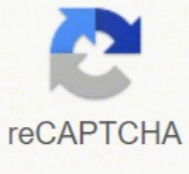




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Business communication today pdf

Business insurance enhances the continuity of your company and is significant for the protection of your employees. No matter what industry your business operates in, it's important to view business insurance as an investment rather than an expense. Keep reading to learn tips for getting business insurance. What Is Business Insurance? Business insurance provides business owners with protection over their financial assets. It can also protect your intellectual and physical property in instances related to theft, vandalism, lawsuits, employee injury and property damage. The cost of business insurance will depend on several factors, including your carrier and terms of coverage. What Are the Different Types of Business Insurance? Fidelity bonds are a type of business insurance that reduce a business owner's financial loss as a result of employee theft or fraud. A home-based insurance policy protects you against property and liability risks that are common among home-based business owners. For example, say you operate a salon out of your home and a customer visits the salon during the winter and slips on ice in your driveway. Your homeowner's policy may not cover the claim because the person was visiting you for business-related reasons. A business insurance policy, however, can be customized to provide protection for this type of claim. The most common types of business insurance include: Product liabilityErrors and Omissions/Professional liabilityHome-based businessCommercial vehicleBusiness interruptionProperty insuranceWorker's compensationData breachEmployment practices liabilityWhat to Look for in Business Insurance Whether you're in need of insurance for a food business or an auto mechanic shop, at the heart of any business insurance quote is its limits of liability. After verifying a carrier's business insurance license, check the limits of liability to see how much can be paid out for a single claim. You'll also need to check the policy's aggregate limit, which is how much can be paid out for the life of the policy before renewal. You'll also want to review each quote's deductible. If a policy's premium is too high, ask the agent providing the quote to increase the deductible as this will bring down the premium. However, keep in mind that a higher deductible means a higher out-of-pocket cost when you file a claim. How to Know You Have the Right Business Insurance A business insurance agent can assess your business' exact needs to ensure you have the right policy. Almost any policy can be customized to meet your needs and preferences. It's important to reassess your needs each year and customize the policy accordingly. How to Choose a Business Insurance Carrier Use the internet to research various business insurance carriers. Make sure the one you choose has top-rated customer reviews for superior customer service. It's also important to ensure the carrier has a low claim rejection rate. This gives you peace of mind in knowing you'll likely be covered when filing a claim. MORE FROM ASKMONEY.COM CCO/rawpixel/Pixabay Starting a small business may sound exciting as you can be your own boss and spend your time and energy on something you are passionate about. But there is a lot to consider before quitting your job and undertaking this venture. Not only do you have to come up with a successful idea, but also create a business plan, research the market, consider how it will be sustainable, keep all your checks and balances in order and plenty of other bits and pieces. Thankfully there is a plethora of online help for small business owners that can make these daunting tasks seem more like hills to overcome rather than mountains. Ideas First and foremost, you need to have a strong idea. It is not just a matter of picking something out of the blue but really taking the time to sit down and research what areas of opportunity there are around you. What problems do your current co-workers, friends or family members have in their everyday life and what potential solution could you create for them? If there is already a solution, how can you make your product or service better. Or, rather than staying in an overcompetitive and overcrowded market, find a niche area that has plenty of room for growth. Once you have come up with a strong shortlist of ideas, it is time to narrow it down. One of the most important questions to consider is, what idea are you most passionate about? What is the area that will get you up in the morning feeling excited about the day? Business Plan Now that the idea is in place, it is time to sit down and start writing it all out to make sure everything is in order. While the business plan may not seem necessary to some, it is. It is essential if you are looking for funding, but also an ideal way of knowing which areas you need to spend more time working on. Business plans start with an Executive Summary, which is often actually written last, a description of the current problem and your solution, an overview of the product/service you are offering, who the target market is, a short analysis of the current competitors, a breakdown of your team, their roles, and a projected financial plan. While it may not be the most exciting thing to write, it will give you a better idea of where you are and is the perfect way to start your business. Keep in mind though that this plan should be a living document and constantly adapted as your company grows. It will continue to offer insight into how to manage your small business to be more effective and efficient. Funding Once the business plan is in place, it is now time to think about how to fund the small business. Consider first how much funding is needed to get the company's feet off the ground and what future funds it will need. There are multiple ways to approach this such as going the crowdfunding route and asking a large crowd of people to each donate a small amount of money. If you can, self-funding is another way to go which can be risky but will help you avoid having to take out loans that you may not be able to repay. Or a final option would be to go to investors, share your business plan with them and hope they will be convinced that your business is going to be a success and invest in it. Advertising In order for the business to be successful, it needs to have customers. Thanks to social media, it is becoming much easier to reach a wider audience with some of these social media platforms offering small businesses the option to pay a bit more in exchange for advertisements on their sites. While social media is beneficial in many ways, every business should also have a website that potential customers can go back to and easily use. This is the perfect place to show off your products, hear from previous customers and explain who you are and what the company is all about. Make sure to optimize your local SEO which will give you more traffic and hopefully more business. Other ways to advertise include radio, local TV, flyers or newspaper ads showing off your small business. Whichever way you decide to advertise, take the time to look at your Return on Advertising Spend (ROAS) to see which way of advertising is performing the best and where you should be putting your future marketing investments. Growth To help grow your business, continue to update your business plan and financial sheets to make sure you are on track, and if not, to adjust your projected cash flow. If your business really starts taking off, it is time to look at what HR forms you need for the small business, how to hire employees, which assets you should buy and potential expansions or merging that you might want to look into. MORE FROM LIFE123.COM Add a review and share your thoughts with other readers. Be the first. Add a review and share your thoughts with other readers. Be the first. Photo Courtesy: RichVintage/E+/Getty Images If you played sports when you were young, then you grew up and entered the workforce already knowing how incredible it feels to be part of a team. As an adult, managing your own team of professionals helps you build positive relationships that help increase productivity, but it also comes with some important responsibilities — payroll being one of the most important of all. It goes without saying that employees won't stay happy and perform at the top of their game for long if they aren't paid correctly and exactly on time, but employee happiness is just the beginning. Beyond making sure direct deposits hit bank accounts on time, you must make sure every rule is followed and every calculation is correct for deducting payroll taxes that are paid to the IRS. The legal penalties for mishandling payroll deductions can be catastrophic. If your company offers employee benefits like health insurance, those calculations and deductions have to be spot-on as well. Fortunately, plenty of tools are available to help you manage all the complexities of payroll for your small business — without hyperventilating!Establish a Method for Tracking Time and AttendanceBefore you can pay your team, you have to set up an accurate system for tracking how many hours and days they worked in a pay period. If you pay them by the hour, then the system must at least include the total number of hours worked. If you pay them by the day, then you need to track how many days they worked and establish a system for partial days, if applicable. If you decide to pay some or all of your employees a salary instead of an hourly wage, then it's up to you to determine the rules for receiving the full salary amount each pay period — will you deduct for missed hours or days, for example — and calculate any applicable adjustments. Photo Courtesy: KLH49/E+/Getty Images For small businesses with only a few employees to track, it may be fairly simple to record this information in simple Excel or Google spreadsheets, but if you have more than a handful of employees, you may want to consider using a time clock to save some time and stress. Time clocks come in a variety of formats, including old-school clocks with punch cards, digital clocks with badges and computer software that requires employees to log in and out. If employees accumulate days they can take off for illnesses or personal reasons and still get paid, then you will need to keep track of those days as part of your payroll system as well. That's also true for paid vacation time they earn throughout the year. Time clock software like Homebase and TSheets often includes additional helpful features, such as scheduling capabilities and options for managing time off requests. Pricing varies based on the number of users and features, with some basic programs available for free for a limited number of users.Learn the Rules for Handling Payroll Taxes CorrectlyWhen you pay your team, you're responsible for calculating and paying payroll taxes to the IRS. In the U.S., payroll taxes consist of three main components: federal income taxes, social security taxes and Medicare taxes. The percentages for each type of tax are set, but the execution can get a little tricky. Employees pay the full amount of federal income taxes due out of their paychecks, for example, but the cost of social security and Medicare taxes are split evenly between employers and employees. These two taxes also have special rules at different income levels. On the other hand, federal and state unemployment taxes are exclusively paid by employers. (Exception: A few states also require employees to pay unemployment taxes.) Photo Courtesy: ericsphotography/E+/Getty Images If your business only has a few employees, you may feel confident about completing all these calculations and making accurate payments to the IRS, but it's important to understand the importance of accurate reporting. Many different types of payroll services are available to help your company navigate the complexities of paying employees. Whether you decide it's beneficial to hire a permanent accountant to manage your payroll department or you work with an outside payroll service every two weeks to take care of paychecks, it's all about choosing the right payroll solution for your business.Decide If Do-It-Yourself Payroll Software Is What You NeedEven with a determined attitude, it takes a lot of time to do payroll correctly. If you don't feel confident about doing your payroll without some kind of assistance, you aren't alone. Small mistakes could add up to big losses in both fines and dips in employee confidence and morale. Alternative options for your company range from using a highly-rated, do-it-yourself payroll software solution to adding an accounting professional to your staff or working with payroll companies that offer varying levels of service. Photo Courtesy: Ariel Skelley/DigitalVision/Getty Images Software solutions like QuickBooks and Gusto integrate with many types of accounting software and offer big perks like allowing you to send tax payments to the IRS from right inside the software. Many programs also include features to manage pre-tax deductions like health insurance premiums and 401(k) retirement plans as well. To get the most bang for your buck, compare features and choose the software that offers the exact features you need for the lowest price. If you plan to use time clock software, make sure the programs you use are compatible for easy exporting of timesheet data straight into the payroll software.Consider Full-Service Payroll and HR AssistanceIf you aren't sold on the idea of payroll software and you want full-service payroll assistance that completely takes the hassle of managing payroll off your plate, then reputable companies like ADP TotalSource and Paychex come highly recommended, but they don't come cheap — at least not for their full-service packages. Depending on the specific plan you choose, some full-service payroll companies also provide HR services like new-hire onboarding and benefit management. Photo Courtesy: kate_sept2004/E+/Getty Images Other companies like Paycor take it even further and provide complete all-in-one HR and payroll solutions. If your company is growing in size but not yet large enough to support its own internal HR department, these services could offer the perfect solution. They are more expensive than payroll software or basic services but much less expensive than hiring full-time HR staff. It's important to fully weigh the benefits against the cost when making your decision. MORE FROM ASKMONEY.COM

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