

# Top 10 Tips for Thriving in Turbulent Times Checklist

## #1 Lead

Whether personally or in business, be on the front foot in communications and actions. Stand tall, as you deal with whatever you are dealing with - the world is with you and navigating all of this too. Lead your family through this, lead your team through this, lead your client/customer/team or community through this ...

## #2 Find Funding Sources

Find out what Government support is out there - e.g. do you know that there is an interest free Job Support Loan being offered by the QLD Government for \$250,000? Check your individual State Government.

With the stimulus packages announced there are funds available to business owners, as well as major banks offering unsecured loans for SME's during this time. For some, it will just be a matter of how quickly you can access any of that to support you but you have to be in action. Most of the banks have the loan applications open now – so check with your accountant and apply if that will support you and buy you some time.

Now is the time for your accountant to go to work for you in finding out what support you can receive for business - or personal - under your State Government programs and the Federal Government Programs.

Get your accountant to go to bat for you re any offers and if needed dealing with the ATO as well (that is some of the cheapest funding out there by simply deferring payment or setting up a reduced payment plan.)

This is the time accountants need to work for you vs. being traditional historians - nope! - you must request they help you and help you right now! (We do know some great accountants if yours isn't being proactive.) Please, please make sure you are reaching out your banks and to your accountant to get whatever support you need.

If need be, even reach out to your Local or Federal MP if you need! Take action or start a Petition to get attention to your business/industry sector and the support you need right now.

## #3 Keep Marketing

If you can, don't stop marketing, keep reaching out. Some people will gain traction (and make money!) in this time while others will fade out. Stay present in people's minds. There are lots of people cashed up in the world right now and many are willing to bet on a positive future post all of this ... how can you attract, support and add value to them?

Right now, it is a falsity to believe that everyone is struggling – everyone is experiencing challenges, we're self-isolating, it's no fun out there. But there are many people who are funded and or in industry sectors that are or will boom out of this ... Who can you appeal to that are in any of these markets?

Also in many cases advertising costs for example on Facebook are dropping ... This can be a great time to maximize building your audience (there are lots of eyes on screens right now) with the right messaging vs focusing on revenue - ideally you'd do both! However, right now is a great opportunity to build a larger audience and following during this time and monetize it later when the timing is better. By the way, remember, how you show up on social media and digital marketing now – matters more than ever. See #1 Lead, be a positive force and add value wherever and whenever you can.

Remember too, the various stimulus packages around the world mean the Governments of the world are LITERALLY printing money. At some stage, and reasonably soon, those funds will begin flowing. We need you and your business to be positioned to benefit from that flow ASAP. What and how do you need to transition to make sure you thrive in that environment?

## #4 Treat Any Lead as Gold & Convert

If there was a time to hone your conversion rates now would be it! What can you bundle, package up or offer to make buying from you right now of extreme value? Ideally do NOT drop your prices but do for example allow for different payment terms, payment plans etc. Make it easy for people to buy... Add so much value that it's madness not to!

## #5 Increase Frequency of Positive Communication

Be in touch more often than usual with your customers and clients and with your own team. Be positive and reassuring to customers and clients and work closely with suppliers.

## #6 Negotiate

Go to your suppliers and negotiate better terms. Ask them to support you as you have supported them, create a win:win way to work together during this special period.

## #7 Request Support & Do Not Go It Alone

Pause & Check - If you have a mortgage, request a 6-month pause. Also, check your interest rate options and make sure you are getting the lowest interest possible. And or ask your landlord for a 6-month pause i.e. they may own the building or be able to ask their bank for the same 6-month pause.

And while you're at it - ask for help, make requests of those around you who could support you personally or in business during this time. Family members, friends – everyone is here to support each other right now. Don't be shy. Ask for help even in some cases if it is temporary financial help or some other kind of support. Most people aren't great at that at the best of times - this is not one of those times to try to figure it out all yourself.

Remember, there are mental health support groups out there too if you need – and many of us will at some point during this process! Here are just two to check out:

Beyond Blue: 1300 22 4636

<https://www.beyondblue.org.au/the-facts/looking-after-your-mental-health-during-the-coronavirus-outbreak>

Lifeline 13 11 14

<https://www.lifeline.org.au/>

## #8 Structure & Productivity

Look at what you may have to do re team and be prepared to do it both in structure and ways of working. Again, work with your accountant to figure out what could work - e.g. if you can keep your team on full time, make sure they are over-servicing your customers and get them working on your business, doing those projects no one has had time to do! If not, see if you can put some of your team on annual leave, leave without pay or part-time as needed. The government is also now allowing wage supplements and in some cases "stand down" - i.e. they still have a job when business resumes. If you haven't already make sure you are doing a budget review with your accountant ASAP and get every piece of support the Government is offering! See #2.

In terms of productivity, how can you change your model to allow working from home? Do you need a premises? Or could you use a smaller premise? Consider everything you need to and be willing to do it. Taking action is key.

## #9 Offering

Look at how your business is structured and offering - what can you do right now to change that and meet a changing world? What can you do right now inside a long game of business to ensure a thriving future over the next 12 months AND the next decade and... What can you offer differently or to a different market to be of value at this time? Who could you make a difference with? What and how could you do things differently to serve a different or larger group at this time and moving forward?

## #10 Manage your Mind

This is potentially the biggest - do all you can to keep a positive mindset. How we view this and manage it and ourselves through this process will be THE difference that makes THE difference. When fear takes hold many of us freeze - I was in and out of that last week but I noticed that was only true until moment by moment I kept putting my attention back on those who need us and being in action, my world shifted. This is a constant roller coaster and needs us to, as a friend of mine and Money & You Graduate David Dugan says "be the gatekeepers of our mind". Watch what you let in and or how much! The key is to keep moving ... and stay positive.

Remember, my team and I are here if you need us.

Visit [Insert web page] and book a 2-hour session with myself or speak with one of my Coaches. Take us up on our support.

In the meantime, we're sending lots of positivity, hope for a brighter future, lots of self-care and for you to come out of this thriving!

Please do reach out if you need some support. We are here to help.

Sending love,



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