SMALL BUSINESS RESOURCES

Entrepreneurs have an abundance of information available to them on the World Wide Web. The first site to visit for anyone interested in small business is the Small Business Administration (http://www.sba.gov/). The Small Business Administration, a part of the United States Government, was established in 1953. It provides financial, technical and management assistance to help Americans who are interested in starting, running, and growing their own businesses.

The SBA site contains sections devoted to starting, financing, and expanding small businesses, in addition to listings of resources and services available from the federal government. The Starting Your Business section of the website (http://www.sba.gov/starting/) provides extensive information regarding startup procedures and requirements, including a discussion of the first steps necessary to get started in a small business (http://www.sba.gov/starting/indexsteps.html).

The Small Business Administration also helps entrepreneurs to secure financing to start or grow their businesses. The SBA works through banks, venture capital lenders, and other lending institutions to provide loans and venture capital to businesses that are unable to obtain financing through regular lending sources. SBA financing information is discussed on the Financing Your Business page (http://www.sba.gov/financing/). The section entitled Growing Your Business provides information on SBA workshops and training, along with links to other online resources available to those interested in entrepreneurship (http://www.sba.gov/expanding/).

Another web source of information for the small businessperson is the Service Corps of Retired Executives (SCORE). Score works with the SBA to aid in the starting, development and continued success of small businesses nationwide. Retired and working business owners and executives volunteer their time and knowledge as business counselors. They provide counseling and mentoring in a confidential format at no cost to the small businessperson. The information and services provided to entrepreneurs by the SCORE website (http://www.score.org/) include email counseling from an alphabetical listing of 597 specific skills.

A web search using the keywords "small business development center" will result in a list of the URLs of dozens of SBDCs (small business development centers) around the country. SBDCs are agencies established by local governments and universities to assist small businesses in getting started and surviving in today's marketplace. An example of a SBDC is the Western Illinois University Small Business Development Center (http://www.wiu.edu/users/misbd/). The WIU SBDC provides individual business counseling and group training support for business people in western Illinois. Like many SBDCs, Western Illinois University provides a small business Incubator to local entrepreneurs (http://www.wiu.edu/users/misbd/). Small business incubators provide small businesses with protected environments during their initial stages of development. They offer flexibly sized physical facilities, affordably priced leases with favorable terms, share-cost basis equipment and services, assistance with management and marketing problems, and financial assistance. Incubators are usually restricted to start-up firms. However, they sometimes include a mix of new and developing businesses. Incubator businesses may come from a specific industry group or different types of businesses. Support activities like photocopying, telephone answering and secretarial services are provided at low cost and are usually available on an as-needed basis.

Additional sites of interest:

- Checklist for Starting a Business: http://app1.sba.gov/survey/checklist/index.cgi
- Creating a Marketing Plan: http://www.entrepreneur.com/mag/article/0,1539,264907,00.html
Legal Aspects of an E-Business  
http://www.entrepreneur.com/article/0,4621,305148,00.html

Business Taxes  
http://www.irs.gov/businesses/small/article/0,,id=98966,00.html

Law Information for Small Businesses  
http://www.businesslaw.gov/