



**Huron Business  
Development Corporation**



Fresh ideas for your Small Business

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## 5 Websites You Should Bookmark



## Small Business News:

**Vancouver Sun: The biggest challenges facing small business in Canada** - Vancouver Sun editor Fazil Mihlar in conversation (video) with Canadian Federation of Independent Business president Dan Kelly about the biggest challenges facing small business in Canada. [Read more...](#)

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**Globe and Mail: Industry Canada plans to increase costs for small businesses in loan program** - Small business will pay more, the banks will earn more and taxpayers will lose more under an Industry Canada plan to revamp the rules for a troubled lending program. The proposal, issued on the weekend after years of consultations, would bump up the maximum interest rate charged on federally guaranteed small-business loans by three-quarters of a percentage point. [Read more...](#)

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**Financial Post: Small business owners think Canada's banks can do better: J.D. Power** - Small businesses are less satisfied with Canada's five largest banks than retail customers, says a J.D.Power and Associated study that ranked Scotiabank in top spot in terms of satisfaction among this key banking customer. The inaugural Canadian small business banking satisfaction study found that overall satisfaction averaged 728 on a 1,000-point scale, 25 points

## Canadian Chamber of Commerce

Most chambers of commerce across the country are members of the Canadian Chamber of Commerce; the organization represents more than 420 chambers and boards of trade, which in turn represent 192,000 businesses.

Check this site often to find out what's going on in the Canadian business world.

## Canadian Federation of Independent Business

The CFIB has almost 110,000 members and is the voice of small business from coast to coast. The association fights for fair taxation, reasonable labour laws and a reduction in the regulatory paper burden we all face.

Check out the association's surveys and reports to discover the latest news affecting small business.

## Elance

This tremendously useful site puts you in touch with a world of freelancers just waiting to do your bidding. If budgets are tight, or you can't find someone with just the right skill, or expertise, check out Elance and browse the thousands of portfolios and find the perfect match.

As I write this I have just commissioned a Polish graphic designer to create a corporate mascot after seeing that she had designed something similar I liked in the past. And, the price couldn't be better - just \$55 and that includes several pre-design sketches!

## CNet

This is a great site for up to date information on what's happening in the world of hardware and software. There are thousands of reviews and you can download just about anything. They scour the Internet for the best deals so check out the special offers, you probably won't find what you want for less anywhere else.

## Business Development Bank of Canada

This website is well worth a visit and keep bookmarked for future reference. BDC's mission is to create and develop Canadian businesses through financing, venture capital and consulting services, with a focus on small and medium-sized enterprises (SMEs).

below satisfaction among retail customers. [Read more...](#)

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The bank is dedicated to assisting Canadian entrepreneurs and currently helps almost 28,000 businesses reach their full potential.

**thespec.com: Canada 'nation of small businesses'** - The majority of Canada's small business owners started out with less than \$5,000 to get up and running, suggests a survey on entrepreneurship. Intuit Canada said Friday its research found that 58 per cent of small business owners surveyed started out with less than \$5,000, and 79 per cent started their business with less than \$20,000. [Read more...](#)

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## Workplace Negativity and Bullying Behaviour (part I)



This article was first published in Small Business Success back in 2004, but we thought it was worth republishing as Canada's attention is drawn to yet another bullying tragedy. Today the problem is made worse of course by a bully's ability to spread malicious gossip via social media, but it starts at a face-to-face level in schools and workplaces and is by no means limited to children and teenagers.



Take a look at your workplace and look for signs of negativity; signs of badgering; gossip, sabotage, and cliques. If your corporate culture is not positive then you may be harbouring bullies and that is not only bad for the victims, but also your bottom-line profit.

*"I can't believe you made that mistake again. I told you how I wanted it done and you give me this?" ----- "You'll never believe what Debbie did yesterday. She's in big trouble with the boss!"----- "Yeah he's always like that. Loses his cool big time about once a month and finds someone to squash. You just need to learn when to duck and stay out of his way."*

Nothing impacts employee morale more powerfully than negativity in the workplace. Negativity can be

manifested loudly (by those who make their thoughts clearly and rudely known to all who will listen), or quietly (by those who speak negatively behind the backs of their co-workers). However it happens, if it is not dealt with swiftly and confidently, it will eventually destroy your team, reduce efficiency and productivity, and cause valuable staff members to seek employment elsewhere.

## The Diagnosis (Recognizing the Signs)

How do you know if negativity is a problem in your company? First you need to understand what negativity is and where it comes from. A Management Review article (1998) states that negativity is most often a result of a loss of confidence, control or community. People don't generally set out to be negative, but when pushed with a fear of loss or control, they exhibit fight or flight behaviours. You can usually identify the 'fighters' fairly easily, but you might have to look a little harder for the 'flighters'. This is particularly important if those who cannot express themselves in the workplace, take to complaining about your company around town.

Say Betty in your accounting department made a huge mistake with the financial statements last month. She may try to cope with her loss of confidence by blaming her mistake on the bookkeeper and loudly blaming her co-worker for her incompetence. Or what about Bob who is head of Marketing? He's heard rumours that the company is downsizing and that his position may be on the chopping block. Suddenly he turns into a tyrant, demanding absolute perfection from his department so he can look good to his superiors and protect his position. And then there's Martha, the receptionist, who hasn't been feeling very valued lately, so she quietly collects information on what's going on with various staff members and then shares her juicy secrets with others in the workplace so she can feel important.

Chances are, if negativity is floating through your workplace, you've heard rumblings or whispers, seen bullying behaviours, or noticed discontentedness in your staff. Workplace negativity always results in a breakdown of the team, and that may be your first clue that something is amiss. Some other clues are a decline in productivity or work quality from otherwise dependable employees, shifts in relationships (who hangs out with who in the staff room), a marked consistent change in behaviours, or a growing dissension at staff meetings.

The next article helps you identify who might be to blame in your company and provides some advice on how to deal with them.



## The Culprits

Here's a list of how negativity manifests itself in people. If you've noticed some signs of negativity in your office, watch for these behaviours.

**Tanks** - people who steamroll over others. They tend to be angry and hostile and unconcerned about the feelings of those around them.

**Passive Resisters** - these are the people who hate change and oppose any new idea that comes their way. Unlike the tanks, they resist in subtle, icy ways but let you know in no uncertain terms they are not happy.

**Job Description Junkies** - you know the ones - when asked to do a task they're always telling you it's not in their job description. They don't carry their share of the workload and cause resentment from those who do.

**Gossips** - those who are more interested in what's going on with everyone else and passing it on, than in doing their job. They can cause enormous damage in a workplace.

**Criticizers** - never a word of encouragement - only the things you are doing wrong comes from criticizers. You can never do it well enough, or right enough to make them happy.

**Blamers** - no matter what's happened, it's always someone else's fault. These people never take responsibility for their own actions, and are quick to blame someone else for their mistakes.

**Martyrs** - those people who come in early, skip lunch and leave late. They seem like such dedicated employees, but secretly they're complaining to anyone who will listen about how hard they have to work and that it's never appreciated.

**Sensitives** - these are the people around whom everyone walks on eggshells. One wrong word, one sideways glance, one disagreement and they're off crying or withdrawing, hoping someone will look for them and feel for how they've been offended.

## The Cure

Now that you know what to look for, what can you do when you realize workplace negativity is affecting your office? Here are some tips for minimizing negativity.

**Open the Lines of Communication** - Make sure you provide opportunities for people to express their feelings about what's going on in the workplace. Regular staff meetings, or if you have a small staff regular one-on-one meetings with them, can be a great place to start. If people feel they will be heard and that their feelings will be respected, they will channel their energies toward positive communication rather than negativity. If you sense negativity is taking place but can't put your finger on what (or who) is responsible, hold a special meeting to address it and ask your staff for their honesty about what's going on. Be prepared for some painful and possibly hostile responses, but if you handle it well, it will result in better workplace communication in the end.



**Reward People for Being Positive** - It's easy for managers to get caught up in only addressing the things that are going wrong in an organization. Make sure people know you notice their efforts to be positive. Have a monthly "positivity" award; take someone aside and let them know you appreciate their positive contribution, or better yet, let others in your office know someone has done something good.

**Make Sure Everyone Fits** - Some negativity comes from people feeling as if they don't have a valuable place in the organization, or that they aren't as important as others. Make an effort to make sure everyone in your company is being valued for the job that they do. Don't forget the quiet, diligent employees that never complain or make mistakes - they're easy to overlook.

**Deal with the Troublemakers Quickly** - If you've identified some of the behaviours listed above in your workplace, you need to take a hard line against the negativity it is perpetuating among your staff. Take the negative person aside and clearly address how their behaviour is affecting your workplace, and how you expect their behaviour to change. Give a timeline and then meet with them again. Reward positive changes and reiterate your expectations if changes have not taken place. If negativity persists you may need to make a tough decision about whether to keep that person on. The damage they do may outweigh the value they provide. If your staff sees you taking a zero-tolerance stand on workplace negativity, they will think twice about how they behave.

**Lead by Example** - If you want a positive workplace, you need to be a positive leader. You can't expect your staff to treat each other with kindness and respect if you're not doing the same. You can't expect them not to gossip if you're talking about people behind their backs (even if it's customers). Strong leadership shows through what you do more than what you say. Demonstrate the behaviours you want to see.

Workplace negativity is not inevitable. By watching for the signs and making an effort to deal with the things you see, you can create a positive work environment where mutual respect is the law and negativity doesn't find a place to stand.

## Six Ways to Increase Efficiency



Sometimes it's the little things we do that make a difference, and in today's tough economy we need all the help we can get. Making your company run more efficiently can increase your bottom line profit even if sales are stagnant. In addition, the process of housecleaning in terms of efficiency can itself stimulate sales by motivating your employees and improving your relationship with your customers.

As we discussed above in the article on workplace negativity, the baseline atmosphere in your company can have a direct effect on how well people do their jobs. If people aren't happy then they do not work well by themselves, or with others, and they start to make mistakes and take longer to do everything. You know yourself, when you are motivated you can do a job in half the time and twice as well. When you're demotivated it's hard to do anything at all,



let alone do it well.

## **#1 - Create A Happy Work Environment**

Many things contribute to an unhappy workplace; it can be as simple as the fact that the conditions are too hot, or too cold, or too uncomfortable. As we mentioned earlier, it can be that the workplace has become toxic in some way. Do a quick survey and ask your employees whether they are happy, and if not why not? If you can make working in your company more pleasant for people, productivity will increase, less mistakes will occur and you will start seeing the overall machine that is your company start to run smoothly.

## **#2 - Allow Some Flexibility**

We all lead complicated lives and the ability to be able to fit work around family responsibilities is more attractive to people than even a wage increase. If you can possibly allow flexible work hours, that better fit your employee's lives, you will not only have a happier workforce, but a more efficient one.

## **#3 - Better Communication**

The previous two points were touch-feely, but improving communication is probably one of the quickest ways you can get things working more efficiently in your company. How many times have you told someone to do something, only to come back and find they have not done what you asked? The problem is that people do not always understand what we say - they think they do, but they have made all sorts of assumptions and filled in a whole bunch of blanks that we left unsaid. On our side, we feel they should know what we want so we give only the briefest of details, assuming they will be great mind readers and do exactly what we are thinking and expecting them to do.

One way to instantly improve communication in your company is to create an intranet forum where you can not only post projects, or jobs, but where employees can come back with questions and progress reports. In this way everyone involved has a record of what was said and can read back through the entries to clarify things, or ask questions. Reports, photographs and other information can be posted to assist those on the project. In the past you would have had to get a programmer to create such a forum for you, but today there are dozens available on the Internet at a very modest cost. Check out [www.getsmartq.com](http://www.getsmartq.com), or [www.basecamp.com](http://www.basecamp.com).

## **#4 - Help Employees To Care**

If you see a piece of paper on the floor of your office, store, or factory, you pick it up don't you? The question is, how many of your employees would bother? You care about your business, you are invested in it one hundred percent. Your employees however come to work, do their required hours and go home, not giving another thought to the company until they have to return next day. If you can instill pride in your staff to really care about the business then you will see efficiency improve. How? You could introduce a profit-sharing, or bonus program; give a prize for employee of the month, or simply encourage your customers to communicate how they feel about the service your employees provide. Once people are invested in your success they will be invested in their own performance too.

## **#5 - Empower Your Staff**

This is closely linked to the point above. Empowering the people that work for you demonstrates that you trust them, have faith in their ability to make the best decision on behalf of the company. With power comes responsibility, and most people will take the trust you place in them very seriously. They will feel a sense of pride in the fact that you empowered them and try to do everything they can to deserve that trust by being more efficient.

## #6 - Keep Up To Date With Technology

There's an old saying "penny wise, pound foolish" It's a British phrase, but I'm sure you get the idea. Too many companies make employees work with outdated computers and other machines to save money. This is false economy, not only because the machines are not efficient, but it makes employees frustrated and that in turns leads to more mistakes. If your computers are five years old they are way out of date - seriously!

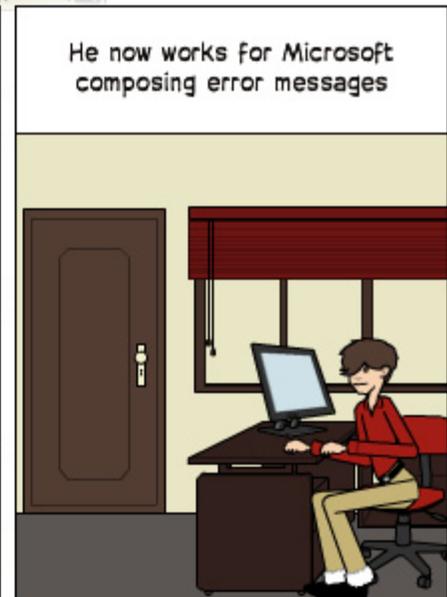
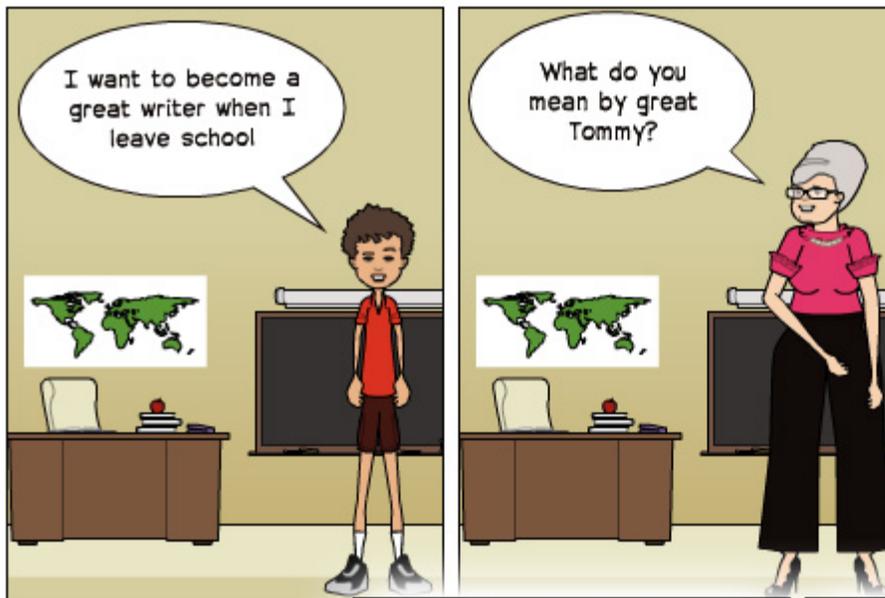
The world of technology can be a small businesses greatest friend. Check out Google docs so that several people can work on the same document simultaneously. Sign up to a Cloud service so that you can access all your files wherever you are; Dropbox is a good example and Sugar Sync and Google Cloud are others.

Remember whatever you want to do more efficiently - there's an app for that!

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Becoming more efficient can involve making a cultural change to your organization. Start cultivating a new way of working together and a pride in doing it right. Involve the people that work for you and with you - ask them what could make your company more efficient, you'll be surprised at how many ideas they will have.





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