

Augustana College



Small Business Start-up/ Entrepreneurial Aid Plan

Spring 2016 • Sustainable Working Landscapes Initiative

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Acknowledgements

Thank you to the students in the spring BUSN 308 course for all of their contributions and for the businesses of Clinton that participated in this project.

The Sustainable Working Landscapes Initiative (SWLI)

The concept of the Upper Mississippi Center for Sustainable Communities (UMC) came from exploratory meetings with more than 125 on and off-campus community stakeholders between January and August of 2013. The need was clear: our area's urban and rural communities have identified many environmental and economic sustainability issues and do not have the staff, expertise, time or funding to address them. The vision of the UMC was to mobilize Augustana's faculty and students to help communities solve the social, economic, and environmental challenges facing the rural and urban landscapes of the Upper Mississippi region by integrating the study of these current, local issues into coursework taught on campus. After two pilot years, the UMC implemented a unique collaborative learning model named the Sustainable Working Landscapes Initiative.

The Sustainable Working Landscapes Initiative is modeled after the Sustainable Cities Year Program at the University of Oregon. Augustana College is the only exclusively undergraduate institution in the country to adapt this highly successful program to a residential liberal arts setting. The model creates a full one-year partnership between Augustana and a city/county partner, matching existing courses from multiple departments and other learning experiences (independent study, senior inquiry, internships) with community-identified and driven sustainability problems. The SWLI also helps cities and counties achieve their economic, social, and environmental sustainability goals while working with limited resources.

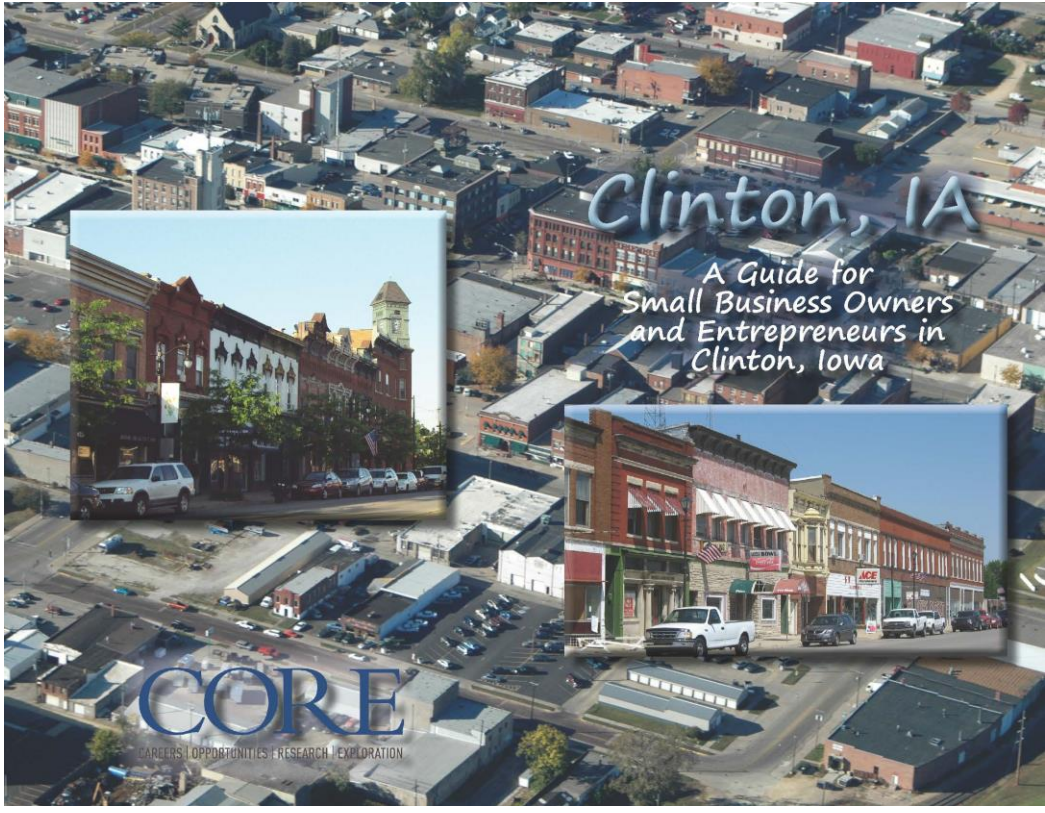
The Sustainable Working Landscapes Initiative represents a paradigm shift for service learning experiences in higher education. Instead of asking groups and communities to participate in initiatives that originate in academia, the UMC asks communities to identify their most pressing social, economic, and sustainability challenges. It then provides these groups and communities with the human and academic resources of Augustana College faculty and students to help them address the challenges. This is not a one-time group of volunteers. SWLI student and faculty participants commit to supplying three, 10 week terms of sustained research, study and work in the classroom and in the field. The UMC is establishing enduring relationships between Augustana and these constituents so they can continue to work together to find creative solutions, test and evaluate their effectiveness, and try again as challenges and problems change.

The Mississippi River city of Clinton, Iowa (pop. 26,473) was chosen as Augustana's 2015-16 SWLI partner. Students and faculty are collaborating with Clinton officials and

community stakeholders to complete 15 community-identified projects. Throughout the year, these projects are being worked on by 150 students in 15 courses in the humanities, social, and natural sciences. Because these projects are community-driven priorities, the fresh ideas, designs and products students generate address critical but unmet needs and have real-world impact.

Project Description

This project plans to address how the City of Clinton can assist small or start-up businesses. Clinton has wonderful potential for small businesses and start-ups and the entrepreneurial minded to pursue opportunities and business ventures. However, the city has struggled to not only encourage such ventures, but provided a platform to have low-risk opportunities to start a business. This plan would provide methodology, guidelines and offer direction on how the City and Chamber of Commerce can better utilize this information.



Students from Augustana College in Rock Island, Illinois created this brochure for entrepreneurs and small business owners in Clinton, Iowa. The objective of the brochure is to help Clinton business owners and entrepreneurs understand just a few of the many resources available to them as they look to expand or launch their venture. As part of Augustana's Entrepreneurship Learning Community it is our express goal to provide the tools necessary to increase the profitability of current businesses while creating an inviting environment for new business ventures in Clinton. Divided into five sections: Resources, the entrepreneur's checklist, demographics, marketing ideas, and generating business online, this brochure symbolizes yet another aspect of the Augustana College-Clinton, Iowa partnership.

Resources

The following list of resources highlights local insurance agents, lawyers, accountants and employment services that small business owners and entrepreneurs in Clinton, Iowa might find helpful. As with any resource, it will be important to review the credentials and services of each and then select the one most appropriate for you.

Accountants

Winkal, Parker, & Foster, CPARC
1301 19th Ave NW, Clinton IA, (562) 242-2440, <http://www.wpf-cpa.com/>

Miner Gilroy and Meade
1050 N 19th St, Clinton IA, (562) 242-0280, <http://www.mgmacountants.com/>

Horkamp Knauer & Co., P.C.
951 19th Ave N, Clinton IA, (562) 242-6911, <http://www.horkamp.com/>

Dandan Accounting & Tax Services
240 N Bluff Rd., Clinton IA, (562) 242-2577, <http://dandanaccountingtech.com/>

Mc Graw Accounting & Tax Services
141 5th Ave S, Clinton IA, (562) 242-1460, <http://www.mcgrawaccountingandtax.com/>

Insurance

Allstate Insurance: Cary Cox
1104 S 14th St, Clinton IA, (562) 242-1020, <https://agents.allstate.com/cary-cox-clinton-ia.html>

American Family Insurance: James P. Voss Agency Inc.
819 N 2nd St, Clinton IA, (562) 242-5232, <http://insurance-agency.amfam.com/IA/james-voss/default.aspx?sourceid=aga000102120>

American National Insurance Co
242 2nd Ave S, Clinton IA, (562) 275-7929, <http://www.anico.com/>

J&F Reed-Scott Farm Insurance Agent
825 4th St, Clinton IA, (562) 242-1060, <https://www.jfandfinsurance.com/>

Farmers Insurance
215 6th Ave S, Clinton IA, (562) 242-7777, <https://www.farmers.com/>

Lawyers

Mc Gee Roberts
1226 N 2nd St, Clinton IA, (562) 242-4795, <http://mcgeeroberts.com/lyn-horne.html>

Frey Hauke & Current PLC
408 S 2nd St, Clinton IA, (562) 242-1632, <http://www.fhc-law.net/>

David W Pillars
222 4th Ave S, Clinton IA, (562) 242-1130, <http://www.dwilliams.com/>

Parkar Law Office
719 S 2nd St, Clinton IA, (800) 287-8167, <http://blakesparkarlaw.com/>

Wolfe Law Office: Mary L. Wolfe
227 4th Ave S, Clinton IA, (562) 242-4552

Employment Agency

Temp Associates
2100 S 21st St, Clinton IA, (562) 242-1076, <http://www.tempassociates.com/>

Sedona Staffing Services
2418 Virginia Ave, Clinton IA, (562) 242-6748, <http://www.sedonagroup.com/>

Employer's Service Bureau Inc.
1659 Lincoln Way, Clinton IA, (562) 242-4662, <http://www.employerservicebureau.com/>

Employer's Service Bureau Inc.
1659 Lincoln Way, Clinton IA, (562) 242-4662, <http://www.employerservicebureau.com/>

State

For state resources I was able to find classes and places small business owners could visit and learn information that would help them succeed in their pursuits.

Accelerators and Entrepreneurial Centers

John Pappajohn Entrepreneurial Centers (JPPEC)
Well-known Iowa philanthropist and venture capitalist John Pappajohn has established entrepreneurial centers in cooperation with seven Iowa colleges. These centers provide a valuable resource to Iowans wanting to start and manage their own small business.

Drake University JPPEC
jppec@drake.edu, www.drake.edu/cbaa/centers/jppec/

Iowa State University JPPEC
(515) 296-5532, Fax: (515) 296-6714, jppec@iastate.edu, www.jppecenter.org

North Iowa Area JPPEC
(841) 412-4111 or (800) 466-4122 ext. 4111, jppec@niacc.edu, www.niacc.edu/jppec/john

University of Iowa JPPEC
(319) 225-1022, jppec@uiowa.edu, www.iowa.jppec.org

University of Northern Iowa JPPEC
(219) 272-5722, Fax: (219) 272-5722, jppec@uni.edu, www.jppec.org

Business Accelerators
 There are several business accelerators offering assistance to entrepreneurs in Iowa. **Business Innovation Zone**, 700 Laurel St., Ste. 100, Des Moines, IA 50309, (515) 285-4915, info@bizoi.com, <http://bizoi.com>

Entrepreneurial Development Center, 200 2nd St. S.E., Ste. 212, Cedar Rapids, IA 52401, (319) 265-4955, Fax: (319) 262-1491, www.edcinc.org

Global Insurance Accelerator, 201 E. Walnut St., Ste. 130, Des Moines, IA 50309, (515) 779-6923, www.globalinsuranceaccelerator.com

Iowa Startup Accelerator, 415 12th Ave. S.E., Cedar Rapids, IA 52401, (319) 533-0632, www.iowastartupaccelerator.com

New Ventures Center, 221 W. Third St., Ste. 100, Des Moines, IA 50301, (562) 227-0160, Fax: (562) 224-0942, info@newventuresinc.com

NIACC Business Accelerator, 500 College Dr., Mason City, IA 50401, (641) 422-4284 or (662) 466-4222 ext. 4111, www.niacc.edu/boazajohn

Rural Development Resource Center, 2011 N. 4th St., Red Oak, IA 51556, (712) 624-5521, Fax: (712) 622-5526

www.sscore.org
 provides counseling and training to America's small business, and has several branches in Iowa.

East Central Iowa, 2750 First Avenue NE, Suite 250, Cedar Rapids, IA 52402-4821, (319) 262-6943, cei@scorevolunteer.org, www.scoreinc.org

Muscatine, Greater Muscatine Chamber of Commerce and Industry, 102 Walnut St., Muscatine, IA 52761, (562) 263-8895, Chamber@muscatine.com, www.muscatine-score.org

Dubuque, Schmidt Innovation Center, 900 Jackson St. - Suite 110, Dubuque, IA 52001, (562) 690-9209 or (562) 557-9049, scoreddo@gmail.com, www.dubuquearea-score.org

Iowa SBA Staff Listing

Des Moines Office, 210 Walnut St., Rm. 749, Des Moines, IA 50309-2196, (515) 284-4422, Fax: (515) 284-4572

Cedar Rapids Office, 2750 1st Ave. N.E., Ste 250, Cedar Rapids, IA 52401, (319) 262-6405, Fax: (319) 262-7861

Business Licenses

Iowa Business License Information Center, (800) 522-1216, blc@iowa.gov, www.businesslicense.com

The Entrepreneur's Checklist:

Many entrepreneurs start their own business without any guidance or direction when to go with their passion. By having a checklist guide you through your business, you might be able to start off on the right foot. It's not very fun when your business is drowning you and you have absolutely no way to get out. You don't necessarily have to follow every recommendation on the list, but it will at least get you going in the right direction.

1. What products or services will you provide?
2. Who will be your customer?
3. How will your products and services meet your customer's need?
4. What special skills or equipment will you need?
5. How will you advertise or promote your business?
6. Who are your competitors?
7. In the eyes of your customer, how will your business compare to what your competitors offer?
8. Where will your business be located, do you need to buy or rent a space, or can you work from home?
9. Will you hire employees?
10. Will you operate your business alone, or as a partnership or corporation?
11. How will you find people to hire?
12. How much money will you need to start your business?
13. How much money will you need to run your business day-to-day?
14. Where will you get the money to get started? Do you qualify for a loan?
15. What kind of legal regulations will your business have to meet? (Law regarding employees, environmental protection or Import/Export)
16. What kind of insurance will you need?
17. Where did your opportunity come from?
18. How long will it take your business to get to the market?

It's pretty important to ask yourself these questions when considering opening your own business. Even if you already have your own business, a lot of the questions will help you reshape and make it into something you've always wanted.



One thing that is very important to new business owners is their business plan. You want to make sure that your plan is formatted correctly, doesn't have any spelling errors, and lists all your needs and products. Here is a list that will guide you through your business plan to make sure that it is thorough and complete.

Overall Readability

- Is your language clear and concise?
- Make sure each section stands out on its own
- Are facts supported with documentation?
- Important to have information supported with graphs and charts

Overall spelling, grammar, and math

- Is your spelling correct?
- Is your business plan grammar free?
- Any math errors?

Formatting

- Make sure your chosen font choice is readable
- Spacing between lines
- Headings and subheadings
- Page numbers

Cover page and table of contents

- Cover page contains that name of your business
- Chief executive's name
- Contains phone numbers, emails, and address
- Your company's logo
- Make sure that page numbers and pages correspond correctly

Management and organization

- Explain legal form of business

- Lists key management positions
- Identify board of directors, advisory board members, and primary

Products and services

- Products describe in a simple way
- Provide evidence of the product
- Identify unique features
- Identify benefits
- Do your products and services represent the core competencies of your business?

Marketing plan

- Focus on current data and potential growth
- Discuss industry trends
- Geographic locations
- Identify similar businesses

Financial Plan

- Sales and profit projections are reasonable
- All supporting expenses have been included
- Identify hidden costs
- Salaries and other benefits are in line with company
- Make sure to have an exit strategy and clearly define it.
- Sources of debt or equity financing are appropriately identified

The Marketing Plan

The town of Clinton is a once-thriving Midwest manufacturing town with issues that resemble that of so many towns across the United States today. Founded in 1825, Clinton is the largest town in DeWitt County and has easy access to the amenities of the quad cities. Still, Clinton maintains a scenic river-town feel with spectacular views, vast outdoor recreational opportunities, cultural attractions and resilient businesses from a variety of industries. In order to start, maintain, or rebuild business ventures in Clinton education on the resources available, current business landscape, and small-town marketing opportunities is imperative. As part of Augustana's Entrepreneurship Learning Community it is our aspiration to provide the tools necessary to increase the profitability of current businesses while creating an inviting environment for new business ventures in Clinton.

In addition to a comprehensive resource list, we have also compiled a variety of different traditional, guerrilla, and social media marketing tactics that have been proven successful in small towns similar to Clinton. It is our hope that businesses, new and old, can utilize the ideas below to further their own personal and professional interests.

SWOT Analysis:

The acronym S.W.O.T. stands for strengths, weaknesses, opportunities, and threats. The function of this type of analysis is to evaluate the multiple elements that should be considered before starting a business venture. Traditionally, the macro-environmental analysis has been integral in evaluating the future success of a business. Below is a general analysis of the city of Clinton as a whole, but typically the analysis would be used to evaluate a company, product, place, industry, or person.

- Strengths**
- Small, river-town feel
 - Educational and cultural attractions
 - Homogeneous demographically
- Weaknesses**
- Relatively low average household income
 - Expensive re-zoning regulations
- Threats**
- High amount of franchisees
 - Constantly declining population
 - Close proximity to the amenities of the Quad Cities
- Opportunities**
- Minimal web presence among most small businesses
 - Numerous vacant storefronts in optimal locations across Clinton



Segmentation:

Before implementing a new marketing plan the target market must be defined. Dividing the residents of Clinton into smaller subsections based on certain traits will lead to a more cohesive and efficient plan. Target audiences can be segmented by the following characteristics:

- Consumer Demographics (age, location, gender, income, education, marital status, occupation, ethnicity)
- Consumer Psychographics (personality, attitudes, values, interests, lifestyle, behavior)
- Analyze your own product and its pros/cons
- Current Business Climate (i.e. competitors in the industry)

Research

One of the most important steps to undertake before spending money on marketing is to do your homework. Find out who your consumer will be and learn about them. Below is a few things to look for:

- Products/Services: What is the typical availability, popularity, quality, & cost in the area?
- Economic Climate: Is the market stable? Will it be stable in 3 years?
- Online engagement in the area: Who is online? How often?
- Regulatory/Insurance: Are their industry-specific guidelines? Registering costs?

Goals, Objectives, and Strategies

Marketing efforts are useless without knowing what you want out of them. Goals, strategies, objectives, and tactics represent a multi-tiered way to plan for the future and track progress along the way. Each is explained below.

- Goals: A broad primary outcome.
 - K1: Increase profitability
 - K2: Attract customers
- Strategies: The approach you take to achieve a goal.
 - K1: Implement a social media plan
 - K2: Persuade buyers our service/product is the best
- Objectives: A measurable step taken to track progress of strategies.
 - K1: Increase new customers by 25%
 - K2: Increase website traffic by 40%
- Tactics: The actual tool implemented to pursue the objective.
 - K1: Direct mailing customers
 - K2: Creating a Facebook page

Traditional Marketing Options

Traditional marketing campaigns offer a world communication that is unparalleled, as there is no replacement for face-to-face selling. It also can be expensive and ineffective if used incorrectly. The following are potential tactics for traditional marketing.

- Referrals/Word-of-Mouth: This is the good old-fashioned word of mouth that still dominates in small towns.
- Person-to-Person Sales: In the lobby or in the grocery store, people can be sold anytime.
- Direct Mail: Create a flyer and send out to an address list of customers, or through a third party company to target specific audiences.
- Print Journalism: It is not dead. Advertising in print can be effective but is costly and hard to measure. Pitching public-interest stories about your business to local/regional news is an efficient, free way to gain publicity and outside accreditation.

How to Drive Traffic to Social Media Pages

The below tactics can be used to increase web and social media traffic without spending much money.

- Leverage Traffic: Put social media icons on your web page with direct links to social media pages. Putting icons in easy to see areas will increase click-through rates.
- Email Signature: Putting links to social media pages on your email signature will make the recipient aware of the sites and can easily convert traffic into a new follower.
- E-Blasts: Sending out emails to customers to make them aware of deals and special services such as MailChimp and AWeber provide low-cost options.
- In-Store Promotions: Advertise sign in the window alerts customers to your online presence.
- Timing: Pay attention to what time you post and pick times that people are on break or off work so that they have the highest chance of engaging with posts.
- # and @: Using these in posts will increase the searchability of your business, meaning when people google a product or service you are more likely to show up.
- Engage: Don't just post about yourself. Like, follow, and share other businesses and content that might expand your presence.

How to Evaluate Tactics

There is no point in spending money on marketing efforts if there is no conceivable way to track to effectiveness. With much tighter purse strings than large companies it is imperative that small businesses make the most of each dollar spent.

To evaluate events and traditional marketing there must be in-person or mail-in surveys. If someone uses the product or service make sure to ask them why. Social media has become increasingly easy and cheap to track. There is a wide variety of programs that are offered for free.

Generating Business Online

Generating business online involves setting up your website and driving people to your URL. Specific tactics involved include leveraging email addresses, utilizing online coupons and pop up advertisements and using marketing materials and print advertisements to promote online presence. Below are a series of steps to consider if you want to generate business online.

Step 1: Create a business

a. Create a business that you enjoy and are willing to put your heart and soul into it. It is no date to be something you have a passion for and not just something you are doing to make money.

- I. Find a product or service that you are willing to sell.
- II. Find out what kind of people you want to sell it to (target market)
- III. Go it.

Step 2: Set up your website - purchase your URL

a. Purchase your URL: Your URL is the address for your web site. There are many places you can create your own website or help you create a website. Here are some companies that have had good reviews from other businesses.

- I. atbuilder.com (free to start)
- II. websitebuilder.com (free to start)
- III. godaddy.com (cost to start)
- IV. webs.com (cost to start)
- V. Wix.com (free to start)

- Broadcast: Placing commercials on television and radio can be successful if aired during the opportune times.
- Sponsorship/Donations: Sponsoring news programs or events, as well as donating to charitable cause can garner good publicity and introduce your brand to untapped consumers.
- Events: Hosting community events or providing free materials for other events can help to create strong personal and professional ties.

Social Media & Web Marketing Options

Across the nation social media usage continues to increase, and not just among younger generations. While Clinton will remain slightly dependent on the online activity of its populous, social media and web presence provide an inexpensive, community building alternative to traditional marketing that is simple and has rate of converting new customers.

Social Media Platforms

Today, there are a litany of different social media platforms that each specialize in different functions. A list of the most popular sites is as follows:

- Facebook: Used by 60 million people daily, spanning all ages, nearly all types of media can be shared.
 - Sponsored Posts: these are posts that are paid for and appear on other feeds about brands.
- Twitter: Limited to 140 characters, tweets are best used to create conversations about brands.
 - Conversations: Engage with the community by tweeting about events, following other community members, and sharing insightful or relevant posts.
- LinkedIn: As the premier professional network in the world you can create detailed, professional profiles for a person, company, or organization.
 - Company Page: This will provide consumers another avenue to research products/services and also puts companies in contact with industry professionals.
 - Personal Page: A personal profile serves as a resume so that industry professionals, investors, and potentially valuable employees can be reached at ease.
- YouTube: Video-sharing site that provides free channel services.
 - Create a Channel: Create short videos to capture the positives of your product or service. Companies with a video present on their site or YouTube receive 172% more traffic digitally.
- Pinterest: Visual discovery tool that you can use to find ideas for all your projects and interests.
- Snapchat: Let's you easily talk with friends, explore news, and share moments.
 - Geofilter: A City of Clinton geofilter will allow anyone sending a photo to brand it with a landmark from the city of Clinton and help create a sense of community.
- Instagram: Video and photo sharing with friends.
- Pandora/Spotify: Internet radio and streaming sites that allow sharing of playlists with followers.
 - Advertisements: Very cheap 15 or 30 second spots can be bought and are unavoidable by consumers. Both sites allow filtering by age, location, and genre.

Step 3: Find out how you are getting paid

a. When you have created your website you need to incorporate your transactions in which you will get paid to make a profit.

- I. You can go through a number of different systems to get paid.
 1. Cash or check will probably be the slower way of responding to your customers, but nevertheless it still works.
 2. Debit or credit card transactions are great for online purchases because they are quick and easy. You might also want to set up a system that remembers debit/credit card information that way a customer only has to type it in once.
 3. PayPal is another option along with Google Wallet, WePay, iCheckOut, Intuit, and ProPay to name a few.

Step 4: Create content for your website

a. You need to let customers know what you are selling and convince them that they should buy from you.

- I. Let your customers know what your product or service is.
- II. Give them a reason to buy your product/service.
- III. Let them know the history of the business or the reason why you started this business. This will build a comfort level within the customer while on your website.
- IV. Show prices and deals for the customers right next to the product, do not make them look around or later to find the price.

Step 5: Get pictures or video for your website

a. Pictures and videos are crucial part of a company's website. They make your business more than just words on a page and gives customers things to stay on your site longer.

- I. Show the customers your products. If you do not have any pictures it makes you look that you do not believe in your product/service. The better visual a customer can see the more likely they will buy your product/service.
- II. Pictures and videos add life to your website, have a decent amount and keep them updated on actual events happening in your business.
- III. In videos show your product and service, but also show who works at the business, customers like when they can see real humans talking about their business.

Step 6: Add a contact form on your website

a. contact form is where visitors can connect with you via email or social media. Be sure to make it easy for people to contact you if they have questions about your product or service.

- I. Give your customers multiple ways to contact you.
 1. Store phone
 2. Email (business and personal)
 3. Telephone (depending on your business)
 4. Facebook, Twitter, LinkedIn
- II. Along with contact information put your store hours for weekdays and weekend.
- III. Pictures of your employees next to their contact information shows that your employees are actually real people.

Step 7: Upload Information to your website

a. Hire someone to upload your content and pictures or video to your website or learn to do it yourself. Augusta's iCGG Center is a widely used Quad City web development group. Also, keep your website up to date with maintenance.

1. Other places include:

1. www.webdell.com
2. www.grv/fatetadegn.com/website-maintenance/
3. www.Fatetadewebsupport.com/

Step 8: Update your information

a. Each month or two be sure to update the information on your website to stay relevant for your customers.

1. Things to keep up to date include:

1. Pictures and videos
2. New employee contact information
3. New products or services
4. New hours of operation (if you have a store)
5. New deals or discounts

However once you create your website it will be charged a certain rate which will vary some pay monthly, weekly or yearly.

Step 9: Advertise your business

a. When opening a business online you need to market your business and get your product/service out where customers can see. There are many advertising ways to get your business heard.

i. Flyers/posters: If you have a store you need to put up flyers that tell your current customers that you have expanded to the online world of business. Put them up all around your store, public places where you try to draw customers from, examples: library, rec centers, schools, churches, grocery stores, and your rival stores.

ii. Email is another great way to get the word out. You should have or get all the emails of your current customers and email them saying that you are online. Depending on their proximity to your store they might not go to the store every week but an online business can help you reach those customers farther away.

iii. Pop up advertisements even though they seem irrelevant they actually stay in the person's mind after seeing it time and time again on social media or other sites that they visit. You can use Google Ad Sense for small business to get your ads on other sites that your customers may also like.

iv. Coupons are a great way to get people to go to online shopping. Customers are always looking for a great deal. You can give out a coupon in store, through email and through pop ups if they click on the link.

v. The best advertisement you can do is your word of mouth. No one will hear about your business if you do not say anything. The owner and the employees have to talk about their job, be excited that you have opened up online. If customers hear how excited you are then they will want to know what makes you so excited and visit your website. You should bring up your business whenever you go to wherever you see.

vi. Newspaper ads, they might be old fashion but depending on your target market it can help drastically and is cheap. Try to put the ad in a section that is relevant to your business. Example: A sport memorabilia store would not put their ad next to the stock market they would put it next to the sports section in the sports section.

Step 10: What to put in an advertisement

a. There is much information you need to put in an advertisement. You want to give your customers the most information possible while still making the ad look presentable and not overwhelming the customer. These are the items you will need in an advertisement:

- i. The name of your business: make it noticeable showing that you are proud to own it and want to show the world.
- ii. The URL: create a link so if the ad is online they can go to your website directly.
- iii. Contact Information: Customers may have questions about a product/service.
- iv. Make sure customers know what your business does: If you do everything else but not let your customers know what you sell then it is worthless. It should be clearly stated in the name of the business or in a couple words a sentence maximum.
- v. If you have a store location make sure they know for one that it is the same business and not a new business trying to compete. Also, make sure the address of your business is in the ad somewhere even if you put up the ad in your store customers might not picture it friends or might be on the phone telling someone about this business.
- vi. Incentives: You can do this either by promoting an item or service or giving out a discount for online buyers give customers reason to go to your site.
- vii. Make your ad unique: If you put up an ad on a bulletin board with 50 other ads the odds of someone seeing your is very slim. Do something to your ad to make it stand out from the rest whether it be a bright colored paper or colored ink, or a funny photo, try to make sure your business stands out among the rest.
- viii. Tell them it's easy: That in little to no time at all you can buy the same product/service in store now online.
- ix. Talk to other businesses: Find people in the business community around you and ask them how they started and what they wish they could have done differently when starting. Plus it get you off on the right foot with other business owners in your area.
- x. Use social media: It is a huge tool in finding new customers.

Step 11: Expand your target market

a. Now that you are online you have opened up a much bigger target market you need to expand who you advertise to:

- i. Go to towns that are close to you and let them know.
- ii. Advertise in a way that will appeal to your target market.
- iii. DO NOT FORGET the customers you already have. Just because you have expanded to online business you need to keep good relations with those customers that have been loyal to you.

Online businesses are great tools for expanding companies and starting new. The online business world creates many possibilities for entrepreneurs. The one thing you have to remember is to love whatever business you start up, it will be a long and hard fought road to succeed in the online world of business.

Demographics for Clinton, Texas, Regulations and Insurance:

As a potential new business owner, it is essential to research important statistics before purchasing a building and opening your new business. It is important as a potential new business owner to know the demographics of the town or city you are planning to open your business in because depending on the audience you are trying to capture as a business can often vary where your business is located. The top 4 statistics to research are listed below and can be found going to www.census.gov

- 1.) Population
 - 25,245 (July 1, 2014)
- 2.) Businesses
 - All Firms
 - o 1,910 (2012)
 - Men-Owned
 - o 953 (2012)
 - Women-Owned
 - o 621 (2012)
 - Minority-owned
 - o 114 (2012)
 - Veteran-owned
 - o 149 (2012)
- 3.) Economy
 - In civilian labor force, total, percent of population age 16 years+
 - o 61.1% (2010-14)
 - Total accommodation and food services sales (\$1,000)
 - o 92,281 (2012)
 - Total manufacturing shipments (\$1,000)
 - o 4,090,268 (2012)
 - Total merchant wholesaler sales (\$1,000)
 - o 188,097 (2012)
 - Total retail sales (\$1,000)
 - o 509,203 (2012)
 - Total retail sales per capita
 - o \$19,109 (2012)
- 4.) People
 - Median household income
 - o \$41,848 (2014)
 - Persons in poverty (percent)
 - o 17.2%

Taxes

When opening a new business, there are different types of taxes that need to be taken into consideration. As a new business owner it is important to know about the taxes you may or may not have to pay. Also, there are some tax incentives as a business owner that may be beneficial. The taxes to be aware of and incentives that may benefit a business owner are listed below. A beneficial place to look to see where all of the taxes you would

have to pay can be found at www.tx.gov/Business/SmallBusiness-&Self-Employed, which also includes additional information for new business owners.

- 1.) Self-Employment Taxes
- 2.) Employer ID Numbers
- 3.) e-File Employment Tax
- 4.) Federal Payroll Tax
- 5.) Federal Self-Employment Tax
- 6.) Sales Tax
 - www.state.tx.us/tax
- 7.) Local Taxes
 - Contact city or township clerk
 - <http://www.cityofclintontx.us/Departments/Administration/city-clerk.htm>
 - Sales Tax Exemption Certificate

- 8.) Federal Income Tax
 - 9.) Federal Payroll Tax
- Tax Incentives that may you may be qualified for:
- Urban Revitalization Tax Abatement Incentive
 - o This incentive is for tax abatement on qualifying improvement. Qualified improvement means rehabilitation or additions to existing structures or new construction on vacant land or on land with existing structures.
 - o If the project is located in a designated zone, the project would be eligible for a 100% tax rebate for 2 years. If the project is not located in a designated area and is a qualified improvement, the abatement would be 50% for 2 years on the increased value.
 - Tax Increment Financing Incentive
 - o The City of Clinton's most useful and prevalent economic development benefit is a development agreement for the rebate of incremental taxes. These agreements are done on the basis of the creation of taxable value and jobs which create an economic impact.

Regulations: As a new business owner, it is important to know the building's codes, permits and the zoning. Along with the codes and zoning, your business may have to deal with safety and health regulations. The Occupational Safety and Health Administration provides information on the specific health and safety standards adopted by the U.S. Department of Labor. Call 1-800-321-6742 or visit www.osha.gov. Listed below are more resources to help a new business owner along the way.

U.S. Department of Labor Occupational Safety and Health Administration (OSHA) 210 Walnut St., Rm. 815 Dallas, Texas, 75202 515-284-4794 or Fax: 515-284-4059 www.osha.gov/landfills.html	Environmental Protection Agency US EPA Region 7 11201 Renner Blvd. Lenexa, KS 66219 913-551-7000 Environmental Action Line: 800-322-0425 Or contact State Environmental Protection
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For zoning, please visit the address below:
http://www.cityofclintontx.us/Departments/Administration/Planning_and_Zoning.php
o The prospective business owner should contact an attorney to confirm what the zoning regulations are before purchasing the building.
o Zoning violations could cause businesses to be fined or shut down.