

Client: PNC

Radio Readers 2005

By John Fries

1. Getting Financing

Planning to grow your business and need some cash? Hi, I'm Mike Brodnik, senior vice president PNC Business Banking. It's true -- money doesn't grow on trees, but you can borrow it. If you do, you have two options. Financed debt -- where you take out a loan, then pay it back. Or, financed equity -- when someone gives you cash up front in exchange for an ownership stake in your business. Decide which is better for you. That's today's Small Business Tip, from the bank that makes moving forward with your plans-- easy as PNC.

2. Starting a Business

So you've decided to launch your dream business. Congratulations! This is Mike Brodnik, senior vice president PNC Business Banking. Before you hang your shingle, ask yourself a few questions. What are you selling? Who's going to buy it? Do you have any competition? Is there a good coffee shop nearby? Is your business plan complete? If you're feeling good and have a smile on your face, you may proceed with confidence. Go get 'em, tiger. That's today's Small Business Tip, from the bank that makes living your dreams -- easy as PNC.

3. Marketing -- Unique Selling Proposition

Got something to say about something you're selling? Hi, this is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Be bold. Shout it out loud. But first, grab attention by creating a unique selling proposition. Something that sets your business apart, makes it stand out and brings customers to your door. Develop it, define it -- then advertise and publicize. If it's unique, people will talk. That's today's Small Business Tip, from the bank that makes building buzz for your business -- easy as PNC.

4. Sweep Accounts

How can you spend your money -- and grow it -- at the same time? Hi, Mike Brodnik here, senior vice president PNC Business Banking. If you write business checks everyday, but still have money left, why not put it to work? Shovel those extra bucks into a sweep account. This will allow you to cover your daily expenses, while your extra dollars gain interest. Just think -- cash that flows and interest that grows -- every business day. That's today's Small Business Tip, from the bank that makes hassle-free money management -- easy as PNC.

5. Importance of Attorney and Accountant

Do you know when it's really important to delegate? Mike Brodnik, senior vice president PNC Business Banking here with today's Small Business Tip. When it comes to your legal and financial matters, delegate them to a good lawyer and accountant. That's the whole truth -- and you can take it to the bank. They'll keep you legal and keep an eye on your finances. So you can sleep easy. That's today's Small Business Tip, from the bank that makes getting a good night's sleep -- easy as PNC.

6. Retiring From Your Business

Is retirement just around the corner? I'm Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Before you make plans to sail around the world, take some time to chart your business and personal course. Figure out what the future of your business will be, and make arrangements to sell, transfer ownership or liquidate. Also, look at your personal finances – are they ship-shape? Making plans today will ensure a worry-free tomorrow. That's today's Small Business Tip, from the bank that makes preparing for the life you want -- easy as PNC.

7. Business Insurance – How Much is Too Much?

We've all heard the old saying, anything can happen. But -- what if it does? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. You've seen fire and you've seen rain – but you don't want them interfering with your business. So be sure your business insurance has you covered. Different policies cover different things --injuries, ruined equipment, expenses, natural disasters and more. Know what's covered and what isn't, and plan accordingly. That's today's Small Business Tip, from the bank that makes feeling safe and secure -- easy as PNC.

8. Leasing or Buying

Should you buy -- or should lease? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Buying property or land can be a great investment for business owners. You have equity, it's tax-deductible and you can recoup some of your investment by renting space to others. However, leasing has its advantages as well. How about setting up shop in a prime location for a fraction of what it costs to buy, and none of the hassles of maintaining property? Which is best for you? You'll want to weigh all the options and decide. That's today's Small Business Tip, from the bank that makes educated decision-making -- easy as PNC.

9. How to get started accepting online payments

Want to accept payments online? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Giving your customers the option of paying online is a smart idea and a convenience they'll appreciate. It's also really easy to set-up. For you, it means a nominal investment to open an account, plus paying a few dollars a month in processing fees. You'll also want to make sure every transaction is secure, so take time to explore the various payment methods currently available. Your banker can be a big help. That's today's Small Business Tip, from the bank that makes getting paid -- easy as PNC.

10. Marketing tips for a small business

Want to let the world know about your business? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Take a strategic approach. Think about who you want to reach and how to reach them. Write and design ads, flyers and other items that speak to their needs and provide benefits, not just facts. Include what makes your business different, so they have a reason to choose you. Go to mixers and meetings and network in person. Speak at meetings about your area of expertise. And always ask for the sale. That's today's Small Business Tip, from the bank that makes selling yourself -- easy as PNC.

11. Industry insights into changes

Do you keep up with changes in your industry? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Things change rapidly in today's marketplace, so it's crucial to be aware. Trade journals and newsletters can help you do that. Each month, set aside some time to flip through the publication while the information is still fresh. Use post-it notes to mark articles of interest. Visit the web site for more information. Track trends and be open to new ideas. This will help you stay on the cutting edge – and ahead of your competitors. That's today's Small Business Tip, from the bank that makes being up to speed -- easy as PNC.

12. Business plan

How often should you review your business plan? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. It's important to have a document that serves as a roadmap for your business. Where are you going, and how do you plan to get there? Having a solid business plan that includes your mission statement, financial projections, marketing overview and more will help you stay the course. Because things change, it's also something you need to review at least once a year, to make sure you're on target and on budget. That's today's Small Business Tip, from the bank that makes getting where you need to be -- easy as PNC.

13. Government contracts

Do you do business with the government? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Government work can be lucrative. To do it, you need to get your company included on project bid lists. Many federal, state and local entities award jobs to vendors based on a bidding process. Often, the lowest estimate gets the assignment. Also, if you're a member of a minority group – and this includes women – you should know that many agencies solicit bids from minority business owners. That's today's Small Business Tip, from the bank that makes growing your business -- easy as PNC.

14. Hiring

Looking to hire a new employee? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Lots of people are competing for relatively few positions in today's job market. Unfortunately, the resume you're presented with may not be accurate or even honest. It pays to be as thorough as possible when screening candidates. Ask specific questions that demand specific answers. Also, be sure to check references to make sure the person you're hiring is the one you want. That's today's Small Business Tip, from the bank that makes expanding your workforce -- easy as PNC.

15. Technology.

Bigger. Faster. Better. This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Technology continues to change how companies of all sizes do business. It's important to stay up to date to keep your business running efficiently and operating competitively. Look at your hardware, software, internet connection and cellular equipment. Assess your network and security. If these things aren't helping you, they could be

slowing you down. That's today's Small Business Tip, from the bank that makes being wired – and being wireless -- easy as PNC.

16. Giving to charities

Do you enjoy giving something back? This is Mike Brodnik, senior vice president PNC Business Banking with today's Small Business Tip. Contributing to charities is always worthwhile, and there are lots of options. Some charities prefer cash donations. Others, like food banks, solicit non-perishable goods. Whichever you choose, check it out thoroughly to make sure it's legitimate, and that your donation is going where the needs are. Not only does it feel good to give, you might even get a tax deduction. That's today's Small Business Tip, from the bank that makes giving back -- easy as PNC.

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