
Business Fitness Kit

Bottom line feeling a little thin? Help is just a click away with SAF's Business Fitness Kit. These tools, tips and other resources can help you meet the challenges of today's economy and strengthen your business for tomorrow.

- Plan to enjoy profitable holidays! Check out the Ideas on our Profitable Holidays web page. What are you doing to make this holiday season successful? Post your ideas on SAF's Profitable Holidays Discussion Forum. Holidays on Ice? Warm 'Em Up With Profit- Protecting Tactics
- Christmas in July, — Here’s how to trim costs and find deals from suppliers as you stock up for the holidays.
- Stop Hearts from Burning — read this article to start planning now for Valentine's Day. For more Valentine's Day tips and tools, check out SAF's Valentine's Day Resource Center Practical Action
- Refuse To Lose— Floral Management's December 2008 feature article, based on the 2008 convention presentation by floral industry financial advisor Paul Goodman, CPA. Information and advice on how to fight the economy by not losing a single cent to bloated expenses, sagging overhead and fatty pockets in your facility.
- Survival Tool Kit: Financial Dos and Don'ts — Tips from "Thriving in Today's Economy," the down-to-earth 2008 convention presentation by floral industry financial advisor Paul Goodman, CPA.
- Retail Pricing Worksheet — Download this handy excel spreadsheet -- it can help you choose the most effective pricing structure by understanding your cost-of-goods-sold and breaking the COGS down into various levels.
- Floral Accounting 101 — Four-part series on accounting for florists and their accountants. Exclusively for SAF members, these free articles can help your accountant become familiar with floral-specific accounting elements, so that they become a true partner on your business team.
- Discounted business services — special member-only savings on Fedex shipping, payroll processing, credit cards, fleet and car rental, health insurance and more. Professional Advice
- Small business legal expertise. Through a partnership with the law firm John S. Satagaj Attorney At Law, SAF offers members the opportunity to get answers to simple legal problems at no additional cost. Attorney John Satagaj is available for 15 minute consultations on employee related matters. Satagaj may be reached at 202-639-8888, or by fax at 202-296-5333.
- Floral business consultant Sam Viviano offers a free 30-minute consultation. He can be contacted by phone at 800-684-1645 or e-mail to samviviano@buckeye-express.com. Website: www.svfloralconsulting.com. Food for Thought Brainstorm online with peers or just check out these Discussion Forum conversations:
- Idea Swap including Cost-saving and efficiency... Smart, money-savers and more
- Increasing Local Traffic,
- Creating Buzz About Your Business
- Direct Marketing Ideas Ideas and Insight that Boost the Bottom Line! Grab insight from experts and read how other companies are staying profitable in the pages of Floral Management magazine. Read the latest issue online, or download these articles from past issues. BUDGETING
- Breaking-Even on Wire Business (Aug. 08) — Are you covering your costs on wire orders? Do you even know if they're profitable? Finding the answers won't be quick, but it's necessary.
- Pay Attention to What You Pay (Dec. 08) Don't let a lack of payroll control steamroll your profits.
- Budget or Bust (Aug. 07) — Time to make a roadmap for your business — it’s not as tough as you think, and the rewards are worth it.
- Examine Your Balance Sheet (Oct. 03) — Use your financial statements as management tools.
- Marketing Budgets: How Much Is Enough? (Oct. 07) — A sound advertising budget can help you keep your shop on track — and top of mind with consumers — all year-round.
- Where did my money go? (Sept. 06) Are profits disappearing? This case study may help you find out why. COST CONTROL & PROFITABILITY
- Control Center (May 07) — To maximize profits, keep expense control on your radar.
- Buying vs. Leasing (June 08) — Leasing options can seem attractive and financially sound, but a penny saved isn't always a penny earned
- Diligent Days of December (Nov. 07) —
- Dissecting Delivery Costs (Nov. 08) - Charging enough for delivery starts with knowing the real costs of getting an arrangement from your door to theirs.
- Down to the Count: Inventory 101 (Oct. 06) — Can't remember the last time you counted inventory? Here's how to get started -- and how it helps control shrinkage.
- Payroll and COGS Control (Feb. 08) — Payroll is the No. 1 profit drainer, followed closely behind by too-high cost of goods sold. Follow this primer on how to keep both under control.
- Questioning Profits (May 06) — With so many costs, how do you know if your shop is profitable? These answers to frequently-asked profitability questions could keep your business afloat.
- Resolve to Be More Profitable (Jan. 07) — These cost-cutting goals make perfect New Year's resolutions.
- Shortcuts to Design Room Profits (May 08) — The most profitable shops focus on control and productivity in design.
- Taking Facility Expenses By the Reins (Dec. 07) — Facilities expenses can make or break profitability. Here's how to keep them under control.
- Squeeze out More Profits (July 02) — Get a grip on the COGS and rent to hold onto more profits. HEALTHY HOLIDAYS

- Christmas in July, (July 07) — Here's how to trim costs and find deals from suppliers as you stock up for the holidays.
- Stop Hearts from Burning (Feb. 07) — Regardless of how this year's Valentine's Day turns out, start planning now for the next one.
- For more Valentine's Day tips and tools, check out SAF's Valentine's Day Resource Center Playbook.**INCREASING SALES**
- Grow Your Top Line, (Apr. 07) — Cutting costs is important — but so is increasing sales. Here's how to ensure top line growth.
- Incentive Equation (July 06) — Inspire employees to do and get more, and watch profits go up.
- Operation Local Sales Part 1 (Feb. 05) — Knowing the size of a corporate customer's average order can help increase client satisfaction, and sales! (...continued at top of next column) **INCREASING SALES** (continued)
- Operation Local Sales Part 2 (Feb. 05) — Make offering add-ons a must for every sale, and watch your profits grow.
- Risky B-to-B Business (Aug. 06) — Late payments. Endless rebilling. Is corporate business really worth it?
- 15 Low-Cost Ways to Increase Sales and Cash Flow (Jan. 08) — Three florists share their unique and inexpensive promotional ideas**LABOR**
- Incentive Equation (July 06) — Inspire employees to do and get more, and watch profits go up.
- Minimum Wage: Maximum Impact? (Sept. 07) — Key Q & A about the federal minimum wage hike's impact on wages and productivity measurements.
- Love, Labor...Loss? (Mar. 2007) — Make weddings profitable with financial steps that create a beautiful experience and bottom line.
- The Labor Dilemma, Part 1 (Oct. 01) — Don't sell your service short. Accurately account for labor costs in arrangement prices, without losing customers
- The Labor Dilemma, Part 2 (Nov. 01) — Establish a design value standard for pricing.
- Theft Prevention — Don't let internal theft drain cash from your business.
- Pay Attention to What You Pay (Dec. 08) Don't let a lack of payroll control steamroll your profits.**PLANNING**
- Banking on a Loan (Aug. 08) — You want money. Your bank has money. Is your business likely to get some of it? Find out in this Q & A.
- Balancing Out Financial Ratios (June 08) — See how financial ratios can help your business, starting with your balance sheet.
- Bet on a Buy-Sell (Apr. 06) — You might not think you need a buy-sell agreement, but you do. Here's why.
- Buying vs. Leasing (June 08) — Leasing options can seem attractive and financially sound, but a penny saved isn't always a penny earned.
- Christmas in July, (July 07) — Here's how to trim costs and find deals from suppliers as you stock up for the holidays.
- Stop Hearts from Burning (Feb. 07) — Regardless of how this year's Valentine's Day turns out, start planning now for the next one.
- Taxing Issues (Mar. 06) — Tax time (thankfully) only comes once a year. But it brings with it a flood of financial concerns.
- Tech Cost Tally, (June 07) — New technologies may seem expensive, but the truth is, most florists can't afford to do business without them.
- Year-End Tax Strategies (Dec. 06) — Five tax-saving moves you can make in the New Year.**PRICING STRATEGIES**
- Make the Price Right (Mar. 08) — The secret to a profitable shop often lies in setting the right price for products and services.
- Dissecting Delivery Costs (Nov. 08) - Charging enough for delivery starts with knowing the real costs of getting an arrangement from your door to theirs.
- Love, Labor...Loss? (Mar. 2007) — Make weddings profitable with financial steps that create a beautiful experience and bottom line.
- The Labor Dilemma, Part 1 (Oct. 01) — Don't sell your service short. Accurately account for labor costs in arrangement prices, without losing customers
- The Labor Dilemma, Part 2 (Nov. 01) — Establish a design value standard for pricing.**When Times Get Tough... the Tough Get Marketing**Need a thrifty way to give sales a boost? Try these free, or deeply discounted, marketing tools. Printed Materials -- Statement stuffers, postcards, posters, marketing kits, B2B and sympathy materials -- all at deeply-discounted member prices (Some postcards are available for as little as \$3.95 and some statement stuffers for \$1.95).MagnetMail e-mail newsletters and marketing messages. Create and send dynamic, professional, branded e-mail promos and newsletters with this easy-to-use online tool **Tips and tools for advertising, PR and Marketing Campaigns** -- this page contains a wealth of resources to help you attract business and keep your company's name in front of consumers:
- photo library
- customizable press releases
- radio scripts, promotions
- specialty program marketing ideas and kits focused on sympathy, building business accounts, weddings, etc. (see the "Tips and Tools" page for the full list)
- marketing plan guidance

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- public relations programs
 - and MUCH MUCH MORE!