

**Uptown Bank
Business Times**

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Inside this issue:

Boost Profits with a Productivity Plan	1
How to Create an Operations Manual	2
Improve Your Cash Flow with Business Manager®	2
Investing in Your Business: Turning Cash into Cash!	3
Bank Services, Locations and Contact Information	4

UB Business Times

Boost Profits with a Productivity Plan

Kick Off the New Year with a Strategy for Success

Most business owners know the value of a developing a business and marketing plan before a business is launched. But once the proverbial open sign is lit, many neglect to focus on day to day operations, managing with little more than an over-loaded e-mail inbox and a to-do list scratched out on a sticky note.

If you aren't meeting your goals, it could be due to the fact that you haven't defined them. Creating a productivity plan gets you organized and allows you to accomplish more in less time.

A productivity plan is simply an outline of tasks that you intend to complete on either a daily, weekly or monthly basis. Tasks can range from basic operations to marketing and sales activities. Use your plan to get the most out of each work day.

Designing Your Plan

Design a plan that fits your individual goals. If there are specific tasks that you need to complete each week, designate a specific day of the week to accomplish each task. For example, you might review financial statements on Mondays, schedule one-on-one time with your staff on Tuesdays, focus on marketing activities on Wednesdays, and so on.

Assigning tasks to days of the week will help get you into a routine and minimize procrastina-

tion. In addition to specific daily tasks, you can also create a list of other goals to accomplish throughout the week. For example, a consulting business might include the following tasks: attend a networking function, update three pages of the website, make a new media contact, contact three potential alliance partners, develop one new worksheet for clients, and complete at least seven introductory calls.

The tasks for each business vary greatly. When developing your list, ask yourself these questions:

- What tasks will help me with my general organization?
- What do I need to do to make sure I am constantly marketing my business?
- How can I improve the company's bottom line?
- What tasks should I be doing that I tend to avoid?

Here are some ideas to get you started:

- Perform X number of cold calls.
- Write and send a press release.
- Evaluate reports (website traffic, P&L statements, inventory, etc.).
- Attend a business networking event.

- Read an industry-related book or e-book.
- Update website.
- Add new content to website.
- Write X number of words for book manuscript.
- Make contract with X number of potential alliance partners.
- Submit an article.
- Develop new marketing campaign.
- Give away X number of freebies.

Take it Seriously

Write your plan in either a word processing document or in a spreadsheet format and update it regularly. Print it out and post it near your desk so it's always handy. In addition to a weekly plan, you can also define monthly and yearly goals. Once you begin to check off tasks, not only will you feel a sense of accomplishment, but your productivity will inevitably improve.

Your plan doesn't have to stop with you. If you have employees or a virtual assistant, be sure to create plans for them too. Soon everyone in your business will be working smarter and your only regret will be that you didn't create your plans sooner.



More than 50% of business failures are due to lack of business capital. Uptown Bank has solutions that can help you keep your business on track!

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Visit us online at www.AmericanRiverBank.net

How to Create an Operations Manual

An operations manual can act as a tool for training employees and empowers them to keep your business running smoothly when you are out of the office. Though it may seem like a lot of work, the effort put into your operations manual can save you money that could otherwise be wasted on mishandled procedures and employee training time.

Every operations manual is different so yours should be tailored to your specific business needs. You may want to create separate manuals for each department or job description in your company. Your operations manual should grow and change with your business so make sure to update the contents often. Store the manual in a sturdy binder with dividers to keep it organized, making it easy to update the contents and replace pages when processes change.

The following is a suggested list of topics to cover in your manual:

- Mission Statement
- Opening Procedures
- Closing Procedures
- Cash Handling
- Daily Tasks
- Alarm System Operations
- Safe Opening and Closing Procedures
- Contact Numbers for Emergencies or Information
- Employee Shift Coverage
- Website Procedures
- Customer Service Procedures
- Sales Procedures
- Sales Quotas
- Commission Payments
- Order Processing
- Credit Card Processing
- Refunds and Returns
- Gift Certificates
- Special Orders
- Shipping & Receiving
- Equipment Handling
- Equipment Maintenance (replacing printer cartridges, receipt tape, etc.)
- Security Procedures
- Emergency Procedures
- Product Pricing and Discounts
- Other Miscellaneous Procedures and Anything Specific to the Way Your Business Operates

Don't forget to use your operations manual as a training tool for new hires. To make sure the information is accurate and valuable, ask your employees for feedback on the contents. Ask if they have questions about the topics covered and if the instructions are clear and easy to understand.

Improve Your Cash Flow with Business Flow

If you're struggling with cash flow or simply want to expand credit terms to your customers, Uptown Bank has a solution.

Business Flow is a complete system that can improve your cash flow. If you need to generate cash, we can purchase your outstanding receivables at a discounted rate and take over the responsibility of billing your customers and collecting payments. You get your money immediately!

With Business Flow, you also have the option to extend credit terms to your customers. By qualifying customers for credit, you stand to increase the volume of business that you do because you can make your products and services available to a broader range of clients.

This service is available for all types of retails including manufacturers, dentists, retailers, wholesalers and more.



If you're interested in learning more about this unique service, contact us today!

Investing in Your Business - Turning Cash into Cash!

Many business owners don't like to part with their money and with good reason. The constant barrage of vendors who want a piece of your cash pie can cause you to cling tightly to the purse strings. But have you ever considered that you could be missing opportunities to invest in your businesses and turn some of that valuable cash into even more cash?

It's called Return on Investment (ROI) and many big companies go to great lengths to evaluate the ROI of large expenditures such as technology purchases and real estate transactions. But for small business owners who are worried about cash flow, ROI can be an important consideration when parting with just a few hundred dollars.

The cost of advertising is one area where ROI should be considered. Some business owners view advertising as a business *expense* when it should really be considered an *investment* in your business. If done right, the dollars spent on spreading the word about your business should come back to you. Though it doesn't make sense to spend thousands on an ad that will only generate a few hundred dollars in sales, it does make sense to focus your efforts and spend what you know you can earn back.

For example, if you spent \$100 on a classified ad in a publication that reaches your target customer base and your average customer spends \$20, you need only five people to respond to the ad to make it worth the investment. And don't forget about repeat

business. If you have a quality product or service, your customers should return again and again so you can afford to invest even more to attract new customers.

Trade associations are another overlooked investment opportunity. Let's say your local Chamber of Commerce charges \$250 per year. This may seem steep but you could actually earn that money back. If you participate in networking events, you could develop partnerships with other business owners that could pay your membership investment ten times over.

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Also consider the benefits that come with membership. If the Chamber offers discounts of 20% on office supplies, and you spend \$2000 per year on supplies, you could save \$400 on supplies alone. Many associations offer discounts for members on a variety of products and services including insurance, copying and printing, shipping, and industry-specific products. When considering joining an association, be sure to evaluate the benefits and opportunity to save. You could find that your membership dues are actually a bargain.

Books, information products, and education provide additional opportunities to invest in your business. If you spend \$20 on a book, even if you only learn one new strategy from reading the publication, that strategy could

potentially earn thousands in the long run.

Have you ever spent hours struggling with a software program that you don't fully understand? Investing in a three-hour class could potentially save you countless hours of wasted time—hours that could be used to generate revenues.

Speaking of hours, consider what your time is worth. If you earn \$100 per hour for consulting, and you spend five hours per week working on paperwork, you're essentially spending \$500 a week—or \$2000 per month—on this tedious task. Instead, you could hire a Virtual Assistant or part-time employee to handle your paperwork. If you can hire someone for less than \$500 per week, you will actually save from your investment.

So the next time you're faced with a business expense, instead of viewing it as another nuisance, look at the opportunity. Ask yourself the following questions:

- *What is my time worth?
- *Will this investment save me valuable time?
- *Can I generate enough sales to pay for the investment?
- *Are there benefits such as discounts on products and services that will pay for the investment?

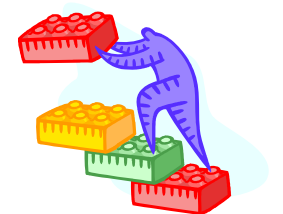
*What hidden benefits are involved? Will I be able to take advantage of networking opportunities, exposure for my business, or generate business leads?

Sometimes we have to loosen up the purse strings in order to fill it with even more cash. By evaluating each opportunity to invest in your business, you could reap some tremendous rewards.



Resources:

- California Business Information
www.Business.gov
- Sacramento Economic Development Department
www.CityofSacramento.org
- Sacramento Business Journal
www.Sacramento.Bizjournals.com
- Sacramento Metropolitan Chamber of Commerce
www.MetroChamber.org
- Sacramento Convention and Visitors Bureau



More than 70% of businesses in America today are sole proprietors with zero employees.

Are you one of them?

If so, we have solutions that can help!

- *Open a line of credit
- *Get a Visa check card
- *Consult with one of our experts on ways we can help you grow and manage your business.

Meeting the Financial Needs of Northern California Since 1975.

Uptown Bank Headquarters
3100 Main Street
Fair Oaks, CA 95677
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We have branch locations to meet your needs:

- Sacramento
- West Sacramento
- Arden Area
- Folsom
- El Dorado Hills
- Citrus Heights
- Roseville
- Carmichael
- North Natomas
- Rocklin
- Auburn
- Placerville
- South Lake Tahoe
- Rancho Cordova
- Jackson
- Gold River
- Vacaville
- Davis
- Concord
- Walnut Creek
- Alamo
- Danville
- San Ramon
- Pleasanton
- Livermore
- Dublin



Account statements are available in print, online or in CD ROM formats.

Don't forget to visit our website to send your feedback on this newsletter and sign up to receive the free electronic version.

Uptown Bank is a financial institution that has been serving Northern California since 1975. Our management team and staff are committed to creating the best experience for each and every one of our customers.

We strive to maintain personal relationships with our clients, anticipate our clients' needs, and deliver solutions to meet those needs. Our team of business lenders are committed to all aspects of business lending and real estate financing.

Let us help you with your business or personal banking needs. Come in today for a free no-obligation consultation with one of our specialists.



Business and Personal Services

- Business Checking
- Analyzed Checking
- Business Interest Checking
- Personal Checking
- Online Account Management
- Merchant Card Services
- Business Capital Loans
- Business Lines of Credit
- Business Equipment Financing
- Online Bill Pay
- Wire Transfer
- Safe Deposit Boxes
- Statements Available Online, in Print or CDRom
- Cash Deposit Pick-up Service with Courier Direct
- Business Visa Card
- Cashiers Checks
- Travelers Checks
- Same Day Processing
- Cash Management
- Credit Lines for Your Customers
- Employee Bridge Accounts
- Payroll Services
- Personal Service
- Experts Available to Assist
- Business Start-up Assistance
- Cash Management Advice