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President's Letter

I think we can all breathe a sigh of relief upon the passing of the year 2020. Between the challenges of fighting a virus, dealing with business and school closings, supply chain disruptions, and a multitude of social distancing and lockdowns, we all need to congratulate ourselves for maintaining focus on the future and returning to some semblance of normalcy. And while the definition of what is now considered "normal" is still in question, we all must realize that life continues, and we all somehow need to put our lives back together and look for areas of enjoyment and satisfaction.

Entrepreneurs will continue to face uncertainty, and how we address these anxieties will help us to better shape our futures.

The beginning of every year is usually focused on re-aligning our priorities, our motivations, and our goals and developing some sort of system in which to accomplish them. There are no special methods or guarantees that success will prevail, but one thing is for sure: If no effort is ever given, then the chances of achieving what we set out to do are doomed from the start. We encourage you to take the necessary time to develop these "resolutions" with the understanding that resolutions can also change throughout the year. Writing these ideas down on paper helps remind us to stay focused.

This past month, we have added two new member benefits: BeeConnected and GetPayroll. BeeConnected is a networking medium that uses the algorithms of personal dating sites to allow the participant to connect with other individuals based on

specific business needs and models. And GetPayroll is an online HR, time-keeping, and payroll solution for small- and medium-business entrepreneurs. More information on both companies will follow in upcoming newsletters.

At the end of 2020, we held our Annual Board and Members Meeting, where we elected the officers for 2021. I have graciously accepted my continued role as President and thank all who voted on my and the other officers' behalf. We also updated our bylaws to include different levels of membership and the handling of certain accounting functions, and we discussed methods of combining login procedures for our various standard and customized member benefit dashboards.

The Association for Entrepreneurship USA provides resources, education, and networking opportunities for the gig-economy entrepreneur across all 50 states. I wish to personally thank you for your continued membership and hope you continue to enjoy reading our eight-page monthly newsletter. Feel free to contact us with ideas on how we can help you become a better entrepreneur.

With AFEUSA, its Success by Association.

Charles Jackson
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This Year, Don't Sound Like a Robot

How Business Copywriting Can Be Professional Without the Boredom

It doesn't matter if you're writing a cover letter or a service description — if you sound like a robot in 2021, people will pass you by.

That's much harder than it sounds, but I've noticed more and more companies rising to the occasion. Consumers are looking for authenticity in communication.

That doesn't mean you should sound like someone's favorite YouTuber, but it does

mean you shouldn't allow your go-to business language, such as "client-centric," to convolute your real meaning.

The secret isn't necessarily eliminating these words but, instead, being specific and speaking to your reader like you would a friend. Being specific adds personality and allows you to professionally communicate about products and services.

What do I mean by "specific," and how does that help? Well, let's start with a question: What does "client-centric" really mean? It means lots of things. The problem is that it means entirely different things to different people. Everybody has a strategy to prove they're "client-centric." It's time to tell readers what they really want to know in regard to your business.

Your copy isn't about being too creative or too clever, although both qualities can help. They want to know: Do you seem like a company they'd want to work with? Are you better than all the alternatives? Why? Whether you're B2B or B2C, people want to feel 100% certain before they buy. The only way they'll be convinced is if they know exactly what your business is offering.

Being precise about your service or product can eliminate your "robot speak" almost instantly. If people have to rely on your Google reviews to understand what you offer and how you offer it, there's something wrong. People should get that knowledge right away, at a glance! That's why it's crucial to remove vague language from your copywriting.

For example, almost any product or service can provide "measurable results." When and how can the results be measured? Condense that information and draw attention to that specific language. (An example for an SEO service: Instead of "Our service will provide measurable results," say, "Give us 30 days and you'll see up to 30% increased traffic!")

Another tip is to speak to your reader like they're a friend — and people say this a lot, but what does that really mean? Address them sincerely (as "you"), and avoid overly complicated phrases that you'd probably never say in a conversation.

Also, you need to make sure you're using the active tense as much as possible. This means making sure the subject is always doing the action. While this can be tricky, it is key to powerful language and messages. Instead of "The shipment will be sent the next day," say, "We'll send your next shipment the next day."

Keep in mind that the more "impressively" corporate your copy sounds, the less impressive it actually is to a reader. Once you start advertising benefits without explaining them, you start sounding like you're unsure if you can follow through. (An example for a dentist: Instead of "Our practice will keep you comfortable," say, "Use our Bluetooth headphones to stay relaxed on your next visit.")

Some general statements are fine, but never miss an opportunity to be specific or clarify your meaning.

If writing gives you trouble, try to record yourself speaking — as if you're talking to a friend who's about to buy something from you. You'll probably get to the point much faster and more naturally, and it's more likely to be what a new consumer will want to hear.

Whatever 2021 goals you have for yourself and your business, I hope these tips will help. Happy New Year!

It's Never Too Early to Become an Entrepreneur

Meet the Nonprofit Helping College Students Start Their Own Companies

Mark Zuckerberg started Facebook from his college dorm room. FedEx began as a college economics project (founder Fred Smith's Yale professor gave him a C). Paul Orfalea had the idea for Kinko's while waiting in line for the Xerox machine at the University of Southern California. Have you noticed the common theme yet?

These stories are now entrepreneurship legends, and they prove that college students are a well of untapped business talent. In 1997, the nonprofit Collegiate Entrepreneurs Association (CEO) was founded to leverage that very potential. As the nonprofit's website puts it, "According to the 2011 Global Entrepreneurship Monitor (GEM) U.S. Report, younger adults (18–24 years old) are more likely to start a business" — so why not give them a leg up?



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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.





The Collegiate Entrepreneurs' Organization
CREATING A WORLD OF OPPORTUNITIES

CEO's story began in 1983 when a small group of professors and students gathered in a Chicago restaurant to talk about entrepreneurship. That meeting became a conference and then a full-fledged nonprofit. Over the last four decades, CEO has built a global network with chapters at more than 250 universities around the world. It offers connections, resources, chapter activities, a \$15,000 pitch competition, speaking events, and conferences that bring entrepreneurial students and mentors together.

Today, CEO is headquartered at the University of Tampa in Florida, but college students can join from anywhere in the world. Those who don't already have a chapter on their college campus are invited to start one. So far, the nonprofit has more than 16,500 members worldwide — and one of them just might be the next Bezos, Zuckerberg, or Buffett.

If you're interested in becoming a CEO member or learning more about the nonprofit, visit C-E-O.org. As the organization's slogan puts it: "Stop Dreaming and Start Doing."

Business Budgeting for 2021

You Can Still Plan Around Unpredictability

This is the time of year when businesses would usually be looking at their budget and planning for the coming year. But COVID-19 has made the future entirely unpredictable, which makes properly planning your budget difficult. But all is not lost — you can implement a few basic budgeting tactics to face 2021 with confidence.

Create a Forecast

If you're not entirely confident in your ability to forecast sales for 2021, you're not alone. But you do still have options. If 2020 went great, perhaps try setting your sights up 10% from last year. If you want to play it safe, keep your forecast on par with 2020. If even that doesn't feel reliable, then jump back to 2019 and use it as a base for creating your budget. You can ramp up 10% or 20% from there. Don't just forecast this year blindly — use data from a point you can rely on and plan accordingly from there.

Know What to Include

Your budget needs to have flexible sales goals and realistic expense plans this year. Many businesses are having to change their marketing focus and invest differently, so you have to be

willing to adapt your budget, too. As you set sales goals, be aware of your margins and get flexible with the way you're achieving them if you want to improve them. Also take into account new expenses you may have in response to 2020, like staffing changes and Paycheck Protection Program loans. Take stock of what's new and different for your business this year and include it in your budget plan.



Remember the Essentials

Even though last year was a wild ride, you can't throw all your best practices out the window. Certain budget-forward thinking will always be essential, no matter where your business has landed. If sales are strong, drive profits while you can to build your reserves. Modify your products or services to align with customer behavior. Keep your accounts receivable clean. Don't use credit cards to finance your business. Pay close attention to your balance sheet to keep a handle on debt. Cultivate an ongoing relationship with your banker.

If you find a reliable baseline, are willing to be flexible and realistic, and if you can recalibrate your plans on the go, you can budget your way to a much better year

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



Make Your Payroll Problems Disappear

Get 3 Months of Gusto for FREE as an AFEUSA Member

It's payday. You're sitting in your office, working on your computer, when your cell phone vibrates. A flood of text messages comes pouring in. Then, people start knocking on your door, shouting for your attention. Frantic, you pick up your phone and start scrolling through the messages. They all say the same thing: "Where is my paycheck?!"

That scenario is every entrepreneur's nightmare. You may have broken out in a cold sweat just thinking about it! But as theatrical as the story sounds, the gist of it is a very real possibility. According to a 2018 QuickBooks Payroll survey, 1 in every 5 employees isn't reliably paid on time — and it's a safe bet that some of them get upset about it.

As an entrepreneur, we know the last thing you want is to let your employees down. That's why we've partnered with Gusto to help make the payroll process easy. Gusto is a full-service payroll provider, offering automatic payroll filings, W-2s, 1099s, unlimited payrolls, direct

deposit options, and more to over 60,000 businesses nationwide.

Last year, Gusto was named "Best Payroll for Small Business" by Fit Small Business, and a survey of its customers found that 85% say the service is easier to use than their last payroll provider. Even better, as an AFEUSA member, you can try Gusto for FREE for three months! If you love it, continue your service and enjoy their support and advice (through email, chat, or over the phone) for as long as you want.

Are you ready to put your payroll nightmares to bed for good? Visit your AFEUSA portal today to take advantage of this benefit and more, available only to AFEUSA members

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2020 Wants You to Think Life Isn't Fair

But in 2021, You Can Make It Fair

“That’s not fair” — it’s a phrase everyone hears and says far too often. And, it’s just as often followed by the retort, “Well, life’s not fair.”

The concept of “fair” is very misguided, and the year 2020 took it to a whole new level. Nowadays, saying “life isn’t fair” feels like the best scapegoat for everything we’ve been through this year. But fairness is often like luck: It’s better to be fair or have a little luck on your side, but most of the time, how fair life is or how much luck you have is a product of your own creation.

In life and especially in business, human beings get stepped on and pushed down by others. That’s just in our nature, as it always has been. We get upset with people who aren’t treating us fairly, and when we don’t get our way, we throw a fit. And then, the next time we get any power of our own, we oppress someone else, who then reacts the same way.

You might think you’ve never oppressed anyone, but everyone has done it in some way or another, even if they may not realize it.

However, there’s a bright side to this topic, and it’s that entrepreneurs always have an opportunity to make their world a better place. Every morning when you wake up, you can decide what kind of boss you want to be and what kind of business you want. You can run one filled with concern for others that goes beyond enriching just your own life. You can decide to not keep every marble from the business for yourself and instead use some of your gains to help others. You can build a culture in your company that doesn’t allow oppression. You can create an environment where there’s no reason to say, “That’s not fair!”

Many entrepreneurs are focused on what’s in it for them, and as an

entrepreneur, you absolutely should be rewarded for your hard work and risk. But you don’t have to be rewarded while someone else gets punished. You don’t have to make them feel like their life is “just unfair.”

As you head into operating your business in 2021, it’s crucial to remember two things:

1. **Culture trumps strategy every day of the week.**
2. **Happy employees make happy customers, and happy customers make a happy bottom line.**

If you focus on the people in your business this year, you’ll find all your marketing efforts and business dealings to be fairer, no matter how unfair life has seemed lately. Because the reality is that life can always be as fair as we decide to make it.

Never See Failure as Failure:

How Long Will You Persist Before You Give Up?



Baseball player Hank Aaron holds the world's record for career home runs. 755 to be exact. He also has the distinction of having struck out 1,330 times!

But who remembers that he struck out, and who cares? Did striking out 1,330 times make him a failure? Of course not!

Failure is never trying! Failure is giving up! Hank Aaron didn't give up, and neither did this man:

He failed in business in '31. In '32 he ran for the legislature and was defeated. In '33 he failed in business again. In '34 he was elected to the legislature. In '35 his sweetheart died. He had a nervous breakdown in '36. In '38 he ran for Speaker of the House and was defeated. In '40 he was defeated for elector, in '43 he was elected to Congress, but in '48 he was defeated again. In '55 he ran for the Senate and was defeated, in '56 he ran for Vice President and was defeated, and in '58 he was defeated for the Senate again. And finally, in 1860 Abraham Lincoln was elected president of the United States!

TWELVE CRUSHING DEFEATS and only three wins! His motto was: "I do the very best I know how, the very best I can, and I mean to keep doing so."

So, how many times will you give it "one more try"? How many times will you persist before you give up?

Joel Weldon,
Inspirational Writer of Wisdom



Be a Better Leader

4 Leadership Books You Need to Read

For leaders at all levels in all types of business, 2020 was a tough year. Those businesses that managed to not only survive but also thrive all have one big factor in common: good leadership. If you want to be a better leader for your team in 2021, here are the latest leadership books you should add to your reading list.

'Friday Forward: Inspiration and Motivation to End Your Week Stronger Than It Started' by Robert Glazer

Glazer is an entrepreneur and bestselling author who has taken 52 of the most impactful stories from his inspirational newsletter that goes out to more than 100,000 readers and put them in one convenient book. These stories of struggling entrepreneurs who turned things around can give you the push you need to make an impact in your own circles and end your work weeks stronger than they started.

'Unleashed: The Unapologetic Leader's Guide to Empowering Everyone Around You' by Frances Frei and Anne Morriss

Frei is one of the world's foremost authorities on leadership. In her new book, she's teamed up with Anne Morriss, a leader in the genomics industry. The book teaches leaders how to empower others. Great leadership takes grit, thick skin, and compassion, and "Unleashed" offers advice from top-performing organizations on how to best achieve all three.

'Personality Isn't Permanent: Break Free From Self-Limiting Beliefs and Rewrite Your Story' by Benjamin Hardy

Organizational psychologist Benjamin Hardy makes a fascinating argument for why your current personality isn't the one that's most important. His new book pushes readers to consider who they want

their future self to be, and his ideas aren't theoretical — they're full of proven ways to change your priorities, break habits, and use your environment to make you a better version of yourself.

'Honest to Greatness: How Today's Greatest Leaders Use Brutal Honesty to Achieve Massive Success' by Peter Kozodoy

The turmoil of 2020 has pushed brands to reconsider how they appeal to their customers. Many are walking away from deceitful promises and aiming for radical honesty and authenticity, instead. In his new book, Kozodoy examines how this revolution came to be and why it's working. His guide teaches leaders how they can embrace these qualities to make their businesses better.