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## President's Letter

### Welcome Fall!

I am excited to speak with entrepreneurs across the US who have interesting and motivating stories to share. And while the evening news might depict riots and destruction, these young entrepreneurs are seeking new opportunities to introduce their business ideas to the general population. This month's featured entrepreneur, Avital Ungar, is no exception!

In case you haven't noticed yet, we are posting seminars, podcasts and other such events related to entrepreneurship on our website, (Latest News and Resources). Some events are free while others may charge a nominal fee to participate. Each event is filled with inspiring opportunities to learn more and obtain additional resources to help you build your business. I invite you to periodically revisit [www.afeusa.org](http://www.afeusa.org) for information on these events.

This month we have increased our monthly newsletter to eight pages! AFEUSA has so much information to share with you, we just couldn't fit it all into six pages. And now with two more pages of content, we will continue to bring you newsworthy content to help you start, develop, and/or grow your entrepreneurial goals. We also post related content on Facebook, Twitter, and Instagram. So if you are looking for weekly uplifting comments and news clips, be sure to connect with us on one of those social media platforms.

With merely one month to go, the United States will allow its citizens to determine who will be the Commander in Chief for the next four years. As it is with each election, the nation tends to divide itself prior to November and then attempts to heal afterward. Few nations allow their citizens to elect their government officials, so we as Americans should participate in this process. Regardless of who might be elected, business opportunities will continue to surface. The gig economy entrepreneur always has his/her eyes open for such opportunities.

As restrictions are lifted regarding mask wearing, we all should continue to act responsibly toward those around us. Exercise, eat a healthy diet, get fresh air, and practice proper hygiene. As more data is collected, we will be able to determine an effective method to return to our normal lives. In the meantime, I invite you to participate with the Member's Open Forum. This platform gives you an opportunity to share ideas with other like-minded entrepreneurs to help solve any challenges you may face.

Remember, with AFEUSA, it's Success by Association!

**Charles Jackson**  
President

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# How to Turn Gripes and Groans Into Cash

## Could Frustration Be the Secret to Business Success?

When someone takes time out of your day to complain or vent about a problem, it can be tempting to tune them out. After all, you're busy launching your business, working on your next product, or advancing on your goals. However, it turns out that from an entrepreneurial standpoint, it might be beneficial to listen closely — no matter what your friend is complaining about.

The truth is, many successful business ideas are conceived as solutions to common problems and frustrations. Take Murse World, a New Jersey-based company that sells scrubs and nursing supplies for men. According to Entrepreneur magazine, the idea for Murse World struck when its soon-to-be founder, nurse Scott Topiol, was struggling to find scrubs that were designed for the male body.

As Entrepreneur tells it, "After a conversation where he vented his frustration, friend and fellow student Alex Mayzels suggested, 'Instead of complaining, why don't you start a store for

men's scrubs?'" Topiol did just that, and today Owlur estimates that Murse World makes \$2 million in annual revenue. It isn't the only company founded this way, either. Honest Tea and The Laundress both have similar backstories.

Every single person on this planet has been in a tough situation and thought, "Man, this would be so much easier if only [insert game-changing product/service here]." But it takes a creative mind and some extra steps to turn that lightbulb moment into a business. Here are three easy steps to take if you want to use this approach to launch your next business or fine-tune your current product or service.

- 1. Collect complaints and frustrations.** Start with your own woes, then see what your friends and family are struggling with. Do you have an idea that might solve any of those problems?
- 2. Survey your demographic to find out if those gripes are common.** Once you

settle on a problem to solve, try to find out if the complaint is common enough to warrant a product or service. If your idea would help soccer moms, for example, post a survey on a local team mom Facebook page. If it would benefit IT professionals and you happen to be one, talk to your coworkers. If the same concern comes up repeatedly and people are excited about your solution, you might have a winning business idea. You can also expand this data collection and use it down the road to convince investors that there's a demand for your product.

- 3. Use that data to design your product/service.** Let frustration be your inspiration!

If you're developing a new product or business using this method, your AFEUSA benefits can help. Check out the coaching services we partner with at AFEUSA.org to take your idea to the next level.

# An Amazing Pandemic Comeback



## How Avital Ungar Guided Her Business Through COVID-19

Ten years ago, Avital Ungar kicked off her whirlwind journey of running a business with a one-way ticket to China. Her goal was to experience another culture and put the icing on the cake of her art history degree. Entrepreneurship couldn't have been further from her mind, but along the way, a friend's law firm asked if she would create a team-building exercise for them based around a culinary experience. Because she was a certified sommelier as well as an art history buff, Avital accepted the offer, and the world of culinary entrepreneurship opened up to her!

As excited as she was, Avital didn't walk into the project blindly. She and a

friend enrolled in the entrepreneur program at the Renaissance Center in San Francisco to learn the basics of entrepreneurship and get the support necessary to launch Avital Tours. Then, Avital used her connections to open a location in San Francisco, and years later, outposts in New York and Los Angeles followed. As the company grew, Avital developed a system to make sure every new employee would be a great fit who could provide an enjoyable experience to her clients. During the interview process, each hopeful had to give a two-minute tour of their refrigerator to see if they passed muster!

For 10 years, Avital expanded her business, adding individual events, private parties, and birthdays to the Avital Tours repertoire in

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# We Want to Hear From You!

You are unique — so is your story.

AFEUSA is home to a community of successful entrepreneurs. We know that you likely listen to and read success stories from fellow business owners all the time, but have you ever thought that you might be a voice for others to listen to and learn from?

**Would you like to be featured in our monthly newsletter?**

For more information, contact Charles Jackson, President of AFEUSA, at [President@afeusa.org](mailto:President@afeusa.org).





addition to corporate events. Then, in the blink of an eye, the COVID-19 pandemic erased the company's revenue stream this spring. Forced to get creative, Avital and her staff reconstructed their business model, turning their experiences into virtual ones within a week. Now, Avital Tours operates virtually worldwide!



These days, attending an Avital Tours class is similar to joining an online exercise program. But instead of running or lifting weights, participants learn how to cook delicious dishes or mix professional cocktails in the comfort of their own kitchens. Avital Tours specializes in group classes and team-building experiences, and sends over all of the necessary ingredients along with a personalized tour guide to make every experience unforgettable.

avital: LOCAL TASTES  
LOCAL TOURS

To learn more about Avital Tours and Avital's story, visit [AvitalTours.com](https://AvitalTours.com).

## How to Budget for and Maximize Your Savings



While saving money is difficult for some and easy for others, we can all agree that doing what we can to put a little money aside can help us in the long term. Here are two ways you can get the most out of your savings.

### Open a high-yield savings account.

There are multiple ways to open a savings account, but which is the best? If you want the highest interest rates and low (or no) fees, a high-yield savings account is your best choice. The main difference between this kind of account and a traditional savings account is the annual interest rate. While some brick-and-mortar banks do offer high-yield

accounts, many — and those with the highest interest rates — are offered through online-only banks.

Why is it worth moving your money into a high-yield account? They offer interest rates that are 20–25 times higher than traditional savings accounts. Whereas a savings account at a traditional bank may offer a 0.01% interest rate, a high-yield savings account offers rates between 1%–2.2%. So, if you put \$10,000 in a traditional savings account with a 0.01% interest rate, then you'd earn \$1 at the end of one year. But if you put the same amount into a high-yield savings account with a compounding interest rate of 1%, you would earn around \$135 in one year.

### Pay yourself first.

Even if you have a great savings account with a high interest rate, it won't do much good if it's empty or not being added to regularly. Many people don't think about their savings until after the bills have been paid each month. However, it's actually better to save first! Contributing to your savings before you pay your bills or make other purchases will ensure you prioritize saving and maximize your great interest rate. As a bonus, when you put money into your savings first, then pay your bills, you'll minimize the temptation to spend on unnecessary extras.

To figure out how much to save each month, start by making a simple budget. Add up your monthly expenses, then see how much is left and how much of that you can put away. Make saving a priority by building this habit into your monthly routine, and you will rest easy knowing that you have a little extra tucked away for a rainy day.



# AFEUSA Member's Forum



Questions...

Answers...

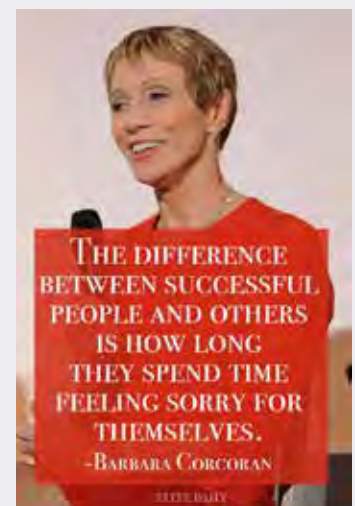
Challenges...

Open only to AFEUSA members, this platform allows AFEUSA members to post various issues related to their business or idea and allows other members to comment or give advice/suggestions on how best to resolve those challenges.

To get started, log in to AFEUSA, select Membership Benefits, and click on the link to the Member's Open Forum. Be sure to read the code of conduct prior to posting any question or answer.

**Let's start posting!**

## Take a Break



## Struggling to Find Decent IT?

### Use Your Member Benefits to Save on Trapp Technology

**F**or a lot of entrepreneurs, the most difficult part of starting a business is finding and installing all of the technology their company needs to succeed. If you're not a tech wizard, setting up things like cloud storage, multiple phone lines, and digital security systems can be confusing at best and overwhelming at worst. Luckily, as an AFEUSA member, Trapp Technology has your back!

We know just how much of a pain dealing with IT can be, so to make your life a bit easier and ensure you can focus on growing your business, we've partnered with Trapp Technology. Trapp is a cloud hosting and managed IT services company that specializes in helping small and medium-sized businesses overcome complex cloud, voice, security, and IT challenges. They've been in business since 2007 and are nationally recognized for their brilliant high-tech solutions. We couldn't ask for a better partner!

AFEUSA members get discounts on three of Trapp Technology's key services:

**Cloud Hosting and Storage** — This allows you to store all of your data in one place and access it from anywhere! Trapp will create a storage solution compatible with your favorite software, and as an AFE member, you'll get to

skip the setup fees, try the service free for 30 days, and get a 10% monthly discount if you decide to stick with it.

**VoIP Phones** — Landlines are a thing of the past. These days, small businesses are thriving using internet phone communication. With Voice-over Internet Protocol (VoIP) technology, you can operate your business from anywhere that has Wi-Fi. Trapp's monthly plans for AFEUSA members start at just \$16 per month, a 20% discount off the usual price.

**Managed Security** — If you see the value of locking your office door, you definitely need managed security. This service includes server monitoring, firewalls, data backups, data recovery, and more. In this digital age, you really can't do without it. Thankfully, AFEUSA members get 15% off.

To access this exclusive Member Benefit, log-in to your Member Portal, select member benefits, and scroll down to Trapp Technology.

To learn more about Trapp Technology and your other membership discounts, visit [AFEUSA.org](http://AFEUSA.org).



# Stand Out



## Chobani's Secrets for Making Waves in a Sea of Messaging

*"We're in this together!"*

*"Getting America back to work."*

*"Stronger together."*

Advertisements on our TV screens, on social media platforms, and in our mailboxes have been littered with these phrases — and many others — during the COVID-19 pandemic. You've likely heard the phrases somewhere, but there's a good chance you can't place the company or brand that is marketing this messaging. The wrong thing to do during and after the pandemic is remain silent, but it can be just as detrimental to have your message get lost in a barrage of others.

So, how do you stand out in a time when everyone is facing the same issue? Try following this yogurt brand's lead.

### **Taking a Stand**

Having a great product to offer consumers is one thing, but it can't do all the talking. Trying to have your product alone do the talking means you're whispering while other companies are shouting. Chobani has led the Greek yogurt revolution, and it's continued to outpace its competitors and make big impressions on its customers. But it hasn't done so with great yogurt alone. Rather, its messaging has led to raving fans.

For starters, Chobani reinvented how we think about yogurt. This product has often been seen

as the food to kick-start a healthy lifestyle, but Chobani put its competition on blast in a 2016 advertising campaign that highlighted common ingredients in other yogurts that were also used in pesticides and other harmful products. Try reaching for one of those products as you begin your new diet without hearing Chobani's warning in the background. It did the trick.

But the yogurt company didn't stop there. It outright claims to be purposefully reshaping the yogurt and food industry in an effort to create healthier communities and people. Their mission statement even ends with "Real change. Not just 'checking the box.'" From the beginning, the company's mission has been to supply the world with better food, products, and communities, one yogurt sale and philanthropic action at a time.

### **Doing the Work**

You cannot talk the talk before you can ensure that your company can walk the walk. Sending out messages that promise to do one thing and then failing to deliver on that very thing creates distrust with your customers. You have to ensure that you can do what you're promising you will do before you send the message out. Then actively do it.

Chobani demonstrates this by setting an ambitious mission statement to create a healthier product, food system, and world and following that up with a high-quality product and company-led initiatives. It didn't just highlight the disgusting ingredients in its

competitors' yogurt; it advertised and delivered a product that was free of those additives. Customers could trust that they were receiving the healthy food they expected.

Chobani has also created a food-funding program designed to invest in companies that are creating natural, healthy food products for consumers. The company has also invested in its employees. CEO Hamdi Ulukaya has ensured that 10% of the company's shares are disbursed back to its employees. Ulukaya also founded The Tent Partnership for Refugees organization, which is committed to helping refugees find jobs and get integrated into their host communities. (Nearly 30% of Chobani employees are refugees.)

### **'We Don't Sell Yogurt'**

You don't have to be a yogurt aficionado to appreciate the business finesse and quality character that Chobani exhibits, and you can replicate their methods in your own industry. Find a cause that matters to you. Maybe it's guaranteeing that no one has to go without heat in their home in the winter, or maybe it's ensuring tech literacy by offering continued education and training in your community. Whatever it looks like, find a stance that you can take and make it part of your brand.

Soon, you'll discover that your customers are focused on your messages, and you'll have just as loyal of a following as Chobani.

## Age Is Not a Barrier: You're Never Too Old, or Too Young

**T**he USA Today headline read: "Ross Waltzer, Septuagenarian Runner, Stays a Step Ahead of Father Time." It shows Ross at age 73 training for his next 100-mile ultramarathon race — a high mountain run at an altitude of 9,500 feet up to 12,600 feet above sea level. Ross Waltzer has finished 74 marathons of 26.2 miles each, 65 ultramarathons of 50 miles each, and, get this, 13 ultramarathons over 100 miles long!

Ross says, "I began just a little at a time when I was 57 — a few blocks, then 1/2 mile, then a mile, then 3, 5, 10 miles, and finally a marathon." He says, "My body may be 73 years old, but I'm a child at heart."

Then in a file from Sports Illustrated is the example of Ruth Rothfarb. Headline says: "A Granny Whose Getup Hasn't Gone." Ruth ran her first real race at age 75, her first marathon at 80, and over 300 races since then. At age 86, Ruth was still running full 26.2-mile marathons. In fact, in the Marine Corps Marathon in Washington, D.C., she ran a 5:40:51 ... a record for 85–89-year-olds. At 4 feet, 10 inches tall,

Ruth says, "It's all in your head, not in your body. Your head tells the body and the body just does what you tell it to do."

There are dozens of stories like Ruth's and Ross's. Here's just one more to prove age isn't a limitation.

Unless you're a competitive swimmer, you probably don't know Aileen Riggan Soule, born in 1906. Aileen faced age discrimination and had to fight to compete as a swimmer and diver in the 1920 Olympics.

According to officials, she was too young, but her coach's passionate pleas finally won them over, and 14-year-old Aileen was allowed to compete. But at 4 feet, 2 inches tall and 65 pounds, they didn't let her swim, only dive.

Aileen won the gold medal in springboard diving, becoming the youngest gold medal winner ever.

Then in 1996, age again came into play. At age 90, they said she was too old. But again, she competed, this time in the U.S. Masters Swimming championships in Cupertino, California.

She won four gold medals! Wow, 74 years later still winning gold medals!

Aileen said, "I wrote down a list of 50 things that swimmers have today that we didn't have back then, from starting blocks to great swimsuits. Ours were wool with ruffled skirts. One thing that hasn't changed is the human spirit and the will to win."

That's something you can develop and improve in yourself. So, as you see, wonderful new opportunities eliminate age — too old or too young — as an excuse.

**Here's what you can do:** Ask yourself, "What can I do?" List all the possibilities you can think of and then take ACTION!



**Joel Weldon**  
Inspirational  
Writer of  
Wisdom

## The Ol' College Try

### How University Recruitment Tactics Can Get You More Customers



The COVID-19 pandemic has changed how we do a lot of things, but few institutions have been as shaken by this global event as education. When it comes to college recruitment, universities have had to become creative with their sales techniques for prospective students — and it's paying off. Here are two pivots universities have made and how you can cash in on the action, according to the American Marketing Association (AMA).

#### College Tours

Students typically lead tours throughout the hallowed halls of the university and end with presentations, Q&A sessions, and conversations with experts. Since having to convert to online tours, universities have been able to target a wider demographic. More students can tune into a live tour without having to travel, and administrators and professors who may not have had time for previous tours can offer their expertise with prerecorded presentations.

**You Try It:** Part of landing a sale is connecting with your prospective clients. What better way to do that than introducing what you have to offer in a virtual tour? Create a video of your team walking clients through your process step by step and introduce the prospective clients to your team. People do business with people they like, and when you showcase your culture on video, clients will feel that connection, even if they can't be there in person.

#### Direct Mail Campaigns

With more people at home and school platforms converting to the digital sphere, universities have a greater opportunity to directly target students. In the past, mailers would typically hit the junk pile at parents' homes. However, universities are using this opportunity to improve the design of their materials and mail out more appealing brochures and other packets they'd typically hand out on campus.

**You Try It:** Mail has become more important than ever, but you need to stand out in a direct mail campaign. Play with the design of your typical mailers and consider adapting your e-newsletter to a print one. As Texas A&M's director of social media Krista Berend explained in a June 2020 AMA article, "Our world is dominated by screens." Engaging with your clients through the mail that goes directly to their homes — without targeted ads drowning out your message — is a much more intimate way to grab their attention.