

*Amber Still*

**PANDEMIC PROOF  
YOUR BUSINESS**

*Educate to Elevate*



BUSINESS STRATEGIES FOR SUCCESS  
SOLOPRENEURS + ENTREPRENEURS



# From **START TO FINISH**

*"If you fail to plan, you are planning to fail!"*

*There is so much within our control that we can do to create success in our businesses. Although that Benjamin Franklin quote is old, it is most certainly not going out of style anytime soon!*

*I feel that it is our human duty, to take care of those we love as well as ourselves; while we are able bodied to. Planning to ensure your business can survive a pandemic will then also serve as a baseline to your catastrophe planning. It may seem like a daunting project so many or most, don't take the time to work on their overall game plan.*

I am here to help you determine what steps you need to take, to make this all happen. By planning in advance, you take the worry out of the process by investing your time now, for a stress-free life after.

Tony Robbins says, "Mastery doesn't come from an infographic. What you know doesn't mean anything. What do you do consistently?" Building Your Action Plan requires some insight, encouragement and consistency. The first step is to TAKE ACTION and then be consistent with the foundation you chose.

There is so much reward that comes from knowing you buttoned up your game plan. You can build the framework, put it on it's virtual shelf and the positive vibes are ignited!

By doing the work, YOU are giving the gift of a stress-free living to yourself, to your team and family so if another pandemic comes, you have a smooth transition, whether it is at work or at home.

The easy part is talking about the *Plan*, the hard work begins when you *Do the Work*. It is so important to me to provide you with the tools and resources for you to make it happen. I have been there, as a solopreneur and then while managing a team. I have also seen the other side as an employee. I am here for you!

Success only comes when you stick with a course of action to achieve what you want after setting your goals, establishing the routine to build out the consistent framework, then immerse yourself with the team players that can help you make this happen. Typically this means collaborating with your network and finding a mentor.

You can walk around with this secret super power that I have it together and I did this for my business, my clients, my team, my family.

This curriculum is promised to provide you with steps that prepare you to Build YOUR Personal Action Plan. You will find insights, encouragement and tools to build your consistent framework. The first step is to TAKE ACTION and then be consistent with the foundation you developed.... from start to finish.



# LEARN FROM A FINANCIAL CONSULTANT & BUSINESS STRATEGIST

Amber Stitt



Amber Stitt is a financial consultant and business strategist. She heads up two businesses; an insurance brokerage as well as her small business consulting practice that helps self-employed individuals and small businesses.

She provides her client with tools and resources to prepare for any catastrophe planning. She is a believer that a trusted network should work closely together in their specialized areas, to provide the best resources for those who need them; quickly, securely and efficiently. Often she brings her colleagues into cases as needed and loves to put all parties together no matter where they are in the nation.

Coming from a family of entrepreneurs, she only embarked on it herself in 2018, starting two businesses while pregnant and left a secure job to be out on her own with the support of her husband and mentors. She did this during a time she felt compelled to grow her insurance planning services; alongside her small business consulting practice.

It is her passion to educate individuals and business owners to take action to protect their families, their money and their work product by following a curriculum that works with ones' strengths and weaknesses. As a certified Clifton Strengths Coach, she utilizes Talent Based Planning tools to allow for individuals to use their strengths to build systems for successful business practices. This is evident in her daily practices as she only chooses to work in areas where she is talented and then aligns with her colleagues to complete the necessary planning pieces in areas where she is not. By introducing her clients with the advisors with the solutions, she provides a boutique approach to overall financial and business planning.

In her previous life as a corporate paralegal, she saw how essential organized processes are for departments to have. She saw the good and the bad of corporate environments that lacked leadership from the executive level down to the teams underneath in support roles, while working as an employee. She uses those experiences to help empower those she meets, who hold the employee or ownership positions themselves, so that they may do their best, from leadership down to the onboarding phases.

Amber lives north of Scottsdale with her husband, toddler and two naughty King Charles Cavaliers. She also has a stepdaughter who is now a college student. She is a self proclaimed book hoarder that typically has multiple non-fiction books going at the same time as well as 1 fictional book typically. Her passion for learning and education coupled with her intuitive nature, has helped many clients accelerate their business models, by improving their interpersonal and business relationships.

# 5 STEPS TO PANDEMIC PROOF

*your business*

1. Focus on Your Money
2. Focus on Risk Management
3. Focus on Marketing
4. Focus on Your Network
5. Focus on Your Talents



# GIVE *give* GIVE

Before we dive in, let's just get started with a GROWTH mindset.

Know who you are and if you don't have a full grasp yet, our team can help. But first, you can start studying any personality tests that are available to you and/or read a few of the books from my [Book List Here](#). Whether you follow the Clifton-Strengths model, DISC, 16 personalities, Emotional Intelligence 2.0, there are so many resources out there to get in front of and all are equally important.

If you don't truly know yourself, how are you going to know who your client is, what they need, what they like to do if you don't?

GIVE yourself the investment of GROWTH.

You will do your best if you are doing what you love. I don't believe you can give your best self to the client experience, until this is harnessed. You cannot give your 100% at home to your family, if you are not building out the framework necessary to have success during your days, doing what you love, to then pay that forward to your clients and then through your referrals and communities. GIVE yourself a chance to improve your personal relationships and work relationships.

Give yourself some GRACE too. If you are not feeling like you are giving your purpose to others, you won't be able to give yourself the gift of happiness, and that can trickle down into your partnerships, to your spouse, your child, your other family members. *Take some time to implement your learnings on a personal level first.*

GIVE yourself a honest look at who you are and who you are not, then begin developing the foundation to your business model as well as your personal life.

# Strategy 1 **FOCUS ON YOUR MONEY**

## MEANS TAKING ACCOUNTABILITY WITH YOUR APPROACH TO HOW YOU ARE HANDLING YOUR BUDGET

A budget can mean so many things to so many people. Some of you are great with accounting and numbers and some will not be as great. As a business owner, we can all agree that to prepare for a pandemic or catastrophe we need cash cushions to prepare for the unexpected. *Have you taken control of your distributions and created a habit to allocate money to the categories below?*

### Saving on a Weekly Basis

Are you placing a % of your income each week somewhere and from there categorizing it? As a business owner in this environment, weekly savings mindsets have been shown to be a positive way to execute the habit for those that are not as diligent. For those who have more discipline, you may be able to extend this to a monthly habit.

### Saving for Your Rent or Mortgage

Are you saving enough in addition to the weekly savings draw for your rent payments? Some say 3 months is enough while 6 months of rent money may be the best way to buffer a down turn, a shut down, maternity leave, an illness in your family, among any other needs that may arise.

### Saving in Taxes

Are you considering how to reduce taxes by working with a tax advisor who specializes in tax savings? Not all CPAs do this. Competent Tax Advisors can help to watch for opportunities to use current tax advantaged rules. Additionally, working with a bookkeeper can help you with estimating tax payments, paying those payments for you and even put you on a S Corp if that would make economical sense, even to assist with starting a retirement account?

### Saving Time

Lastly, **budget your time** as this may be more valuable than money. Stick to a schedule that works for you and your family. Your clients can appreciate that you need time off in order to do your best so they should respect the boundaries you present to them. This will also be helpful with your scheduling and booking correspondence. The more you set this up to be consistent, it should cut down on the back and forth or scheduling out. Perfect the art of your pre-bookings so that most of this is handled up front when they pay for their service that day.



A modern home office setup featuring a large green plant on the left, a laptop on a white desk, a desk lamp with a warm light, and a small clock. The background is a bright window.

# GET *money smart* ON YOUR OWN TERMS

Focusing on your money will help you build up for when you may not be able to work, pandemic, catastrophe or during your time off and to mitigate tax expenses.

As business owners, we need to take a humble approach to accountability to ask ourselves: How are you handling your money? Are your spending habits aligning with what you know is absolutely necessary?

Also, don't be hard on yourself if you can't stick to it perfectly as most budgets have updates and changes as business life changes.

Until you take the time to research this on your own and track actual projections, keep your overhead and financial responsibilities low and practice saving for the bigger picture.



# GET

# Money smart (CONT.)

My commercial real estate contacts have reported that the biggest failures they see traditionally when it comes to commercial leases, are that owners don't realize and have not fully researched what their expenses may be. Do the fact finding up front before you commit to something big; especially a larger salon space on your own.

If you haven't started the habit of budgeting yet, it is time to start! **Budgeting** is the process of creating a plan on how to spend your money. Starting with a basic budget means that you decide how much is needed to save and how to categorize the savings. This can be cumbersome at the beginning but gets easier once you set up your initial plan.

Some clients report they are not good at manually moving the bookmarked amounts to savings, because seeing money in their accounts helps them spend it. You can avoid this by sticking to an automated amount per week or month and have it transferred away for you into your savings directly.

Some of you are just not going to stay diligent and human behavior, we naturally want to spend money so create this habit immediately!

If you build a big enough buffer or excess cash cushion and miss the mark one month, then it won't be that detrimental when you need to make it up or have a down month due to time off or something you were preparing for like a vacation.

If you are a business owner who is consistently budgeting to prepare for the unknown, you can handle any pandemic, catastrophe, family illness, losing a loved one or worse. Additionally, practicing for larger expenses adds to the cash cushion and eventually shows you what it will take to put BIG GOALS into motion before making any larger commitments.

Consider taking the budget and moving that into an overall financial plan. Not everyone needs a financial planner, but if you are not a person that enjoys all things financial; one who likes to read and practice ways of handling money then you probably need to hire one.

With the help of an expert you can stay on task and budgeting, investments, taxes, and more. This will help to motivate you to dive into necessary planning.

Not everyone has a high level of financial education that is necessary to understand and have confidence to project a sound overall plan. So, hiring a comprehensive planner that can understand you now and grow with you as your needs change, will be a great resource to you.

Same is to be said for your tax advisors and eventually those who handle your money, through payroll services like Quick books. You should probably have someone helping with this as well.



# Strategy 2

## FOCUS ON TRANSFERRING RISK

MEANS TRANSFERRING RISK AWAY FROM YOU AND  
YOUR BUSINESS IN THE EVENT OF A CATASTROPHE

When you work towards transferring risk, this means that you are insuring that your business can survive a pandemic or any catastrophe that prevents you from working; either due to an unforeseen event or an illness.

Most of you already have the commercial/business insurance policies that are mandatory as part of owning your own business. When you review your policies, be sure to ask if all necessary endorsements are already included on your basic policies. An insurance broker can help you determine if you are covered for property damage, contents inside, coverage for time lost if the property is damaged as well as coverage for income lost for a period of time if the property needs to be rehabilitated.

If you are a business owner that budgeted for liquid/cash needs from Strategy 1 and acquired the insurance products necessary to cover debts, loans, any obligation at work or within your household, you will survive a pandemic, catastrophe, family illness, losing a loved one or worse.

### TYPICAL MUST HAVE INSURANCE POLICIES

- General Liability Insurance
- Business Personal Liability Insurance
- Employment Practice Liability Insurance
- Worker's Compensation
- Key Man Life Insurance (for partners)
- Life Insurance to Cover Bank Loans
- Individual Umbrella Insurance
- Individual Disability Insurance
- Business Overhead Disability Insurance
- Cyber Liability Insurance

# RISK MANAGEMENT

## principles

Start by protecting yourself personally. Outside of your home and auto, ask your property and casualty agents about other endorsements (add on policy features) that may be available in addition to the basics. Although this adds onto your expenses, there are typically additional items or situations to insure for. Most common are that people need umbrella insurance to cover personal liability above and beyond the basic, mandatory coverage. Other coverage is additional jewelry coverage outside of the minimums. Many female clients report their engagement ring sets weren't covered up to their actual appraised values.

Make sure you have the basic business policies in place but also inquire about additional concerns. Outside of what is mandatory to have due to your business liability or commercial leases, ask your commercial broker about other scenarios where they have seen others be underprepared outside of personal liability covered by umbrella insurance. Basic policies may not cover materials inside of the salon, time off the job if you are unable to work due to property damage, the computer and other items that belong to others that were damaged due to an event inside your salon space.

Make sure you consider other personal policies. Although the expense may be higher for these, you may want to consider adding on personal life and disability insurance. With life insurance, these policies not only cover your loved ones, but adding on separate policies may protect a partner or serve as collateral on a business loan. Additionally, worker's compensation only covers you if you are injured at work, but not for any other illness or injury that takes you from work. Policies that require underwriting means that they are going to look at your medical history and as that may change, you may become uninsurable or have higher rates. Asking an independent broker about options while healthy will be a good way to find out how you are either going to allocate financial resources to pay for these policies and/or how much more you need to save on top of the other basics. *If you skip essential insurance policies, you will need to set aside excess monies on top of your savings, if you forego these policies to self fund emergencies instead.*



# Strategy 3

## FOCUS ON YOUR MARKETING + TECH

RETHINKING YOUR MARKETING STRATEGIES MEANS YOU  
WILL HAVE TO LEVEL UP BUT WITHIN YOUR OWN MEANS

If you are a business owner that works towards an understanding of your own brand's marketing, taking time to communicate to your specific niche by utilizing the marketing tools and resources available to you, you will be able to stay relevant to your audience and prospects by not skipping a beat online, in the event of pandemic, catastrophe, family illness, losing a loved one or worse.

Taking a global approach to determine how you want to communicate with your audience on a year round basis. Break up your year into quarters, as 4 quarterly segments and then decide on how often you are going to communicate with your client base or prospects through email and social media marketing.

A good rule of thumb is plan your approach about 2 weeks in advance, prior to the next month's start, and decide how many times you plan to post, blog or email. I typically allocate only one day a month (around an 8-hour day's worth) to prepare my content based upon the bullet points below.

### LET'S DO SOME BRAINSTORMING!

- What season is your industry in?
- What upcoming holidays, promotions, freebies do you want to push in front of your client base this quarter?
- What colors pop this month/quarter among your current branding and product lines?
- What can you then automate through your technology applications that you are already paying for?



# RETHINK YOUR

## *marketing strategies*

START by creating a marketing calendar that allows for you to tap into your audiences interests, along with aligning this to your own interests, then commit to it and have some fun! Be consistent with what you have developed and budget your time - see Strategy 1.

To pandemic proof your business model in this industry may mean making sure you are building these habits into your daily routine:

- Automation: What can you then automate through your technology? By using email campaigns, social media post schedulers among other apps will help you advertise by scheduling these in advance.
- Technology: Are you using resources within apps you already pay for? There are other tools through Square or Mailchimp too, to use for engagement.
- Bank of Images: Do you have backup content? Having enough stock photography of your clients, product pictures, and any other imagery is important so you can implement these into your marketing campaigns, even if your studio space is not open. Keep the lines of communication open and continue to inspire now and during any catastrophe or while taking time off.
- Bank of Content: Do you have backup copy? If a pandemic hits, you can pull from your content library to write, post, share videos on what is trending and sometimes get paid for the classroom. Don't forget that styling your messages is so important and can set you apart from the competition.
- Website: Are you comfortable with your website? I think being able to log into your site to manage your pages, text, blogs, add images and more, is so powerful when you control it. You can eventually hire a designer for the creation and/or hire team member(s), employee(s) to do this for you. Having some comprehension helps when it comes to timelines and creating projects.
- Clients: Are you engaging with your clients? If you have a habit of communication built and a presence your clients are used, THEN a catastrophe affects your world, you can control your destiny of getting online and still marketing to your audience; either through images, videos, posts and/or continuing to sell products or workshops virtually.




# Strategy 4

## FOCUS ON YOUR NETWORK

MEANS COMMUNITY COLLABORATION TO BUILD NOT ONLY  
A DYNAMIC BRAND WITHIN YOUR OWN BUSINESS, BUT  
AMONG A STRONG NETWORK OF TRUSTED AFFILIATES

If you are a business owner that works towards building a network within not only your industry but your community, you can find like-minded individuals you trust to help your clients out, in the event of pandemic, catastrophe, family illness, losing a loved one or worse. You can control your strategic partnerships by leading the conversation with exceptional business affiliates. *Talk with others about collaboration and how all parties can help each other to nurture the current client base and grow their audience.*



If you think about your Client Experience and what you bring to the table when that person is in your chair, do you collaborate with like-minded individuals that could do the same for your clients in the event you can't work due to being sick, being out for maternity leave or have a covid exposure and you just need to stay home? Having a strong community helps you have contacts within a trusted network for your client's other service needs. Your clients will thank you and keep referring you future business, if you keep solving their problems by finding solutions because you listened to their needs and provided a place for them to go.



# Collaborate TO ELEVATE THE CLIENT EXPERIENCE

Build the Client Experience that you DREAM of!

**Brand:** As much as your individual book of business is important, also where you work, the location, the brand of the salon is also very important. Having a brand and a community that has a positive vibe and feel translates to the client experience and they feel that once they walk through the door. Keep leading by example, inspiring your colleagues and community. *What kind of experience or service would you want?*

**Audience:** You can also loop this back to your marketing content by getting photography with those other stylists/vendors and create different posts with them, especially if they specialize in the blonde where you may specialize in the natural brunette. *Leverage your relationships and have fun with it. The clients will see that positivity through your posts!*

**Attitude:** Additionally, back to the client experience, being sure that all personal issues are dropped at the door! Your client is looking forward to that service so don't let your personal issues affect the experience. Likewise, be sure your community feels the same. *Also, if you have a trusted network, you will have go-to colleagues to rely on if you need to move around your appointments when something happens that is outside of your control.*





## FOCUS ON YOUR TALENTS

WORKING WITHIN YOUR STRENGTHS CAN SET YOUR BUSINESS  
APART FROM ANY OTHER AS CLIENTS CAN FEEL THE MISSION  
AND PURPOSE BEHIND AN ENGAGED BUSINESS OWNER

When you are happier in general, you tend to overcome obstacles with more confidence when dealing with a pandemic, catastrophe, family illness, losing a loved one or worse.

I am a strong believer in doing *what you love* and have personal sweat equity in the exercises of developing my own talents into strengths that have generated successful business models myself. This helps me to love what I do and rarely feel like I am actually working a day job.

Those who invest in personal growth by learning more about themselves as an individual can internalize a happier self, which can translate to the client experience. When clients feel this positivity, this can be paid forward to the next person they see once your client leaves your chair. I would assume everyone is here because they love providing their clients with the best experience within the niche services that you provide. But don't forget about the VIP in the room - YOU!

Starting with investing in your self growth, by getting to know yourself from the ground up by knowing who you are, and who you are not, can change your life overnight. Developing your talents into strengths can help you and your business excel. When you understand yourself more, you can learn to be self aware of what you should delegate to yourself and when you need to delegate out or outsource tasks to someone else that is gifted in that area.

# TALENT BASED *planning*

Talent Based Planning allows for you to build out a foundational system for yourself and to manage the duties that keep your business alive, in the event some catastrophe shuts down your primary place of business or in the event you are too ill to work yourself. *By setting yourself up with resources from the beginning that align with your talents, you can stay inspired in your work and can delegate tasks you don't excel in.*

Certain tasks that you enjoy can remain yours and as business owners we often take on most of these initially. Eventually, by following the steps above and staying consistent, you can eventually afford to task someone else with those duties that zap your energy. As we saw earlier with our first exercise as a group, some of us are similar with what we do on a daily basis, some of us overlapped, and some are just different. Understanding our differences is a good thing! It helps us maximize our time once we can put our minds together. Let's not fix who we aren't, but develop ourselves where we are the most talented.



# WHAT ARE YOUR TOP 10 STRENGTHS?



GIVE yourself a good look in the mirror too, you have the tools, now what? Give yourself an honest look and get real and get started. TAKE ACTION! You have to help yourself first, before you can truly feel the success that is waiting for you.

GIVE yourself a chance to be successful by starting with identifying your talents; be self-aware of what you are and what you are not and be ok with that. Study who you are not as well, so that you can watch out for any blind spots. Knowledge is power!

As you go through these strategies within this curriculum, mark the tasks that you love as ones you will keep and mark your least favorites. Eventually with the proper work and planning, you can then outsource to other people and/or use technological tools to delegate away the tasks that you don't love. By doing so, you will restore happiness as working within the least talented can zap your energy if you stay in that zone for too long.

Solopreneurs may not be able to delegate out just yet, but just know that while you are doing all things and the 'work' you are growing and learning. Once you spend the time putting it all together you will eventually see what you need, because you have done all the steps. GIVE yourself a honest look at who you are and who you are not, then begin developing the foundation to grow and protect your business.

**INVEST IN YOUR OWN**

AMBERSTITT.COM

*happiness*

# Amber Stitt

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