

Open for Business

A Quick Guide to Starting
Your Venture in the Cloud



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The cloud is waiting and you're ready to go...

1 Introduction

Ah, the cloud. Quite the buzzword these days, no? Even more so when it comes to small business. From all the hype, you would think the cloud can practically run your business for you. But we know that's not the case. As a new small business owner, we know you are going to be the key cog to making your small business go. You will be the tireless passion and energy behind it. You will be the one staying up late to make sure everything's taken care of (even though everything will seemingly never be entirely taken care of).

You're the one venturing out on your own. You are the risk taker. That's an admirable thing; remember that.

But back to the cloud...

For new small business owners, the cloud can be a tremendous asset. It can make geography and time constraints obsolete. Waiting is no longer a thing. Real-time is the name of the game. Which device can

access what business information is no longer an issue. The cloud helps you save time and money. It helps you grow and scale your new business. It makes collaboration truly collaborative.

But before we dive into the riches of the cloud, let's cut through the hype and talk about what the cloud is and what it isn't.



2 The Cloud: What It Is and Isn't

While it's happening less and less, the mention of “the cloud” is sometimes met with a blank stare. Understanding what the cloud isn't oftentimes brings some clarity...

- The cloud isn't “on your computer” the way a local hard-drive is.
- The cloud isn't wide open and chaotic.
- There is not one single cloud. In fact, there are many.
- The cloud is not literally in the sky.

Now that we have an idea of what the cloud is not, let's put some parameters around what it is...

- Technically, the cloud is the remote hosting of “services” (such as software applications like Kashoo) and “things” like documents, photos or songs that you

can access and use through a web browser on your computer or a mobile device, usually with an app.

- The cloud “syncs” in real-time. That means if you perform an action in a cloud application through, say, your web browser, it will be reflected on that app’s companion mobile app (assuming it has one).
- There are lots of clouds! For example, Kashoo has its own cloud where the Kashoo application and your data “live”—accessible anytime, from anywhere, always up-to-date. Similarly, Google has a cloud... Apple has a cloud... just about every web-based service you use has a cloud.
- Getting a little philosophical, the cloud is democratization. Small business owners can access sophisticated tools and resources that were previously only available to giant enterprise organizations.
- Staying a little philosophical, the cloud is work-life balance.

3 Butwhatabouts

So now that we have a good idea of what the cloud is and isn't, let's address the butwhatabouts. What are the butwhatabouts, you ask? Simply put, they are the three most common questions business owners ask when they first start learning about the cloud.

Let's meet the culprits.



Butwhatabout 1 Security

Undoubtedly, security is the number one concern cloud newbies have. And that's totally understandable. The idea of your business applications and data "living" somewhere other than your computer in your office feels unnatural. But here are a few facts about cloud security:

- You're likely already using the cloud. Do you use online banking? How about web-based email? iTunes? Dropbox? The point is, there's a good chance you're already taking advantage of cloud based apps and services. And the fact that you might never really have even known it is the hallmark of a great cloud-based product. It feels seamless and natural.
- Cloud service providers are in the business of security. You could say it's their number one priority. Think about it: if they're not rabid about security, they are seconds away from their business falling apart. A company that's dependent on the cloud absolutely must be employing the latest and best security practices. Without getting technical, we're talking bank level security with automatic backups and encryption. Getting technical: secure socket layers

(SSL), dedicated firewalls, PCI DSS compliance. (For a complete overview of Kashoo's security policies, visit kashoo.com.)

- You hold the key! Secure cloud usage begins with secure passwording. And it's up to you to create strong passwords. That means none of the following: "1234," "password1234," maiden name, birthday, spouse/partner/child birthday, phone number, "qwerty," pet's name, etc. You need to create difficult passwords with letters and numbers; upper and lowercase. They should look like gibberish! (**BONUS TIP** Anticipate trouble remembering all your passwords? Check out our favorite password management tool, 1Password.)

Did you know that more than 12,000 laptops are lost each week in airports alone? Sort of puts security in perspective, no? Using the cloud protects you from theft and loss, from an office flood or fire and just about any other sort of physical disaster. And guess what? Cloud servers are continually backing up to make sure your data is secure.

Butwhatabout 2 Data

Whether it's your business finances, your business documents, or even your personal stuff like photos and songs, understanding the cloud and the data you put in it—and how you interact with it—can seem confusing. So let's highlight some key clarifications...

- Data syncs in real-time. Using Kashoo as an example, if you input data from the Kashoo iPad app, it will show up the Kashoo web app (which you access from a web browser like Chrome or Safari). Just for fun, try it out. While sitting at your desk, logged into the Kashoo web app, create an invoice from the Kashoo iPad app. (If you don't have connectivity on your iPad for whatever reason, all of your transactions will sync the next time you pick up connectivity like wifi, 3G or 4G.)
- Data ownership. A sure sign of a reputable cloud-based business app or service is data ownership transparency, specifically, the clear messaging that you, the customer, own the data you put into the system. There may come a time in your business where you outgrow or no longer need a certain cloud

app or service. The question you need to ask before you use any cloud service is who owns my data? Can I take it with me if I ever need to? (For what it's worth, the data you put into Kashoo is entirely yours. And if you ever need to say farewell, it's yours to keep.)



Butwhatabout 3 Cost

The cloud has to be expensive, right? This is the catch, yes? Well, not really. Think back to when we used to have to buy software out of a box at a store. Something like Microsoft Office might go for \$300! And then there

are the upgrades. Oh! The upgrades! And at the end of the day, the software you bought was fixed to your computer desktop. No access from the road. No early morning check-in (before everyone else is awake) on vacation. Cloud-based apps and services on the other hand can be very cost efficient, which is important to a new upstart business. Some cloud apps may have a threshold to which you can use the product for free. Some might start with a free trial. Others may be subscription-based. While the pricing models are numerous, cloud apps are oftentimes more cost efficient. Updates are automatic (i.e. a new version of a mobile app). If the price increases, you're usually grandfathered into the one you purchased. All in all, the cloud isn't as expensive as you might think.

4 It's Quiz Time!

After learning the basics of the cloud and its business use case, new business owners are usually left asking, “OK. So is the cloud for me?” To help you figure that out, we’ve put together a quick quiz. Annnnnnnnd GO!

Question 1

What business tech hardware do you intend to rely on?
(select one)

- 1 Good ol’ pen and paper!
- 2 A trusty desktop computer
- 3 A handy laptop
- 4 A smartphone and a tablet
- 5 The trifecta of mobile connectivity: smartphone, tablet, and laptop

Question 2

Where will you do most of your work? (select one)

- 1 From the same desk or workspace every day
- 2 Mostly from the same place, but I expect to travel
- 3 A mix of office and home office
- 4 I'm a coffee shop warrior!
- 5 Anywhere, anytime

Question 3

How important to you is “anytime, anywhere” access to business data?

- 1 Not at all
- 2 A little, I guess
- 3 I could take it or leave it
- 4 It's a “nice to have,” but not a “need to have”
- 5 It's mission critical

Question 4

How important is it to you for your advisors (i.e. accountant, lawyer, bookkeeper, etc.) to be able to have “anytime, anywhere” access to your business data?

- 1 Not at all
- 2 A little, I guess
- 3 I could take it or leave it
- 4 It’s a “nice to have,” but not a “need to have”
- 5 It’s mission critical

Question 5

If you have plans to build a staff or team, what will that look like?

- 1 Everyone in the office, every day
- 2 They can work from home only when necessary
- 3 A balanced mix of work-from-home and in-office
- 4 Work from home four days; in the office one day
- 5 Totally remote!

Now add up your scores!

5

The cloud may not be what you need to get your business off the ground yet.

6–10

While the cloud could be useful to your business, it's probably best to ease into it.

11–15

Sounds like the cloud could help you lay a flexible foundation for your new business.

16–20

The cloud is going to be a big efficiency booster for your new business.

21–25

Your new business is the poster child for cloud-powered business.

Cloud-Based Apps and Services

Abstractly, we've talked a lot about building your new business' foundation in the cloud. While that's all good and useful, getting specific is what's going to help you make the right decisions. So let's get into the nitty-gritty and identify cloud-based apps and services that can make your business foundation-building a breeze.

Document Management & Storage

As you launch your new business, you're going to be filling out forms, setting up various business services like banking and payroll, registering and incorporating with the appropriate local, state/provincial and federal agencies... the list goes on. And it's critical that you keep everything organized and on record.

We used to do document storage and management with the tried and true filing cabinet, but that has its drawbacks: only accessible from the office, prone to cluttering, etc. So let's turn to the cloud...

Document management and storage was made for the cloud. Cloud-based storage applications like Dropbox and Box are great for organizing your business documents. Plus, you can easily share access to specific documents or folders with collaborators and advisors, in a permission-based way. Say you store copies of your payroll reports in a Dropbox folder; you can easily give your accountant



or bookkeeper access to that specific folder! With the proper settings, they'll even get a notification that you've modified or added to the folder.

If you're asking how paper documents get in the cloud in the first place, there are a few ways. Scanners are useful in digitizing documents that you can then upload to the cloud. Alternatively, most cloud document management and storage services have smartphone apps. These apps can access your smartphone's camera, allowing you to snap a picture of a document and upload it to the cloud.

Priority	High
Cost	Usually free until certain milestones are hit. (Think storage space limits number of users.)
Learning Curve	Low
Bonus Tip	Set up your cloud-based document management and storage application early in your business' life and be diligent about uploading (saving) everything as you receive it!

Business Tech

If technologies like email and a website are critical to your business, the cloud can make things super-easy. Let's start with email. You don't see it much anymore these days, but most business email used to run through a desktop application, accessible only from that desktop. Today, email is almost entirely cloud-based. In fact, if you use a service like Gmail, Outlook or Yahoo for your personal email, you're already using cloud-based email. And you can use a cloud-based app for your email that includes the domain of your choice (i.e. yourname@yourbusiness.com); is accessible anytime, anywhere from a web browser, smartphone or tablet; and has virtually endless storage. Plus, a cloud-based email service like Microsoft Exchange or Gmail for Business (also known as Google Apps) comes with a bunch of other cloud-syncing services like Calendar, Contacts, Drive and more.

INSIDER TIP In order to set up a cloud-based email system that features your business domain (the “@your-business.com” part of an email address), you'll need to own it. You can purchase domains at a number of domain registries such as Hover or Gandi.

And speaking of websites, the cloud makes creating, adding to and hosting a website (with a blog!) thoroughly doable. You can use cloud-hosted applications like Wordpress, SquareSpace or Wix to get started. And guess what? Most of these tools have complementing mobile apps to go along with their web apps which makes real-time updating a snap.

Priority	Medium/High
Cost	Low, monthly or yearly
Learning Curve	Medium
Bonus Tip	When you buy your business domain name, buy the surrounding names too. For example, say your business is called Patterson's Guitar Shop. Buy pattersonsguitarshop.com, pattersonguitars.com, pattersons-guitar-shop.com, pattersonsguitarshop.co, etc. Then, you can redirect them all to the primary page, pattersonsguitarshop.com.



Productivity

In the same vein as business tech, the cloud can really help you ramp up your productivity ([TRANSLATION](#) save time and money!) as you start up your new business. For most businesses, productivity starts with word processing, spreadsheets, presentations... the basics. We've already mentioned Google Apps for things like email but this service also comes with a ton of great productivity tools. With a service like Google Apps, iCloud, or Microsoft 365, you can easily create business materials, store them in the cloud, download to print, share and edit with collaborators in real-time, access from any device via

complementing mobile apps, and much more. Just imagine how much time and effort you can save when you can, say, access and update a presentation from your iPad for your colleagues to see in real-time while on the train to a big-pitch meeting?

Priority	Medium/High
Cost	Varies by service
Learning Curve	If you're familiar with desktop apps like Word, Excel, and PowerPoint, you'll be up and running in no time
Bonus Tip	Keep things on the same page. If you opt to use one service for your email, it's probably to your benefit to use that service's productivity tools, as they'll integrate and sync better.

Finances

Your numbers are going to be the lifeblood of your business. Keep shoddy books and you'll feel it. Keep pristine, up-to-date books and you'll be able to make better business decisions. In the spectrum of accounting tools, you have at one end, the shoebox full of receipts. Let's get it out of the way and declare that you should NOT employ this method of bookkeeping. Moving on, accounting software has traditionally lived on the computer desktop. This is challenging for obvious reasons: inaccessibility when you're anywhere other than the office... inability to share in real-time... concerns regarding data backups... not to mention the fact that most desktop accounting software tends to be designed for accountants—not small business owners ([TRANSLATION](#) you wind up using just a small portion of the software).

Enter cloud accounting. Our cloud-accounting-software-developing biases aside, the cloud can be of significant value when it comes to starting your business off on the right foot. If you recall, sound finances are the lifeblood of a successful business. The cloud can help you see things like expenses and incomes in real-time. It can facilitate real-time

collaboration in which, say, your accountant can look at what you're looking at and help you solve problems. And perhaps the biggest kicker: the cloud makes accounting available anytime, anywhere. When you need to resend an invoice from your tablet while on vacation, you can. But that flies in the face of work-life balance, you say? Well, consider your choice: be able to resend said invoice with just a few taps and swipes of the iPad... or go the rest of your vacation worrying only to forget about it when you get back to reality. The choice is yours!



At the end of the day, cloud-based accounting apps are not only changing the way in which small business owners tackle their finances and make better business decisions, but also affording a fresh take on work-life balance. If you go the cloud apps route for any foundational element of your new business, this should be the one—our cloud-accounting-software-developing biases aside, of course.

Priority	High
Cost	Low
Learning Curve	Low/Medium
Bonus Tip	If you're not overly confident in your business finance management skills, a trusted accountant or bookkeeper is your best friend. They're often well-versed in various accounting software options and can help you find the right one that meets your business needs.

Meetings

Meetings are a fact of business, but with the cloud, they don't have to be massive time suckers, brutally painful, or completely devoid of focus. (We're not saying all meetings are like that, but studies have shown...) The point is, there are a handful of cloud apps that can help you meet better. That means less travel, less time spent in idle.

GoToMeeting is a—shall we say—go-to meeting app that has a great web component, complemented by handy mobile apps that can tap into your smartphone or tablet's camera, allowing you to meet face-to-face. Plus, they let you share screens for easy presentations. And depending on your subscription level, you can record and store your meetings in the cloud.

Priority

Medium

Cost

Most have a 30 day trial, beyond which a monthly subscription kicks in

Learning Curve

Medium

continued on the next page

Bonus Tip

If you're conducting lots of meetings via a cloud service like GoToMeeting, invest in a quality speaker/microphone headset. The improved audio makes a serious professional difference.

Project Management

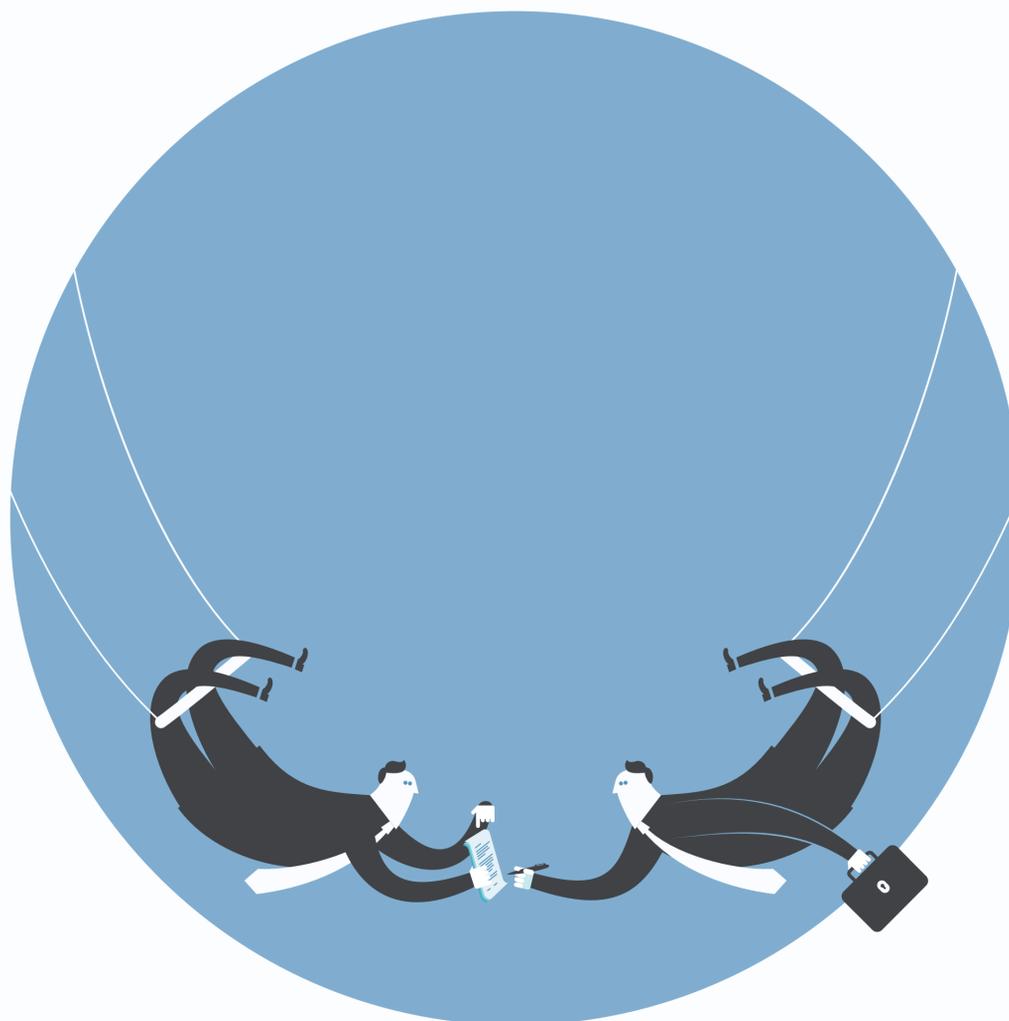
When you first start your business, keeping your projects organized may seem simple—there may not be that many out of the gate! However, as you scale (and scale you will), cloud-based project management applications will keep you from project management chaos.

Our personal favorites are built by a company called 37Signals. Their products Basecamp, Campfire and Highrise are tremendously useful when it comes to tracking projects, updating statuses, assigning tasks, maintaining real-time communication (chat), sharing files, maintaining milestones and more. For the more technical-oriented new business (i.e. software development or design), check out the cloud-based products from Atlassian.

Priority	Medium
Cost	Subscription-based
Learning Curve	Medium
Bonus Tip	Cloud-based project management tools take commitment, so we recommend only going all-in on one when you're ready to go all-in. As you start your business, forecast what the thresholds are. Number of projects? Number of staff or contractors? Try to gauge in advance what will push you over the hump into the state of needing a professional cloud-based project management tool.

Customer Relationship Management (CRM)

If accounting is the lifeblood of your business, your customer relationships are the pulse. An organized, robust pipeline of new business prospects, contact information and status details is critical to getting your new business up and running. But managing all of that can get chaotic. Luckily, there are cloud-based apps that go beyond the old school Rolodex and its chickenscratch notes. The most prominent cloud-based customer relationship management tool is Salesforce.



Without this sounding like a commercial for Salesforce, this really is a great way to keep customers and prospects organized. Other cloud-based CRM options include SugarCRM, Base CRM and Zoho.

Priority	Low (at least at the outset)
Cost	Usually per user, per month; scales as your business scale
Learning Curve	Medium/High
Bonus Tip	To learn more about cloud-based customer relationships and sales management applications, see if there's a local Meetup group focused on the subject. There, you'll meet CRM experts as well as newbies like yourself. Most Meetups are free too! Visit meetup.com to get started.

Email Marketing

In the same universe as sales, email marketing can be a great way to grow your young business. There are plenty of cloud-based email marketing apps that can not only help you get the word out with easy, beautiful drag-and-drop email template design tools, but also manage your recipient lists and give you all sorts of interesting email recipient behavior data. From a mobile perspective, most of these email marketing tools fall a little short when it comes to actually creating new emails; however, there are a number of great instances of mobile email marketing apps tackling other tasks like list management and registration. For example, MailChimp, a leading email marketing application, has an iPad app called Chimpadeedoo that lets you add recipients to your list from anywhere (like a tradeshow). And even if you're not connected to the Internet, all of the email addresses you collect will sync to your list next time you're connected. How cool is that?!?!

Other cloud-based email marketing apps (most of which have mobile components) worth checking out include Emma, CampaignMonitor, Constant Contact, and iContact.

Priority	Medium
Cost	Free to usage-based
Learning Curve	Low/Medium
Bonus Tip	When building your email marketing lists, do not add names and email address of folks who aren't aware of or OK with you doing so. Nobody likes being added to a list without their knowledge. Be a good email marketer and grow your list organically.

Notes

Are you a notorious sticky note user? Or maybe you scrawl notes on the back of an envelope while on the phone? Better yet, maybe you just pull copy paper out of the printer when you need to jot some ideas down. Well, the cloud can make note-taking, an often overlooked business discipline, much easier. Diving right into it, there are a handful of cloud-based apps that let you

take notes from any device, archive, collaborate, share, co-edit, and more. Check out Evernote (on the iPad, iPhone, Android, desktop app or web app) or Google Keep, which is ideal for those that decide to use Google Apps for business.

Priority	Low
Cost	Free to low, depending on features
Learning Curve	Low
Bonus Tip	If you use more than one monitor at your workstation, it can often be useful to dedicate one of them to “stand-by” apps. Things like your note-taking app, a communications app like Skype, and perhaps a music app like Spotify or iTunes.

Social Media

If social media is likely to be a part of your new business’ marketing strategy, there are some useful cloud

apps that can help you do it right. For starters, most entrepreneurs are out and about, taking meetings, experiencing highs and lows (hopefully more of the former!), talking to customers, engaging with vendors... the list goes on. All of these experiences are fodder for social media marketing content—and thanks to a handful of social mobile apps (most of which are the mobile complement of a given social network itself), you can capture and share. Moreover, there are some cool aggregating tools that do comprehensive “social media management.” With tools like HootSuite, TweetDeck or Kuchoon, you can draft and schedule social posts to



your networks (in bulk or individually). These apps are particularly useful if paying attention to your social media marketing on a regular basis continually falls to the back burner. So if that's the case, carve out a few hours at the beginning of the month to draft and schedule social content.

Priority	Low
Cost	Social networks are free; social media management tools range from free to monthly subscriptions based on users, usage or networks
Learning Curve	Low
Bonus Tip	Don't automate everything. So much of social media marketing is about authenticity: building a community, engaging personably, sharing interesting, relevant content, blending the promotional with the personal.

That's a Wrap

Now we arrive at the part of the book where we ask, “So what do you think?” But instead of putting you on the spot, we thought we’d give you some time to take it all in. After all, you’re starting a new business! You’ve got a lot on your plate! Hopefully this has helped you get a sense of what the cloud is, how it can help you establish the core foundational elements of your business, and given you the information you need to make a few decisions. And as expected, we’re here to help! Here’s how you can get in touch with us:

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