific niche area? It could be one we are familiar with and maybe worked in before.
2. What about location? Close to hand or will we travel to where business is more affluent. I live in Cardiff, Wales in UK but do a lot of business in London, England. This is 200 miles from my office but there is more money there.
3. What about size? The turnover , the number of staff and family members.
4. How many years has it been running? Many start ups may fail in the beginning but if we are there for the beginning of a successful company, then trust and relationships are forged for life.
5. Is there a gender or ethnic group which appeals to us?

There are many ways to network these areas and what better way than to ask our existing clients? If they are not business owners themselves they will certainly know of them, whether it is the garage they service the car, the decorating firm they always use to the vet for their animals and to the restaurants where they eat. Also by joining, associating and being involved with school, church, temple, civic, social and charitable organisations.

Choose the one you are happiest with and not all at once, of course. But remember these all take time, so do not be impatient. They sometimes overlap. I belong to a Children's charity in my city and also a group for women entrepreneurs. (This is in London and helps with my networking there as it is away from my home environment). There is a successful business owner I wish to prospect and the charity has asked me to host her at a charity event in London. This way, hopefully, we all win.

4. PROSPECTING

We have identified the market; we have networked and targeted, so now we have to actively prospect and make contact. One area which is of significance, already mentioned and is often ignored is that of succession. Succession disasters occur because the owner of the business cannot face the fact that at some point he must and will be replaced. If the successful business owner who had the ability, vision and guts to build the business from nothing does not have the courage to face the problem of the future, then his banker and lawyer will do it for him on the way from the funeral, four cars from the flowers.

Sometimes we are oblivious to the obvious.

A person checks in to a hotel for the first time in his life and goes to the room. Five minutes later he calls reception and says "You have given me a room with no exit. How do I leave?" The desk clerk a little puzzled replies, "Sir, this is absurd. Have you looked for the door?" The person says, "Well, there is one door which leads to the bathroom. There's another which leads to the closet. Oh, and there is a third. I haven't tried this one as it has DO NOT DISTURB sign on it!"

By actually disturbing someone, we can help them to face the issues of exiting the business. How? Send prospects a COMPANY WILL What is this? Picture the scenario:

Mr Dan Smith of Smithfields and Co is the major shareholder. He has 65% and his wife 5%. The two senior managers have 15% each. The company employs 80 people and has a turnover of $300,000. The business makes small components at competitive prices. There is a bank over draft of $500.000. Dan, of course, signed a personal guarantee with the bank to secure the loan with his house as collateral security. On his death Dan intended to leave his shares to his wife, although no agreement was in place. The senior managers would have liked a greater stake, but Dan's attitude was to "Keep it in the family." Dan died. The nervous bank called in the loan, there was no succession plan and the management and direction of the company went into chaos. Customers dried up. Sheila, his wife, was totally unprepared and the whole thing fell apart.

What resulted was THE LAST WILL AND TESTAMENT OF SMITHFIELDS AND CO.

What I suggest here is this is printed out on paper

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edged like a certificate, so it looks different. Print the story out on coloured paper and attach a compliment slip. Keep the wording simple. I sometimes write "I saw this and thought of you." It depends on whether we know the prospect as it is meant to raise a smile yet put a serious message across: Humorous and noticed. Maybe it should be sent to the wife.

The Company Will

I, Dan Smith bequeath my business as follows:

1. To the tax office,whatever percentage they want to take first.
2. To my partner in business. THE BANK I immediately bequeath the sum of $500,000, plus interest.
3. To any receivers called to administer what remains of my business I leave $200,000 in fees which may escalate considerably as more and more time is spent in seeking a buyer or selling assets.
4. To my creditors who supported my cash flow I leave 10 cents on the dollar on all amounts owing to them.
5. To my competitors I give them first choice over my best employees and company contracts.
6. The balance of my employees to whom I am deeply grateful for years of faithful service I leave them unemployment.
7. The balance of my business assets I leave to my wife Sheila who has selflessly helped and supported me whilst I built the business. This unfortunately will not be very much as the shares have little value.
8. Should I be unable to meet my debts, I bequeath my family home to the bank.
9. To carry out my wishes I nominate an extremely expensive firm of receivers and or liquidators.
10. ONLY THE BEST WILL DO FOR MY COMPANY

Make the follow up call in a few days and ask for an appointment. So we have made the appointment, even if it has taken a few months or more. Now what do we say?

5. WHAT TO SAY ON THE OPENING INTERVIEW: The best route in is if we have done our research first. Time is precious to these people and we do not want to be seen to waste it. It is often helpful too to be observant whilst driving in to the car park. What cars, plants, layout is there? In the reception area, are there award photos on the wall or paintings by a specific artist? Store all the information in your minds and build up a picture of this uniqueness. Be friendly and appreciative of the receptionist, she could be the boss's daughter, wife, mother in law. Remember this is a family run business. Be on your guard, too. I remember I had an interview via an accountant introduction with a business owner. I sat in reception and waited taking in all around for future reference. The business was steel production so very "hands on". Workmen were in and out all the time. One man, his shirt sleeve rolled up and looking as if he had just come from the work floor spoke to me and I replied as naturally as I would to any one. Imagine my surprise when I was invited into the owner's office to find this very same man was the boss. Apparently he did this to everyone to see if their reaction to him was the same, that is as boss or employee. My reaction must have been acceptable as12 years later he is still a good client. Remember the family business owner is very careful about who will be invited into the family and this includes the advisers

When you are in their office, take for a moment time to look for trophies, photos, coffee mugs etc that give you a clue to the make up of the person. Store this information and use it at an appropriate time. I had one meeting with a business owner and he had an obvious love of Formula One racing. I did not open with this but with who I was. I thanked him for the meeting and asked him to tell me about his business. Only part way through the interview did I mention the car racing as part of a throw away sentence and not really relating it to him. He was just aware now I had an interest in him as a person as I had spoken his language. I took my business partner to the next meeting as Formula One racing is her passion too. What better way to cement a relationship and help us to stand out. Recognise and nurture the thing they are really interested in.

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6. WHAT PRODUCTS ARE APPROPRIATE?

Just before we look at products themselves, we should all be familiar with the client fact find but a business checklist should help us to see where the business owner is, what they have got and what gaps exist as well as creating forward planning,

Because, strictly speaking, products themselves are no good in isolation but satisfy situations where the appropriate product can be sold. These will, of course, depend on our countries where we do business, our company's products or what is available in the market place. So first the checklist then on to the products.

CHECKLIST: This is done after we have introduced ourselves and asked what they want for the company. Some of the basic details can be obtained beforehand as we do not want to waste time or appear too automated as a form filler. Remember the characteristics of the entrepreneur.

1. INDIVIDUAL BASIC CLIENT DETAILS name, address, contact details, type of business, main individuals and whether there are associated businesses. A lot of this can be obtained from the internet from the company web site beforehand.
2. SOLE PROPRIETOR OR PARTNERSHIP age, sex, health, date of joining or setting up, profit share, drawings, position within the business, any sleeping partners, capital contribution, capital finances. Short term wishes, ownership during ill health. Long-term succession. Arrangements for leaving permanently, Attitude to risk, both in vestments and the business. Estimated value. All these answers can arise from the initial question "Tell me about your business" Direct more soft questions to obtain the answers in the fact sheet.
3. FOR COMPANIES. As for partnerships but details of share holding, voting powers and loans to the business.
4. FINANCIAL INFORMATION. In the UK we can obtain this from Companies House. For a fee all this public information can be released. If the referral is from the accountant ask them. Or if not ask to meet the accountant. We will need to know profit and loss. Turnover, Overheads including salary. Cash flow, seasonal variations. Asset and liabilities. Again, look at accounts and learn how to read them. Do not expect to be the expert, it is not our job and do not be afraid to ask for help.
5. KEY PERSON INFORMATION. Who, Earnings, existing cover. This too can be a soft question. "Who in this organisation (next to you) is most important and why?"
6. TRANSFER. An important issue for companies is what happens on death of the shareholder. Have they made will? Do they have policies and are they in trust. What is stated within the company. This is where the Company will mentioned before is a useful aid in pointing out what can happen if things are not put in place. And for partners, if there are any agreements. If so, what does it say about death and ill health? How is each partner valued for their contribution?
7. RETIREMENT/PENSION ARRANGEMENTS. What pension arrangements are in place for employees and employers along with other company benefits?
8. OTHER PROFESIONAL ADVISERS. Bankers, Lawyer, Accountant, Insurance Broker, other advisers? This detailed corporate fact find enables us to obtain a full picture, to see all the shortfalls and for the prospect to discover for themselves, by us letting them talk about their business, what issues may affect them.

We have found a very useful follow up is to send the client or prospect a resume of the meeting. It is written on coloured paper, not headed and sent with a compliment slip and business card.

The resume includes, under headings, what has been discussed and planned. We also try to restrict it to one page. As the head of a big organisation once said to me "If you want something read, it has to have plenty of white spaces "(Or coloured in this case)

The resume thanks the client/prospect for their time, asks for alterations if needed and whether our service to them can be improved. It also confirms the next meeting.

These resumes help cement the relationship, make us different, avoid future objections and continue to put us in the client's vision without being too obtrusive. It also

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confirms the argument for fees for those wishing to charge them as the progression of work and advice is documented.

Let us look at the products in a bit more detail.

- KEYPERSON COVER Business people generally accept they need to insure their material business assets. As a result buildings, contents, vehicles work in progress are all normally insured against a range of mishaps: fire theft, accidental damage and so on. Many business people overlook how their success depends on a number of key individuals. It is quite normal to find they have not thought of insuring the human assets of the business. There are several problems which may affect a business if it loses one of its key employees as a result of serious illness or death. And, the smaller the business the harder the hit.
- Replacement costs: Agency, salary effectiveness of new person
- Business interruption: Projects which are developing, contracts which are started, delivery deadlines and staff morale.
- Financial implications: Profits may fall, creditors may not be so tolerant, overdrafts may be called in, loans may need to be financed.
- The keyperson could be employed on the sales and marketing side or even be the owner themselves.
- SHARE PROTECTION. This provides funds to buy the company shares if a shareholder dies or becomes seriously ill. It is to esnsure.funds are available to buy shares from the shareholder or their estate so the share value can be turned to cash.
- To ensure these funds are paid to the people who want to buy the shares.
- It is our job to obtain all information (The checklist)
- Clarify the problem
- Offer solutions
- Deal with legal and tax implications.
- PARTNERSHIP PROTECTION. Business partners face similar problems to those of shareholders. If a partner dies or contacts a critical illness their co partners will in most cases have to make a payment to the personal representatives of the partner. In a small family business this could be to an in law or other relative.

Along with this we should be looking at:

Retirement planning
Estate planning
Succession planning (The last will and testament)
Ill health and disability

Sometimes there are occasions when advice is what is needed and not a product in itself.

How then are we remunerated for this and what are these situations.

OUR VALUE ADDED ADVICE AND THE INTRODUCTION OF FEES.

In some countries there is a move from commissions received for products sold and towards a fee for advice given. In this scenario then a fee may be more suitable than the sale of a product. In fact the family business will be familiar with the payment of fees to other professional advisers and should not be fee resistant if it can be demonstrated the financial advice has added significant value to the organisation. The value added extra is us as advisers who collaborate with other professionals and mediate with family members within and outside the business.

Tips to Tie this Together

Hindsight is a wonderful thing and in advising our business clients in a holistic way we can develop relationships, make a difference and prepare them for the pitfalls which are so often the downfall of the small business In order to do this we need to remind them to adhere to the following advice list:

- SEPARATE BUSINESS LIFE FROM PERSONAL LIFE
- PROFESSIONALISE THE BUSINESS AS IT GROWS.
- COMMUNICATION IS THE KEY
- BUSINESSES HAVE TO HAVE THE RIGHT ADVISERS.
- GET OUTSIDE EXPERIENCE
- UNDERSTAND THE BUSINESS SIDE OF THE BUSINESS

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And for us as advisers

- TO LEARN ALL WE CAN ABOUT FAMILY BUSINESS DYNAMICS.

I hope the above ideas will help us all to break through and develop our family business work and open up new selling opportunities, whether it be products or perhaps more important, seeing the value in and selling ourselves. Working in our business and breaking through to the corporate market is not easy, but remember: Life is not about how fast we run, or how high we climb, but how well we bounce!