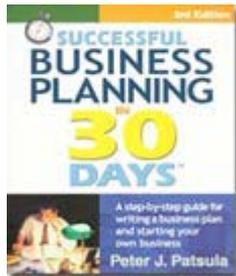


The **ENTREPRENEUR'S** Guidebook Series™

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best of its kind.*
- Alan Caruba
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- **Midwest Book Review**, Oregon, WI
Amazon.com review

This is a must read for anyone before starting your own business.

- **Mike Milliken**, BN.com Review.

This book has helped me a great deal in thinking about my business

- **Jason Myers**, TX
Amazon.com review



PERSONAL PLANNING

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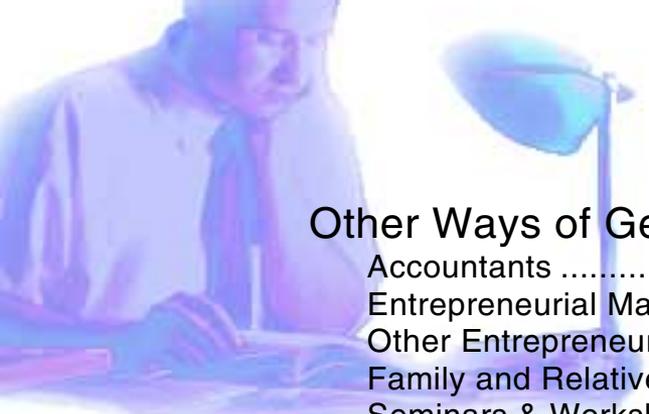
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Smallbusinessstown.com

GETTING HELP FROM THE GOVERNMENT & OTHER ENTREPRENEURIAL AGENCIES

THROUGHOUT North America, there are countless private and public agencies that offer help, counsel and guidance to new entrepreneurs. It is no longer a question of who do you call, but more a problem of which resources can best meet your needs.

In fact, the recent emphasis on small business in the U.S. and Canada – following the discovery that small business employs far more people, produces far more products and services, and contributes far more to the nation's GNP than previously surmised – has been nothing short of phenomenal.

GETTING HELP FROM THE U.S. GOVERNMENT



IF YOU are starting a new business or have an existing business that is not as profitable as you had hoped it to be, don't be afraid to ask for help. A good place to start is your nearest small business government office.

The U.S. government provides an outstanding variety of services and resources to entrepreneurs through a vast spider-web of government branches and agencies. These government agencies are more than willing to help new entrepreneurs start and expand their business. In fact, they've been set up solely for that purpose.

The nine most terrifying words in the English language are, "I'm from the government and I'm here to help."
RONALD REAGAN

However, since in many cases it won't be the agency itself that really helps you, but rather the people who you meet in the process, make sure to keep your eyes wide open for those who show a genuine interest in your success and have the ability to criticize your ideas in a positive manner. Avoid so-called experts and pencil pushers who simply pat you on the back and wish you good luck or shake their heads in disbelief.

NOTE The reason governments set up a numerous agencies to help entrepreneurs is ultimately self-serving. By helping you become successful, they can create more jobs and higher tax revenues.

Bureau of Industrial Economics

For anyone who plans to go into business in almost any industry, there will no doubt be a specialist at the *Bureau of Industrial Economics* who will be able to share valuable information and research. The Bureau maintains a staff of about 100 analysts who monitor specific industries from over 40 categories including: advertising, commercial printing, franchising, computers, business and photographic equipment, researching your market, and water resources and waste water equipment. This agency of the Department of Commerce can be contacted at Room 4878, Washington, DC 20320.

The Bureau of Industrial Economics maintains a staff of about 100 analysts who monitor specific industries from over 40 categories including: advertising, franchising and computers.

CIMS

CIMS, the Commercial Information Management System, offers custom-tailored market research information on foreign business and economic climate, regulations, tariff barriers, competition, distribution, promotions, standards, foreign contacts and their addresses, contact number, and specialties. Once an international trader has obtained research data from CIMS, the next step should be the Export Trading Company (ETC) Affairs Office which helps in finding actual overseas opportunities by promoting and encouraging contacts between American producers and potential overseas clients.

Department of Commerce

One of the federal governments' largest and most useful agencies, the purpose of this department is to encourage, promote, and serve the economic development and technological advancement of American business. The DOC employs nearly 26,000 people. Contacting the Department of Commerce for basic small business information is a good place to start, especially if you don't know where to start.

U.S. Department of Commerce

U.S. Small Business Administration

Office of Small Business Development Centers

409 3rd St. SW, 5th Fl.

Washington, DC 20416

(202) 205-6766

Most libraries maintain listings of currently available federal GPO publications.

GPO Publications

The GPO (Government Printing Office) prints various publications on business management and other related topics.

GPO publications can be found in special GPO bookstores located in 24 major cities. These stores are listed in the Yellow Pages under the "bookstore" heading. You can also request a Subject Bibliography by writing to GPO.

NOTE Most libraries maintain listings of currently available federal GPO publications. Some keep selected GPO publications for ready reference throughout the Federal Depository Library System.

Superintendent of Documents

U.S. Government Printing Office

P.O. Box 371954
Pittsburgh, PA 15250-7954

ITA

ITA, the International Trade Administration, promotes trade development, especially for American exports. It is part of the commerce department. It administers a number of vital programs for American entrepreneurs interested in selling goods and services abroad, including the Electronic License Application Information Network (ELAIN) and the System for Tracking Export License Applications (STELA).

Local & State Economic Development Agencies

Every state, county and city has an eco-

Every state, county and city has an economic development agency of some sort, which offers services and resources to entrepreneurs.

conomic development agency of some sort, which offers services and resources to entrepreneurs. They typically offer business ideas, literature, pamphlets, free seminars and even photocopying. Getting them to support your business, adds to your credibility.

To learn more about the many programs and materials available to entrepreneurs, telephone the Government Printing Office (GPO) at 202-783-3238 and purchase a copy of a Small Business Administration booklet entitled, “The States and Small Business – A Directory of Programs and Activities.” The document ID number for this publication is 045-000-002-57-8. The latest edition is dated 1989 with no revisions planned for the near future. Even though some of the

contact names in the may have changed, the organizations and functions are likely to be the same. Also, consult your telephone directory under state government for services in your area.

SBA

Realizing that small business is the backbone of the American competitive free enterprise system, Congress, in 1953, created the U.S. Small Business Administration.

The Small Business Administration employs 4,000 people to serve entrepreneurs through more than 100 offices throughout the United States (consult the U.S. Government section in your telephone directory for the office nearest you).

The Small Business Administration employs 4,000 people to serve entrepreneurs through more than 100 offices throughout the United States.

This independent agency was created by Congress to help the millions of small businesses, generally, those with income of less than 5 million a year, and in particular to stimulate the formation of new small businesses.

The assigned tasks of the SBA include, to:

- be the official information agency that will help entrepreneurs through the maze of federal bureaucracy
- help in obtaining government contracts
- offer management assistance (small business counseling on management, marketing, financing)
- dispense low-cost literature and videos

- supervise counseling services by client agencies
- process and guarantee loans through SBA-approved lender banks

In some selected cases, the SBA offers disaster loans to small commercial, industrial, and agricultural enterprises, or even grants direct financial assistance to disabled persons and disabled veterans. The SBA sponsors such programs as SBDC and SCORE.

NOTE As soon as you register your business you can take advantage of government counseling and small business loan programs.

SBA National Answer Desk – The SBA operates an answer desk, which handles

over a quarter of a million calls annually from the American public. The calls range from people asking for information on how to get a government loan, how to find a certain department, the location of the SBA office nearest to you, and so on. It was installed in 1988. Call 1-800-827-5722. To Fax, dial (202) 205-7064.

*Go to the phone right now and call 1-800-U-ASK-SBA. **SUPERTIP***

1 - 800 - U - ASK - SBA
(1-800-827-5722)

SBA Publications – SBA issues a wide range of management and technical publications designed to help owner-managers and prospective owners of small businesses. This information is listed in *The Small Business Directory*. For a free copy write: SBA Publications, P.O. Box 46521 Denver, Colorado 80201-0030 or visit the nearest SBA office.

NOTE Several of SBA's publications can also be accessed via SBA On-line (an electronic bulletin board). You can connect with SBA On-line by Dialing 1-900-463-4636. You can also visit their Web site.

Small Business Management Series –

Each booklet in this series discusses in depth the application of a specific management practice. The series covers a wide range of small business subjects.

Current charges range from \$2 to \$3 for each of the 42 titles currently available as of January 1995 (the old donation system was abolished effective November 1, 1994). Topics range from Emerging Business Series (7), Financial Management (8), Management and Planning (19), Marketing (5), Products/ Ideas / Inventions (2) and Personnel Management

The SBA also offers several video tapes which can be purchased for \$30 or \$39.

(1).

Any of the booklets may be ordered, with payment by check or money order, from the address listed above. Most of the titles can also be purchased at SBA and SCORE offices, which can be found in the telephone book blue pages under Small Business Administration.

Best Sellers from SBA's Directory of Development Publications –

- ABC's of Borrowing **\$2**
- Financial Management for the Growing Business **\$3**
- Financing for the Small Business **\$2**
- Handbook for Small Businesses **\$3**
- Marketing Strategies for Growing Businesses **\$3**

- Record-keeping in a Small Business \$2
- The Business Plan for Home-based Business \$2

SBA Videotapes – The SBA also offers several videotapes, which can be purchased for \$30 or \$39. These are also listed in the *Small Business Directory*. Five such titles include:

- Marketing – Winning Customers With a Workable Plan
- The Business Plan: Your Roadmap to Success
- Promotion: Solving the Puzzle
- Home-based Business: A Winning Blueprint
- Basics of Exporting

NOTE A free workbook is including with

each of the VHS videotapes.

SBDCs – SBDCs, the *Small Business Development Centers* are sponsored by the SBA in partnership with state and local governments, the educational community

and the private sector. They have a small group of business specialists who will assist, counsel and advise you on a one-on-one basis, and who conduct programs and course for entrepreneurs.

Often SBDCs have a library of books, pamphlets and other material that they make available to a small business owner. In some cases, they publish newsletters with articles of interest to entrepreneurs. SBDC assistance is specifically tailored to each local area and the needs of individual clients.

SBDC assistance is specifically tailored to each local area and the needs of individual clients.

Each center has a director, some staff members (all of whom are paid), volunteers and part-time personnel from local academia, chambers of commerce, legal and banking circles, professional and trade associations, and SCORE offices. While the SBDC holds elementary startup workshops, its strength is in its capacity to use research, computer resources, and the facilities of the academic institutions with its offices are affiliated.

There are more than 600 SBDCs around the country. You can contact a SBA office or your congressional representative for the location of an SBDC in your area.

SBIs – Small Business Institutes organized through SBA on more than 500 col-

All SCORE members are volunteers and do not get paid fees or salaries.

lege campuses nationwide, provide in depth counseling by students and faculty to small business clients.

SCORE – Every entrepreneur, whether planning to go into a business or already in business, should know about SCORE.

SCORE, the Service Corps of Retired Executives, is a 25-year old volunteer association of about 13,000 men (about 90 percent) and women (10 percent), most of whom are retired from a variety of businesses and profession.

Located at 750 offices in all states, it is a free program sponsored by the SBA in which retired business people agree to devote time counseling small business owners. SBA offices receive subsidies of about \$2.5 million from the SBA and a few large

corporations that fund special projects.

Over the years, SCORE has helped more than 2,500,000 entrepreneurs. In many cases, SCORE offices (or chapters as they are sometimes called) are associated with a local Chambers of Commerce.

Using SCORE Services – When using SCORE services it must be kept in mind that All SCORE members are volunteers and do not get paid fees or salaries. Funding goes only for travel expenses, operating costs, and some literature.

SCORE members give counseling only upon request; they are not and should not be considered consultants, though the differentiation is sometimes difficult. They conduct workshops in many areas, for groups of 10, 20, and more. Most of the

*A critic is a leg-
less man who
teaches running.*
**CHANNING
POLLOCK**

workshops are for startups, though some are held to address problems in financing, taxation, inventory control, and so on.

While SCORE members are often matched to applicant's specific needs, their goal is more theoretical than practical. Due to the vast variety of working backgrounds, the brevity of counseling session, and the very nature of volunteerism, the effectiveness of SCORE counseling is not always objective; however, the service is free, non-obligatory, and confidential. You cannot always choose your adviser, but in almost every case, you will benefit from the opportunity to discuss your problems with a knowledgeable person. Workshops require a contribution ranging from \$5 to a top of \$25.

SCORE offices are located within SBA offices in federal buildings, within chambers of commerce, and at community colleges. Look in the blue pages of the phone book, under SBA, or phone the SBA answer desk: 1-800-827-5722 for a computerized, toll-free answer.

SBIR Program

The SBIR (Small Business Innovation Research) program was established in 1982. This program makes financial grants – not loans but grants known as SBIRs to small businesses to support research and development activities. In this program, 11 large government agencies sponsoring research and development must set aside a small percentage of their external research budgets for companies with fewer than 500

employees.

During 1988, the SBIR funded 2,723 research and development agreements totaling \$389,100,000. This money is directed to small hi-tech enterprises, which have traditionally been responsible for most of the nation's new products, processes, and technologies and are the most cost-effective performers of research and development. These small hi-tech enterprises are regarded as being capable of turning research results into new products that will help keep America competitive in the global marketplace. By the end of 1990, it is estimated, more than \$2 billion will have been awarded to SBIR companies.

To qualify for an SBIR, the company

During 1988, the SBIR funded 2,723 research and development agreements totaling \$389,100,000.

must be U.S. owned. Because the agencies involved, including the Department of Defense, have very large external research and development programs, this very small percentage adds up to a large amount of money.

The SBA publishes quarterly SBIR pre-solicitation announcements to identify topics of interest. These are generally quite broad, and with so many agencies involved, if you look hard enough you should be able to find one that fits your needs. You can also be added to the SBA mailing list for information about SBIR grants by calling 202-205-7777.

The Three Phases of the SBIR Program – There are three phases to the

SBIR program:

PHASE One: Awards averaging \$50,000 are made for research projects to evaluate the scientific and technical merit and feasibility of an idea.

PHASE Two: Projects with the most potential are funded to further develop the proposed idea for one or two years. Most awards in this phase are for up to \$500,000.

PHASE Three: An innovation is brought to market by private-sector investments and support, all without SBIR funds.

During 1988, the SBIR funded 2,723 research and development agreements totaling \$389,100,000.

NOTE When appropriate, Phase III may involve follow-up production contacts with a federal agency for future use by the federal government. In 1989, there were about

2,100 Phase One Awards (about 12 percent of those who applied) and more than 700 Phase Two Awards (about 37 percent of those who applied for Phase One.) Currently, SBIR funding is about \$250 million per year.

Other U.S. Federal Agencies

Many of the following federal agencies listed, offer publications of interest to small business, and may also provide various services targeted to small businesses, most of which are free.

Agency for International Development (AID)

Office of Small and Disadvantage Business Utilization/Minority Resource Center
State Department Bldg., Rm. 1200A

320 21 St. NW
Washington, DC 20253-1414
(202) 875-1551

This office is the Agency for International Development's advocate for U.S. small and disadvantages enterprises (including women-owned businesses). It ensures their consideration as sources for the procurement of goods and services finances through USAID development assistance activities.

Bureau of the Census

Bureau of the Census Customer Services

Federal Office Bldg., Rm. 2705
3 Silver Hill & Suitland Rd.
Suitland, MD 20746
(301) 763-4100

Organizations exist to enable ordinary people to do extraordinary things.

TED LEVITT
*Former Editor,
Harvard Business Review*

Disseminates a variety of statistics about the people and economy of the U.S.

Consumer Information Center (CIC)

P.O. Box 100
Pueblo, CO 81002

The CIC offers a consumer information catalog of federal publications

Consumer Product Safety Commission (CPSC)

Publications Request
Washington, DC 20207

The CPSC offers guidelines for product safety requirements.

Department of Agriculture (USDA)

12th Street and Independence Avenue,
DW
Washington, CD 20250

The USDA offers publications on selling to the USDA. Publications and programs on entrepreneurship are also available at county extension offices nationwide.

Department of Commerce (DOC)

Office of Business Liaison
14th Street and Constitution Avenue, NW
Room 5898C
Washington, DC 20230

DOC's Business Assistance Center provides listings of business opportunities available in the federal government. This service also will refer businesses to different programs and services in the DOC and other federal agencies.

Department of Labor (DOL)

Employment Standards Administration

As an entrepreneur, you must always be on the look out for sources of positive criticism. No one is an island, especially an entrepreneur.

SUPERTIP

200 Constitution Avenue, NW
Washington, CD 20210

The DOL offers publications on compliance with labor laws.

Department of Treasury

Internal Revenue Service (IRS)
P.O. Box 25866
Richmond, VA 23260
1-800-424-3676

The IRS offers information on tax requirements for small businesses and numerous helpful publications.

Environmental Protection Agency (EPA)

Small Business Ombudsman
EPA Office of Small and Disadvantaged Business Utilization
401 M St. SW, Rm. 1110

Washington, CD 20460
Toll-Free: 800-368-5888 or (703) 305-7777

The Office of Small and Disadvantaged Business Utilization provides a way for small businesses to access the EPA as

well as helps small business understand and comply with environmental regulations. The EPA offers more than 100 publications designed to help small businesses understand how they can comply with EPA regulations.

Export-Import Bank of the United States (Eximbank)

811 Vermont Ave. NW, Rm. 919
Washington, DC 20571
(202) 566-8260

Assists in financing and in facilitating the export sales of U.S. good and services.

No man is an island, entire of itself; every man is a piece of the Continent, a part of the main.

JOHN DONNE
English Poet

Programs directed at small businesses include pre-export guarantees to assist small and medium-sized businesses in obtaining working capital from financial entities for export-related activities such as inventory purchases or the development of an export marketing program.

Federal Communications Commission (FCC)

Public Service Division
1919 M St. NW, Rm., 254
Washington, DC 20554
(202) 632-7260

The Public Service Division of the FCC provides information and assistance to the public on actions and telecommunications services regulated by the FCC. The office also serves as a focal

The Public Service Division of the FCC provides information and assistance to the public on actions and telecommunications services regulated by the FCC.

point for disseminating information on FCC policies and programs, as well as maintains a database of information of interest to entrepreneurs.

FDA Center for Food Safety and Applied Nutrition

200 Charles Street, SW
Washington, DC 20402

The FDA offers information on packaging and labeling requirements for food and food-related products.

Federal Trade Commission (FTC)

Office of Small and Disadvantaged Business Utilization

6th St. & Pennsylvania Ave. NW,
Ste, 700
Washington, DC 20580
(202) 326-2275

The FTC works to preserve a free marketplace by acting as the advocate of consumers and by resisting efforts of any one group to profit at the expense of the general public. The FTC maintains three bureaus and then regional offices through which to carry out its responsibilities:

- the Bureau of Competition seeks to prevent business practices that restrain competition by investigating alleged violations
- the Bureau of Consumer Protection which helps to preserve competition by prohibiting deceptive claims or practices that interfere with the public's ability to make informed purchasing decision

The FTC works to preserve a free marketplace by acting as the advocate of consumers and by resisting efforts of any one group to profit at the expense of the general public.

- the Bureau of Economics.

Minority Business Development Agency (MBDA)

Herbert Clark Hoover Bldg., Rm. 5055
14th St. & Constitution Ave. NW
Washington DC 20230
(202) 482-5061

MBDA is the only federal agency specifically created to establish policies and programs to develop the U.S. minority business community. Its goal is to increase opportunities for racial and ethnic minorities to participate in the free enterprise system. It coordinated the federal government's plans, programs and operations that affect or may contribute to the

establishment, preservation and strengthening of minority business enterprise.

OSHA

The Occupational Safety and Health Administration can provide you with information on safety standards and restrictions.



The Occupational Safety and Health Administration can provide you with information on safety standards and restrictions.

GETTING HELP FROM THE CANADIAN GOVERNMENT



LIKE THE U.S. government, the Canadian government offers its entrepreneurs a vast array of services and resources through numerous agencies. Most of these agencies can be found by contacting the Department of Economic Development & Trade in the province you wish to do business in.

The Department of Economic Development and Trade functions as an agent of the business sector.

Department of Economic Development & Trade

The Department of Economic Development and Trade functions as an agent of the business sector. Its goals are to support and encourage the business commu-

nity by stimulating new business establishments as well as the expansion of existing ones.

The department has a number of divisions offering services to business at no charge. Some of these divisions have experienced business analysts who will consult with you and make recommendations, as to how your business can better achieve the goals and profits you hope for. The most important of these divisions are described in more detail below.

Small Business and Industry Division – This division of the Department of Economic Development & Trade, contains a Business Counseling and Development Branch and an Industry Development Branch.

Business Counseling and Development Branch – This branch provides counseling assistance to small businesses engaged in the manufacturing, retailing and service sectors as well as administers management assistance programs. Counselors within branch offices can also help you identify a good site location for a new or expanding business.

Industry Development Branch – This branch identifies business opportunities and provides specialized counseling for electronic, plastic, chemical, farm equipment and other various forms of manufacturing. It also assists in investment promotion and in arranging joint ventures and manufacturing licenses.

Policy & Planning Division of the Department of Economic Development & Trade provides advice on distribution via various modes of transport, both domestic and international.

Trade Division – This division of the Department of Economic Development & Trade, among other things helps expose businesses to market opportunities abroad as well as initiate small trade shows.

Policy and Planning Division – This division of the Department of Economic Development & Trade provides advice on distribution via various modes of transport, both domestic and international.

Business Finance and Investment Division – This division of the Department of Economic Development & Trade promotes business formation and new investment by bringing together potential investors and potential business opportunities. It does

this by way of a personalized counseling service supplemented by a computerized matching system. It is available to new and existing businesses seeking equity capital, joint ventures and licensing opportunities. All industries are eligible.

Canadian Regulatory Agencies

If you plan to sell an imported or domestically made product, especially if that product is unique or not presently being sold in Canada, it is a good idea to contact the following regulatory agencies:

Agriculture Canada – This branch of the federal government can advise you on the

Agriculture Canada can advise you on the “Meat Inspection, Pest Control Products Act” and other laws and regulations pertaining to agricultural products and markets.

“Meat Inspection, Pest Control Products Act” and other laws and regulations pertaining to agricultural products and markets.

Consumer & Corporate Affairs

– Generally speaking, Consumer and Corporate Affairs Canada is responsible for enforcing regulations regarding hazardous products, packaging and labeling, and product safety.

The two most important branches of Consumer & Corporate Affairs worth paying a visit are **1)** the *Weights & Measures Inspection* office which can help you interpret the implications of the “Weights and Measure Act” as well as the “Hazardous Products Act”; and **2)** the *Consumer Products Branch*

which can provide information and guidelines on packaging and labeling, precious metals and processed furs.

Department of Health & Welfare – This branch of the federal government can advise you on the “Food and Drugs Act.”

Environment Canada: Canadian Wildlife Service – This branch of the federal government can advise you on any endangered species, animals/plant.

Fisheries & Oceans: Inspection & Field Services – This branch of the federal government can advise you on the marketing of fish, fresh or frozen.

ITCs located in numerous Canadian metropolitan areas can provide you with general information on the importing and exporting of goods.

International Trade Centers – ITCs located in numerous Canadian metropolitan areas can provide you with general information on the importing and exporting of goods.

Revenue Canada Customs & Excise – This branch of the federal government can advise you on the clearance of certain goods and tariff classifications.

Other Canadian Federal Agencies

The following Canadian federal agencies will be able to provide you with additional information if you wish to start a business in Canada.

Department of External Affairs & International Trade

P.O. Box 481, Station "A"
Ottawa, Ontario
KIN 9K6

Will be able to provide you with information on the importing of textiles & clothing, agriculture products, footwear and others)

Canadian Standards Association

178 Rexdale Blvd.
Rexdale, Ontario
M9W 1R3
(416) 767-4000

The Canadian Association of Customs Brokers

121 York Street
Ottawa, Ontario
KIN 5T4
(613) 238-3394

Export Development Corporation (EDC)

The EDC is a Crown corporation that offers financial services to Canadian exporters as well as to foreign buyers in order to facilitate and develop Canadian export trade.

The EDC is a Crown corporation that offers financial services to Canadian exporters as well as to foreign buyers in order to facilitate and develop Canadian export trade. EDC programs provide Canadian exporters with a wide range of insurance and guarantees beyond those available in the private sectors.



GETTING HELP FROM BUSINESS ASSOCIATIONS & ORGANIZATIONS

IF GOVERNMENT sources can't quite give you the help you need, or you feel that you need a second opinion to really solve a key problem area in your business, try the following associations and organizations:

ACE

ACE, the Association of Collegiate Entrepreneurs, was founded in 1983 at Wichita State University (Kansas) by Robert King, then a student. This organization now has 100 chapters in the

ACE, the Association of Collegiate Entrepreneurs, was founded in 1983 at Wichita State University (Kansas) by Robert King, then a student.

United States and networking contacts with twice that many through the world. ACE has been instrumental in starting entrepreneurial organizations in 35 countries, including Russia and China.

Membership in ACE is open to entrepreneurs of all ages, though the focus is on those under 30 years of age. Current ownership of a business is not a prerequisite for membership. Its purpose is to help alleviate two problems common to young business people: a perceived lack of credibility, and lack of business contacts.

Essentially, ACE helps young business-minded and actively engaged entrepreneurs to network with each other and with academics and professionals. Current

membership stands at about 4,500 people. Annual membership, which included the ACE action newsletter and a subscription to either INC. or Entrepreneur Magazine, is \$29. Contact ACE, Box 147, 1845 North Fairmount, Wichita KS 67208. Highly recommended.

AWED

AWED, the American Woman's Economic Development Corporation, was formed with a federal grant in 1976. AWED explores, analyzes, and implements management training and technical assistance programs aimed at helping women start and build their own businesses.

Tens of thousands of women have been counseled by AWED since its inception; about one-fifth of them were from minority groups. Of those who participated in the long-range training programs, only a small percentage have subsequently declared bankruptcy.

FUNFACT

AWED also has a unique telephone assistance program where successful applicants to the program receive telephone counseling sessions with a knowledgeable counselor (at a charge of about \$35). AWED is headquartered at 60 East 42nd Street, Suite 405, New York NY 10165.

Banks, Accounting Firms & Law Firms

Many banks, accounting firms, and law firms have various kinds of written information and publications that they make available to entrepreneurs and small business owners. Typically, the publications provided by these organizations deal with topics such as how to write a business plan, bookkeeping techniques, and how to

get a loan. They consider it to both your and their best interest for you to succeed.

Price Waterhouse for example, a well-known and prosperous accounting firm, gives material to clients free and charges little or nothing to others. Most of this material is quite good.

Royal Bank of Canada – *The Royal Bank of Canada* offers numerous resources to entrepreneurs including a series of publications called *Your Business Matters*. Titles include “The Source Book” which list books, associations, chambers of commerce, books, & libraries and other organizations which can help entrepreneurs starting out; “Managing Your Cash Flow”; and “Borrowing Money.” They also offer a free DOS software disk called

The Royal Bank of Canada offers numerous resources to entrepreneurs including a series of publications called “Your Business Matters.”

the “Big Idea.” This disk, although a little out-of-date can help you write a business plan as well as complete cash flow, income statements and balance sheets for a loan application.

NOTE The *Canadian Banker’s Association* provides a publication called “Importing and Exporting – How Canadian Banks Can Help.”

Better Business Bureau

Check you local white pages. Phone them up and find out what services or materials they can offer you.

Chambers of Commerce

Local business people can form an association called a Chamber of Commerce

to promote private enterprise, their community, and their trade or profession. There are about 4,500 chambers of commerce in the United States and many more in other countries. About 60 percent of these local chambers are members of the national United States Chamber of Commerce, which conducts professional and legislative programs on a national and international level.

Local chambers in major business communities are often managed by paid professional, aided by local volunteers. They:

- conduct activities, programs, seminars and exhibits to promote business, as well as, local legislative campaigns in favor of the chambers

A chamber's decal on your stationery can also have a positive psychological impact on your customers that can, by itself, be worth the cost of a membership.

aims and view points

- help members to promote their businesses
 - act as local information bureaus for visitors and newcomers
 - disseminate information favorable to entrepreneurship and their community

Membership in a local chamber of commerce can be particularly useful to new enterprises, to them get to know other business people and competitors and to network products and services.

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ship. Most states have a central chamber of commerce, which acts as a clearing-house for local chambers.

Colleges

Fifteen years ago very few colleges and universities offered formal courses in entrepreneurship and small business management as part of their curriculum. Today, there are more than 500 in the U.S. that offer such courses. In some schools, entrepreneurship and small business management are major concentrations. Many courses concentrate on a term project, which is ~~the primary~~ ^{the primary} ~~the preparation of a~~ ^{the preparation of a} plan. Taking such a course is thus a good chance to get a formal detailed critique of your plan either from faculty members or other stu-

An economist is a person who has one foot in the oven and the other in the freezer and says, "Things aren't half bad."
ANON

dents.

Direct Mail/Marketing Associations

Below is list of direct mail trade associations worth contacting for more information:

Direct Mail/ Marketing Association

6 East 43rd St., New York, NY 10017

Associated Third Class Mail Users

1725 K St. N.W., Washington, DC 20006

National Mail Order Association

5818 Venice Blvd., Los Angeles, CA 90019

IFA

IFA, the International Franchise Association, publishes a number of

ciation, publishes a number of valuable aids in this field. Write to them at 1350 New York Avenue NW, Suite 900, Washington, D.C. 20005 or 1025 Connecticut Ave., N.W. Washington, D.C. 20036.

Incubator Centers

Incubator centers are organizations that provide low-cost space to new companies on a leased basis. This usually includes low rental charges, small units of space when necessary, short leases and the availability of shared services that most new businesses cannot justify having on their own.

The types of shared services available will vary but are likely to include a receptionist, answering services, copier, Fax machine, and conference room. The spon-

Incubator centers are organizations that provide low-cost space to new companies on a leased basis.

sors of the incubator may also be able to provide the new businesses with management counseling, technical and financial services, which could be the most important benefit. Most require that you operate within the center's facilities, while others allow outside access. Incubator centers may be publicly supported or privately financed.

A list of incubators can be obtained, from the National Business Incubation Association, One President St., Athens, OH, 45701, 614-593-4331. Also, your local Chamber of Commerce will probably be able to help you find the closest business incubators in your area.

Insurance Companies

Insurance companies often provide

booklets and guides on small business insurance packages worth considering.

Invention Promotion Firms

Be wary about using the services of so-called invention promotion / marketing/ development / submission firms. Frequently, these firms charge high prices but produce low results. When the Federal Trade Commission (FTC) investigated two such firms, it found that only about a dozen of some 35,000 inventor clients had made a profit of \$1 or more as a result of the firm's services.

NOTE Also, watch out for organizations, whose purpose is to identify inventions suitable for that organization, not to help you determine the commercial feasibility

of your own idea or invention.

Marketing Associations

Small business owners-managers interested in marketing activities should be aware of the following associations (for an exhaustive list of associations, see the *Encyclopedia of American Associations*, available at most libraries or universities).

Be wary about using the services of so-called invention promotion / marketing/ development / submission firms

American Advertising Federation – 1225 Connecticut Ave., NW, Washington, D.C. 20036. Membership comprises people in advertising agencies, media, and advertising management, who seek to further the understanding of advertising.

American Marketing Association – 222 South Riverside Plaza, Chicago, IL

60606. Members generally come from marketing management, researchers, and educators. The principal objectives are to disseminate knowledge about marketing and to foster additional research in the marketing discipline.

National Association of Purchasing Management – 11 Park Place, New York, NY 10017. Primarily composed of purchasing agents and other types of buyers, who are interested in the dissemination of information about efficient purchasing management.

Sales and Marketing Executives International – 380 Lexington Avenue, New York, NY 10017. One of the largest marketing associations, with members primarily from sales and market-

ing management. Holds frequent seminars, workshops and clinics throughout the United States.

The principal objectives of the American Marketing Association is to disseminate knowledge about marketing and to foster additional research in the marketing discipline.

Industrial & Technology Application Centers

The Office of Space and Terrestrial Applications, a branch of NASA, coordinates a nationwide network of specialists who provide a link between aerospace technology and high-technology businesses. For a nominal fee, these NASA specialists offer scientific, technical, research and management services, through regional “Industrial Applications Centers” and “State Technology Application Centers.” These services are of particular interest to inventors.

NIST

NIST, the National Institute of Standards and Technology, provides the most experienced and perhaps the best, technical evaluation program oriented specifically to the needs of inventors and innovators. This service is provided by NIST through its Office of Energy-Related Inventions (OERI). OERI emphasizes technical evaluations and does not charge for its services. Interested inventors may write to OEIR for application forms and a full description of the evaluation process.

NOTE NIST also uses its lengthy evaluation process to screen energy-related projects for possible funding by the U.S. Department of Energy (DOE).

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Although the institute recommends only about 1.5 percent of the submission to DOE, the department does fund many of those recommended.

NTIS

NTIS, the National Technical Information Service, sells a wide variety of government sponsored research, and engineering reports and is an excellent source of information. It publishes the “Directory of Federal and State Business Assistance.” It also publishes “A Guide for New and Growing Businesses.” The telephone number is 703-487-4650 and the document ID number is PB88-101977.

SBCs

Many Chambers of Commerce have sub-groups called Small Business Councils (SBCs). In Rochester, the Chamber has an International Business Council, a Sales Executives Council, a Minority Business Owners Council, and others. The SBC in Rochester has more than 300 members, mostly owners of small and not-so-small businesses. The council runs annual seminars on entrepreneurship, monthly breakfast meetings devoted to a wide range of specific problems faced by small firms and monthly evening meeting where extensive networking is encouraged. Check your nearest Chamber of Commerce to see what is available in your area.

Professional and trade associations offer a variety of services useful to members and others.

Trade Associations

Professional and trade associations offer a variety of services useful to members and others. Besides being able to provide important industry information and statistics, they often:

- publish newsletters to help keep their members abreast of trends and developments in the industry in addition to government and regulatory issues
- conduct courses, seminars and workshops
- sponsor tradeshows and conferences
- publish membership directories to encourage and facilitate networking amongst its members

To find a professional or trade association in your industry area, ask your librarian to show you a directory of trade associations, such as *Gale's Encyclopedia of Associations*.

NOTE In addition to the services outlined above, trade associations also function to represent their industry to government and to the public, provide a forum for the exchange of ideas to improve the industry, and support related education and research.

Venture Capital Clubs

Venture Capital Clubs provide a forum to which entrepreneurs can present an outline of their business plans, usually for the purpose of raising outside capital.

The objective of WIN is to stimulate American innovation, thereby creating new manufacturing jobs in the United States.

Wal-Mart Innovation Network

Launched in March 1991 by the Innovation Institute, the College of Business Administration at Southwest Missouri State University and Wal-Mart Stores, Inc., the

Wal-Mart Innovation Network (WIN)

was an experiment to test new ways to link the creative talents of independent inventors and others with the financial, technical and managerial resources of existing enterprises.

The objective of WIN is to stimulate American innovation, thereby creating new manufacturing jobs in the United States. The program consists of three basic stages: **1)** evaluation and assessment; **2)** innovation development; and **3)** precommercialization and commercialization.

Funding is limited to consumer-related ideas and inventions. However, all good new products will be assisted. Inventors with other types of inventions can still obtain a preliminary evaluation from an evaluation partner.

There are no charges for Wal-Mart participation in this program. Any fees are paid directly to the service provider involved.

To obtain an evaluation, registration and a disclosure form contact the WIN Innovation Center, College of Business Administration, Southwest Missouri State University, Springfield, MO 65804.

NOTE WIN panel members are free to endorse inventions without consideration of company stocking needs or policies. How-

ever, a WIN assessment of marketability does not obligate Wal-Mart in anyway.



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OTHER WAYS OF GETTING HELP

HAVING EXHAUSTED government sources, as well as business associations and organizations, you may want to:

- consult with your accountant (for a fee of course)
- read-up articles in various entrepreneurial magazines
- talk over your plans with other entrepreneurs
- run your ideas past members of your family and relatives
- perhaps register in a seminar or workshop

Many receive advice, few profit by it.
PUBLILIUS SYRUS

Accountants

A good accountant, besides being able to give advice in their respective area of expertise, may be able to offer advice regarding the potential success or failure of your business, especially if they have considerable experience in your area or industry. In the least, they will be able to look over your business (primarily your record keeping system) and be able to assure financiers that your business is soundly structured and is not likely to run into unforeseen liabilities in the future.

Entrepreneurial Magazines

There are number of specialty magazines devoted to entrepreneurship and small business management. Two popular large circulation magazines include *INC*.

and *Entrepreneur*.

Other Entrepreneurs

Perhaps the most valuable help you can get in planning or managing a new business is from someone who has already started a business. Get to know a few successful entrepreneurs in your area and spend time with them. Make it clear that you are seeking advice, not trying to raise money or sell them anything. You'll be surprised at how often they are willing to see you, and almost invariably, they will not expect to be paid.

Family and Relatives

Numerous entrepreneurial surveys agree that having family members who act

Numerous entrepreneurial surveys agree that having family members who act as business role models are highly important to the success of other family members.

as business role models are highly important to the success of other family members. One survey undertaken by the Department of Commerce indicates the following percentages of entrepreneurs who had close relatives who owned a business or were self-employed: Nonminority males 38.5% and Hispanics 27.6%.

Seminars & Workshops

Small business seminars and workshops are available on almost every imaginable subject of interest to a small business owner. Typically workshops will run all day and range in price from \$50 to \$150. However, do your research. Some seminars and workshops are not worth your time and money.

Seminars offered by SBA & SCORE are usually worthwhile attending and are quite reasonable in cost (typically \$50). Worthwhile workshops are also conducted by trade associations and chambers of commerce.

Topics can range from International Marketing and Export Finance to General Sales and Marketing. Other topics might include International Negotiations, Patents and Intellectual Property, International Tax Issues and Joint Ventures and Licensing. Keep your eye open for workshops related to your area.

Seminars offered by SBA & SCORE are usually worthwhile attending and are quite reasonable in cost (typically \$50).



WHERE SHOULD YOU START FIRST?

PICK UP THE phone and dial 1-800-U-ASK-SBA. This toll-free number is also available to Canadians. Think of a business related question such as, “I’m thinking about starting my own business and have just finished putting together my business plan. How can SCORE help me?” or “Where can I go to get detailed information about registering a e.g., sole-proprietorship in Seattle.”

Pick up the phone and dial 1-800-U-ASK-SBA.

