

# On Line Help for Business

## [www.sba.gov](http://www.sba.gov)

An excellent source of business advice. Divided into five main sections:

### Start Up Topics

Are you ready? ■  
Finding a Niche ■  
Buying a Business ■  
Buying a Franchise ■  
Checklist for starting a business ■

Protecting Your Ideas ■  
Product Basics ■  
Start up Guide  
Specific Training

### Planning Topics

Business Plan Basics ■  
Writing the Plan ■  
Using the Plan ■

Specific Training ■  
Business Plan Examples

### Marketing Topics

Marketing Basics ■  
Marketing Research ■  
Competitive Analysis ■  
Marketing Plan ■  
Ads and PR ■

Trade Shows ■  
e-Marketing ■  
Signage ■  
Specific Training

### Employment Topics

Finding Employees ■  
Employees Taxes ■  
Employment Law

Employee or Contractor ■  
Employee Benefits ■  
Specific Training

### Financing Topics

Financing Basics ■  
Estimating Costs ■  
Finding Capital ■  
Personal vs. Business ■

Applying for a Loan ■  
Small Business Loans  
Specific Training ■  
Understanding Financial Statements

The U.S. Small Business Administration does not offer grants to start or expand small businesses, although it does offer a wide variety of loan programs. (See <http://www.sba.gov/financing> for more information) While SBA does offer some grant programs, these are generally designed to expand and enhance organizations that provide small business management, technical, or financial assistance. These grants generally support non-profit organizations, intermediary lending institutions, and state and local governments.

**www.score.org**

Tells how to get e-mail counseling.

Has a “Learning Center” with many valuable departments including a very valuable “Top five business tips” on hundreds of topics.

Provides excellent “60-second Guides” on the following topics:

Building Word-of-Mouth Referrals	Getting a Loan
Collecting Payment	Hiring the Right People
Coming Up With a Powerful Business Idea	Making a Good Impression
Conducting Market Research	Making the Most of Your Business Day
Creating a Market Niche	Managing Cash Flow
Creating a Market Plan	Managing Growth Over the Long Haul
Developing a Pricing Strategy	Managing Upset Customers Marketing on a Limited Budget
Employee Recruiting	Organizing Your Business
Establishing a Revolving Line of Credit	Retaining the Records Your Business Needs
Establishing Great Customer Service	Setting Up a Home Office
Fighting Business Burnout	Training Your First (or 50th) Employee
Financing Your Start-Up Business	Using Your Business Plan to Monitor Progress
Finding a Business Mentor	Writing a Business Plan
Finding the Right Business Coach	
Generating Publicity for Your Business	

Provides templates in Word, Excel, or PDF formats for the following:

A Business Plan for a Start-up Business	Personal Financial Statement
Business Plan for a Going Business	Projected Balance Sheet
Bank Loan Request for Small Business	Start-up Expenses
Break-Even Analysis	4-Year Profit Projection
Competitive Analysis	12-Month Cash Flow Statement
Financial History & Ratios	12-Month Profit and Loss Projection
Opening Day Balance Sheet	12-Month Sales Forecast

**<http://12.46.245.173/cfda/cfda.html>**

The online Catalog of Federal Domestic Assistance gives access to a database of all federal programs available to state and local governments, non-profit organizations, specialized groups, and individuals. Also, on this site are aids to guide applicants in the writing of a proposal to apply for assistance.

**[www.businessfinance.com](http://www.businessfinance.com)**

A database of 4000 sources of business capital that can be searched by category:

Working Capital	Small Business Loans
Commercial Finance	Equity Investments
Equipment Finance	Commercial Mortgages

Or searchable by stage of business (Buying, Starting, or Already In Business).

Also has very good PDF booklets on :

- How To Prepare & Present A Successful Funding Request (Business Plan)
- Start A Business ... How To Begin And Grow To Success
- The Art & Science Of Obtaining Venture Or Angel Investor Capital
- Your Business Credit Rating, How To Build Yours Right And Why
- 500+ Capital Types - Clearly Defined And Then Made Searchable.

**[www.bayscore.org](http://www.bayscore.org)**

Website for Monterey Bay Chapter of SCORE giving information on counseling and Workshops available in Monterey, Salinas and Capitola.

## Small business owner? Check out these helpful Web sites \_\_\_\_\_

In addition to our Web site, located at [www.edd.ca.gov](http://www.edd.ca.gov), there are many other useful Internet sites for small business owners and individuals who are thinking about going into business.



Some of these sites also offer electronic subscription services that allow you to sign up to receive e-mail updates or newsletters. Following is a list of Web sites that may be especially helpful to you:

- **[www.taxes.ca.gov](http://www.taxes.ca.gov)**  
California Tax Information Center, sponsored by EDD, BOE, FTB, and IRS, provides federal and California tax information for businesses and individuals; tax calendar; and Small Business Assistance Center with links to other small business sites.
- **[www.calmis.ca.gov](http://www.calmis.ca.gov)**  
EDD's Labor Market Information Division provides state and national labor market information and economic conditions (such as hours and wages by industry or geographic area), population, labor force, and unemployment data.
- **[www.calgold.ca.gov](http://www.calgold.ca.gov)**  
Sponsored by the California Environmental Protection Agency. Information on tax and permit requirements at all levels of government. *all rules by zip code*
- **[www.sba.gov](http://www.sba.gov)**  
Business resources from the Small Business Administration (SBA).
- **[www.business.gov](http://www.business.gov)**  
Sponsored by the SBA, U.S. Business Advisor provides one-stop access to federal information and services.
- **[www.onlinewbc.gov](http://www.onlinewbc.gov)**  
SBA's Online Women's Business Center.
- **[www.businesslaw.gov](http://www.businesslaw.gov)**  
Federal, state, and local information for small businesses, including legal and regulatory information. Topics range from the most basic to highly specialized issues.
- **[www.dol.gov/elaws](http://www.dol.gov/elaws)**  
Employment law information and assistance.
- **[www.score.org](http://www.score.org)**  
Service Corps of Retired Executives provides small business mentoring and advice.
- **[www.leginfo.ca.gov](http://www.leginfo.ca.gov)**  
California legislative information, such as status of bills and access to California law, constitution, and statutes.

*Monthly Bay SCORE website: Bayscore.org*

### Here are some more very helpful websites:

#### **[www.NFIB.com](http://www.NFIB.com)**

National Federation of Independent Business  
Dedicates itself to small business issues & lobbies for small business in Sacramento & Washington.

#### **<http://www.bigyellow.com>**

National Yellow Pages

#### **<http://www.osha-slc.gov/html/jshq-index.html>**

OSHA Job Safety & Health Quarterly Magazine (for safety awareness)

#### FOR MARKETING RESEARCH and BIZ ANALYSIS!

① [www.bizminer.com](http://www.bizminer.com) (reports under \$100.)

★ ② [www.enr4ssb.com](http://www.enr4ssb.com)

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**Nolo.com: Law for All ([www.nolo.com](http://www.nolo.com))**

Nolo.com's mission is to make legal information more accessible. Nolo.com has a small business legal center that includes legal information on choosing a business structure, business taxes and protecting business intellectual property.

**WomanOwned.com ([www.womanowned.com](http://www.womanowned.com))**

WomanOwned.com provides online business information and networking assistance to women setting up, running and growing businesses. The site features small business success stories and an online search engine of women business owners from around the world.

**Business Owners' Idea Café ([www.businessownersidecafe.com](http://www.businessownersidecafe.com))**

This small business gathering place offers "a fun approach to serious business." This site spotlights successful people in business, has a Biz Grant Center and has received recent media attention for its section for generation X entrepreneurs.

**AARP Small Business Center ([www.aarpbiz.com](http://www.aarpbiz.com))**

The AARP Small Business Center Resource Web Site is filled with small business articles and links, information on discounted small business products and services and a newsletter for start-up and established entrepreneurs.

**Salary.com ([www.salary.com](http://www.salary.com))**

Salary.com is a leader in online compensation information. The site provides compensation data for most industries and thousands of job titles gathered via proprietary research and published reports.



**CPA Directory**  
**[www.cpadirectory.com](http://www.cpadirectory.com)**

CPA Directory is an online directory of about 450,000 Certified Public Accountants nationwide. The searchable database helps you locate CPAs by name, location, area of specialization and industries served. "Ask a CPA" is a free service that lets users chat real time with a CPA. The site also has a small business section that contains articles and links on topics such as financing, tax, technology, marketing and incorporation.

**Payroll-Taxes.com**  
**[www.payroll-taxes.com](http://www.payroll-taxes.com)**

Payroll-Taxes.com is a useful site for conducting payroll research. Users can search the payroll database to find information on both state and federal forms, rates, publications, unemployment rates, labor laws, local taxes and important dates to know for filing forms. The site also features tax and paycheck calculators and an email discussion listserv on payroll and taxes.

**FileTaxes.com**  
**[www.filetaxes.com](http://www.filetaxes.com)**

Thousands of businesses are using FileTaxes.com to file W-2's, 1099's and 941's to the federal government electronically. FileTaxes.com mails the necessary copies to the recipient or employee on the form and emails you a confirmation for each filing. The cost is \$3.49 per form filed. FileTaxes.com is owned by the Greatland Corporation, which has over 50 years of experience in tax form development and works with over 100,000 accountants and businesses.