

**KSBDC RESOURCES**

**KU – Small Business Development Center (KU-KSBDC)**  
734 Vermont, Suite 104  
Lawrence, KS 66044  
785-843-8844 fax 785-843-8878  
<http://www.kusbdc.net>  
office@kusbdc.net

*The KU-KSBDC provides free and confidential counseling and low cost seminars to small business owners. Serves Atchison, Douglas, Doniphan, Franklin, Jefferson, and Leavenworth counties. Our website has links to all of these resources and more!*

**KSBDC Network Lead Center**  
785-296-6514 ksbdc@fhsu.edu  
<http://www.fhsu.edu/ksbdc>

*To find other SBDCs in the state of Kansas outside of the KU-KSBDC area or to make a comment about the performance of the KU-KSBDC.*

**FEDERAL AGENCIES**

**The Small Business Administration**  
<http://www.sba.gov> 1-800-U-ASK-SBA

*Info on SBA loan guarantees. Extensive library of small business information guides. Information on starting, financing, and managing your small business.*

**The Internal Revenue Service**  
<http://www.irs.gov> 1-800-829-1040

*Site has all IRS forms including SS-4 Form, which is the application for a Federal EIN number, and payroll tax processing forms (W4, etc). Also has online training manual and video for small business owners.*

**The US Patent and Trademark Office / Copyrights**  
<http://www.uspto.gov> 1-800-786-9199  
<http://www.copyright.gov> 1-800-786-9199

*Information on patents and trademarks. Online search and application.*

**The US Department of Labor**  
<http://www.usdol.gov> 1-866-4-USA-DOL

*Fair Labor Standards, OSHA, benefits, and other HR related issues.*

**The US Census**  
<http://www.census.gov> 301-763-4636

*Demographic data both on population and on business.*

**STATE AGENCIES**

**Kansas Dept of Commerce & Housing (KDOCH)**  
<http://www.kansascommerce.com>

*Large number of resources of Kansas companies including, loans, grants, export assistance, and workforce development.*

**Kansas Business Center**  
<http://www.accesskansas.org>  
*hyperlink to Kansas Business Center*

*Links to all Kansas organizations that impact small business.*

**First Stop Clearinghouse (KDOCH)**  
785-296-5298

*Contact the FSCH to learn which licenses and permits you need to obtain for your specific type of business.*

**Kansas Department of Revenue**  
<http://www.ksrevenue.org>  
1-877-526-7738

*Includes online business registration, tax forms, employee withholding forms, and sales tax forms among others.*

**Kansas Secretary of State**  
<http://www.kssos.org>  
785-296-4564

*Incorporation filing documents, business name registration, KS trademarks and all associated forms.*

**Kansas Technology Enterprise Corporation (KTEC)**  
<http://www.ktec.com>  
785-296-5272

*State program for technology firms, including research, assistance, and investment.*

**KS Dept of Human Resources**  
<http://www.hr.state.ks.us/>

*Covers multiple issues associated with being an employer including workers compensation, workplace laws, unemployment insurance, etc.*

**KS Dept of Health and Environment**  
<http://www.kdhe.state.ks.us/>

*Information for industries that have health and environmental impacts.*

**KS Insurance Commissioner**  
<http://www.ksinsurance.org/>

*Includes a page that specifically addresses small business insurance issues.*

**CHAMBERS OF COMMERCE**

**Lawrence**  
<http://www.lawrencechamber.com>  
785-865-4411

**Leavenworth / Lansing**  
<http://www.lvarea.com/LLCofC.htm>  
(913) 682-4112

**Ottawa**  
<http://www.ottawakansas.org/>  
785-242-1000

**Atchison**  
<http://www.atchisonkansas.net>  
913-367-2427

**Eudora**  
<http://www.eudorachamber.com>  
  
785-542-1212

**Baldwin City**  
<http://baldwincitychamber.com/>  
785-594-3200

**Tonganoxie**  
<http://www.tongie.org/>  
913-845-2620

**Basehor**  
<http://www.basehor.org/chamber/>  
913-724-9000

**Wellsville**  
<http://www.wellsvillechamber.com/>  
785-883-2296

**Valley Falls**  
<http://skyways.lib.ks.us/towns/ValleyFalls/index.html>  
785-945-3245

**Oskaloosa**  
<http://skyways.lib.ks.us/towns/Oskaloosa/index.html>  
(785) 863-2029

**Ellwood / Doniphan County**  
<http://skyways.lib.ks.us/counties/DP/>  
913-365-2604

**FREE ARTICLES**

*The following websites offer free articles and educational topics on small businesses.*

<http://www.sba.gov>  
<http://www.entreworld.com>  
<http://www.theiea.org>  
<http://www.quickmba.com>  
<http://www.inc.com>  
<http://www.nolo.com>  
<http://www.businessweek.com/smallbiz/>  
[www.fortune.com/fortune/smallbusiness](http://www.fortune.com/fortune/smallbusiness)  
<http://www.forbes.com/smallbusiness/>  
<http://www.startupjournal.com/>

**Provided by the University of Kansas  
Small Business Development Center**



## COUNTY CONTACTS

### **Atchison County**

<http://skyways.lib.ks.us/counties/AT/>  
County Clerk 913-367-1653

### **Doniphan County**

<http://www.dpcountyks.com/>  
County Clerk 785-985-3513

### **Douglas County**

<http://www.douglas-county.com/>  
County Clerk / Info 785-841-7700  
Zoning 785-331-1343

### **Franklin County**

<http://skyways.lib.ks.us/counties/FR/>  
County Clerk 785-229-3410

### **Jefferson County**

<http://www.jfcountyks.com>  
County Clerk 785-863-2272  
Economic Development 785-863-3072

### **Leavenworth County**

<http://www.lvarea.com/lvcounty.htm>  
County Clerk 913-684-0421

## CITY CONTACTS

### **Lawrence**

<http://www.lawrenceks.org/>  
City Hall 785-832-3000  
Zoning / Planning 785-832-3150

### **Leavenworth**

<http://www.lvks.org>  
<http://leavenworth-net.com/>  
City Offices (913) 682-9201

### **Ottawa**

City Hall / Clerk 785-229-3500  
Planning / Zoning 785-229-3620

### **Lansing**

<http://leavenworth-net.com/>  
City Offices 913-727-3036

### **Atchison**

<http://www.atchisonkansas.net/>  
City Manager 913-367-5500

### **Eudora**

<http://www.eudoraks.com/>  
City Offices 785-542-2153

### **Baldwin City**

<http://baldwin-city.com/>  
City Clerk 785-594-6427  
Zoning 785-584-6753

### **Tonganoxie**

<http://www.tongie.org>  
City Clerk - (913) 845-2620  
City Planner - (913) 845-2620

## CITY CONTACTS (cont.)

### **Basehor**

<http://www.basehor.org>  
City Clerk 913-724-1370

### **Wellsville**

City Clerk 785-883-2296

### **Wathena**

City Clerk 785-989-4711

### **Valley Falls**

City Clerk 785-945-6612

### **Oskaloosa**

City Clerk 785-863-2651  
Zoning 785-863-2651

### **Ellwood**

City Clerk 785-365-6871

### **Troy**

City Clerk 785-985-2265

### **Highland**

City Clerk 785-442-3765

## LIBRARIES

### **University of Kansas Libraries**

<http://www.lib.ukans.edu/>

### **Lawrence Public Library**

<http://www.lawrence.lib.ks.us>  
Reference 785-843-1178

### **Leavenworth Public Library**

<http://skyways.lib.ks.us/library/leavenworth>  
913-682-5666

### **Ottawa Public Library**

<http://www.ottawa.lib.ks.us/>  
785-242-3080

### **Johnson County Business Library**

<http://www.jcl.lib.us/business>  
913-495-2400

## BUSINESS PLAN SAMPLES

*All sites below offer free sample business plans. Reviewing sample plans helps greatly when writing a plan.*

<http://www.sba.gov>  
<http://www.businessplans.org/>  
<http://www.smallbusinessplanguide.com/>  
<http://www.bplans.com>  
<http://www.businesstown.com>  
[http://web.mit.edu/entforum/www/Business\\_Plan/bplans.html](http://web.mit.edu/entforum/www/Business_Plan/bplans.html)  
<http://www.bulletproofbizplans.com/>  
<http://www.morebusiness.com/>  
<http://www.businessownersideacafe.com/>

## Certified Development Corporations

*CDCs process the 504 loans for the SBA and are a resource for economic development / funding information.*

### **Wakarusa Valley Development, Inc.**

<http://www.wakarusavalley.org>  
785-865-4425  
*Douglas and Shawnee counties*

### **Mo-Kan Development, Inc.**

<http://www.mo-kan.org/>  
816-233-3144  
*Atchison, Doniphan, and Jefferson counties*

### **Eastern Kansas Economic Development Group, Inc.**

[symmonds@swbell.net](mailto:symmonds@swbell.net)  
(620) 342-7041  
*Atchison and Franklin counties.*

## Other Economic Development Agencies

### **Leavenworth Area Development**

<http://www.lvarea.com>  
913-727-5515

### **NEKRED – NE KS Regional Economic Development Cooperative**

<http://www.nekred.com>

### **Lawrence Regional Technology Center**

<http://www.lrtc.biz>  
(785) 832-2110

## Small Business Software

<http://www.quickbooks.com>  
<http://www.microsoft.com>  
<http://www.peachtree.com>  
<http://www.paloalto.com>  
<http://www.corel.com>

*The Kansas University Small Business Development Center has prepared this listing as a service for its clients; it is in no way an endorsement, recommendation, or attempt to sell any organization, product, or service.*

*Contact the KU-KSBDC at 785-843-8844, at [www.kusbdc.net](http://www.kusbdc.net), or visit us at 734 Vermont in Lawrence, Kansas.*

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# BUSINESS PLAN OUTLINE

Provided by the KU Kansas Small Business Development Center

## Cover Sheet

- Company Name
- Presented To
- Date
- Copy number

## Table of Contents

- List key sections of business plan

## Executive Summary

- The Company Overview
- Mission Statement
- Statement of Funding
- Statement of Purpose

## Description of Business

- Company Ownership
- Description of Product/Service (overview) What are you going to sell?
- Company Location and Facilities
- Licenses/Permits/Regulations
- Overview of key items
- Insurance
- Overview of most pertinent concepts
- Start-up Costs
- Listing of key purchases necessary to execute business plan

## Market Analysis

*(External factors impacting marketing)*

- Target Market and Demographics
  - Description of Customers
  - Market Segments
  - Unmet needs & how you fill them
  - Key trends
- Quantify Market Potential
  - Number of customers
  - Number of units
  - Trends in consumption
  - Future projections
- Competitive Analysis
  - List of Competitors
  - Positioning Analysis
  - Pricing Analysis (overview, detail could be put in appendix)
  - SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats)

## Marketing Strategy and Implementation

*(Internal marketing activities)*

- Marketing Plan
  - Product / service offering
  - Pricing strategies
  - Marketing communications
  - Promotional strategies
  - Service excellence
  - Guarantees / warranties / returns
  - SWOT analysis
  - Sales forecast
  - Marketing research
- Competitive Edge
  - Why will the customer select your company vs. other options? (including doing nothing)
  - What is the compelling reason you are giving the customer to purchase your product?
- Distribution and Sales
  - Key sales opportunities
  - List distribution channels
  - List major distribution partners
  - List communication strategies
  - Define sales / distribution
- Strategic Alliances
  - Key relationships

## Operations Plan

*(How will we produce what it is we sell)*

- Manufacturing Plan
  - Manufacturing Facilities
  - Key Developments
- Research & Development
  - Key projects
  - Strategies to keep ahead of competition
- Purchasing Plan
  - Key vendors
  - Purchasing strategies
- Warehousing / Shipping Operations
- Key Capital Expenditures
- Equipment

## Human Resources

- Management Summary
  - List specific managerial skills
  - Answer question "why are you qualified to run this business?"
- Organizational Structure
  - Organizational Chart
  - Job description summaries for key positions
- Personnel Plan
  - How many people and what is the timing?
  - Describe return on investment analysis pertaining to people
  - Benefits and Other Associated Employee Costs
  - Recruiting and selection processes

## Financial Plan

- List Key Assumptions (support your financial projections)
- Break-even Analysis
- Historical Financial Statements (current, 3-5 years if available)
- Projected Profit and Loss (monthly for next year, yearly thereafter for 2-5 more years)
- Projected Cash Flow (along with projected financing requirements)
- Projected Balance Sheet
- Pertinent Business Ratios

## Appendix

- List key items not included in business plan
- Management resumes
- Owner's Personal Financial Statement
- Manufacturing details – key products
- Customer contracts
- Vendor contracts
- Sales literature
- Key consultants / advisory board
- Customer letters
- Results from marketing research

*Note: Not every business plan will have every one of these items. And some plans may require items that are not included in this list. Business plans follow a general order, but are written for a specific business and for various purposes. Be sure the business plan you write serves the purposes that you intend for it.*

*One of the best suggestions for writing a plan is to read several sample plans BEFORE you start writing yours. This will make the planning process make more sense and will produce a greater benefit. Here are some websites that provide free example business plans that you can review.*

<http://www.sba.gov>  
<http://www.businessplans.org/>  
<http://www.bplans.com>  
<http://www.businesstown.com>  
[http://web.mit.edu/entforum/www/Business\\_Plans/bplans.html](http://web.mit.edu/entforum/www/Business_Plans/bplans.html)  
<http://www.bulletproofbizplans.com/>  
<http://www.morebusiness.com/>

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# OVERVIEW OF FINANCIAL STATEMENTS

Provided by the KU Kansas Small Business Development Center

## Overview of Income Statement (Profit / Loss Statement):

1. Sales Revenues (broken out by groups if pertinent)
2. Cost of Goods Sold (COGS)
3. Gross Margin (Revenues minus COGS)
4. Gross Margin Percentage (Gross Margin / Revenues)
5. Marketing Costs (total at bottom)
  - Advertising
  - Sales Commissions
  - Telephone
  - Salaries & Benefits
  - Travel & Entertainment (marketing related)
  - Trade Shows
  - Promotions
  - Postage (marketing related)
  - Telephone (marketing related)
  - Professional Fees (marketing related)
6. General & Administrative Costs
  - Salaries & Benefits (non marketing)
  - Rent – Office Costs
  - Office Supplies
  - Telephone (non marketing)
  - Postage (non marketing)
  - Utilities
  - Information System
  - Professional Fees (non marketing)
  - Travel & Entertainment (non marketing)
  - Insurance
  - Vehicle costs (non marketing)
7. Earnings Before Interest & Taxes (EBIT)  
Gross Margin minus total marketing costs & total G&A costs
8. Earnings Before Taxes (EBT)  
EBIT minus Interest Expense
9. Net Income  
EBT minus Taxes

**An income statement shows revenues, expenses and profits for a certain time period. Taxes are calculated from Income Statement Items.**

## Overview of Balance Sheet (Statement of Equity):

1. Current Assets
  - Cash
  - Accounts Receivable
  - Inventory
  - Other
2. Long Term Assets
  - Equipment
    - Less Depreciation
  - Real Estate
    - Less Depreciation
3. Total Assets
  - Current + Long Term Assets
4. Short Term Liabilities
  - Accounts Payable
  - Short Term Debt
5. Long Term Liabilities
  - Long Term Debt
6. Total Liabilities
  - Short Term + Long Term Liabilities
7. Owner's Equity
  - Retained Earnings
  - Owners Equity (stock, capital contributions, etc)
8. Total of Liabilities + Owners Equity should EQUAL Total Assets

**A balance sheet shows what the company has (assets), owes (liabilities) and owns (equity). It shows this information at a certain fixed date in time. Accountants pay close attention to balance sheets as a primary indicator of business health.**

## Overview of Cash Flow Statement:

1. Starting Cash Position
2. Sources of Cash - Inflows
  - Cash Sales
  - Collected Accounts Receivable
  - Proceeds from Bank Loan
  - Other sources of cash
3. Uses of Cash - Outflows
  - Cash Expenses Paid
  - Cash Payments on Accounts Payable
  - Debt Service / Loan Payments
  - Any other cash disbursements
4. Net Cash Position
  - Sources of Cash minus Uses of Cash
5. Capital Injection (or removal)
6. Ending Cash Position

**A cash flow statement is the most important financial statement for the new business owner or the company experiencing rapid growth. This statement provides insight into the financing requirements the company may have.**



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# SMALL BUSINESS FAQ'S

<p><i>What does the KU-KSBDC do?</i></p>	<p>Our mission is "Growing Kansas Entrepreneurs." We do this by providing free and confidential, one-to-one counseling and low cost training seminars to existing and prospective small business owners and managers.</p>
<p><i>Who do you work with?</i></p>	<p>We work with for-profit companies that are classified as "small" by the SBA. Generally, this is under 500 employees, but does vary by industry. Visit the SBA website <a href="http://www.sba.gov">http://www.sba.gov</a> for a complete definition. The KU center serves Douglas, Franklin, Jefferson, Atchison, Leavenworth, and Doniphan counties.</p>
<p><i>How do I become a client of the KU-KSBDC?</i></p>	<p>All you need to do is complete our new client application form. The form can be picked up at our offices at <b>734 Vermont</b> or can be downloaded from our website at <a href="http://www.kusbdc.net">www.kusbdc.net</a>. Application forms should be completed before an appointment can be scheduled. For more information, contact us at <b>785-843-8844</b>.</p>
<p><i>Where do I find all this grant money?</i></p>	<p>Unfortunately grant money for for-profit companies is not nearly as available as those who are selling the "how to" books and seminars for grants would like you to believe. Finding grants is a competitive and research-intensive process. We do not want to discourage you from seeking grants, though, you should be aware that most small businesses obtain their financing through more traditional means. (see below) Researching grants can be done on the internet and at the public library. Some websites you may wish to visit are ....  <a href="http://www.kansasgrants.org/">http://www.kansasgrants.org/</a>; <a href="http://www.kansascommerce.com">http://www.kansascommerce.com</a> ;  <a href="http://www.grants.gov">http://www.grants.gov</a>; <a href="http://www.cfda.gov/">http://www.cfda.gov/</a>; <a href="http://www.sba.gov">http://www.sba.gov</a>. You may also wish to contact the local economic development agencies to see if they have specific grants for the geographic area.</p>
<p><i>Where do most businesses get their funding?</i></p>	<p>The most common sources of capital for small businesses include (1) owner capital injection, (2) traditional bank loans secured by owner collateral, (3) "love money" – loans from friends or family, (4) partners, (5) SBA guaranteed loans, (6) Rural development loans, (7) "angel" investors, (8) venture capitalists, (9) credit cards, (10) home equity loans, and (11) industrial revenue bonds.</p>
<p><i>Do I need to get a business license?</i></p>	<p>You may or you may not, depending on the type of industry you are in and where your business is located. To find out this information, first contact the <b>First Stop Clearinghouse at 785-296-5298</b>, this is a state program from the Kansas Department of Commerce and Housing. They will provide you information on licensing and permit requirements for your industry. If you will have employees or will sell taxable items, you will need to register with the KS Department of Revenue. Their website (with all forms) is <a href="http://www.ksrevenue.org">http://www.ksrevenue.org</a> or by calling 1-877-526-7738. You should also contact your city and county offices (clerks office, zoning / planning) to ensure that you comply with city and county registration requirements. A listing of many of these offices is provided on the Small Business Resources Sheet.</p>
<p><i>Do I need to get insurance?</i></p>	<p>Probably. But the best thing to do is speak to your insurance agent. In many situations, even if your business is operated out of your home, homeowners insurance will not cover items used for a business (such as computers, equipment, etc). As well, your auto insurance may not cover using your personal vehicle for business purposes. Types of insurance small businesses usually consider include a general liability policy, protecting assets (autos, equipment, etc), product liability, health insurance, and workers compensation insurance. Developing a good relationship with an insurance agent is yet another key relationship you should develop as a resource for your business. For more information, you can visit the KS insurance commissioner's website at <a href="http://www.ksinsurance.org">http://www.ksinsurance.org</a>.</p>
<p><i>Do I need to get an employee ID number?</i></p>	<p>If you are a sole proprietorship and will not have employees, you can use your social security number as the business ID. If you will have employees, or have a legal structure other than a sole proprietorship, you will need to apply for an Federal Employer Identification number (FEIN) number. You can apply for this number by completing the <b>SS4 Form</b> from the IRS. This form can be downloaded from their website at <a href="http://www.sba.gov">http://www.sba.gov</a>. There is no charge to apply for this number.</p>
<p><i>How do I register my business name?</i></p>	<p>There are several ways. First, visit the Kansas Secretary of State's office website at <a href="http://www.kssos.org">http://www.kssos.org</a>. By registering your business with the state, this will register your name. You can also apply for a state trademark for your business name (or a product or service you wish to protect). The cost for trademark registration with the state is \$25. To register a trademark at the Federal level, visit the US Patent and Trademark Office at <a href="http://www.uspto.gov">http://www.uspto.gov</a>. The charge for federal trademark registration is \$335 per class.</p>
<p><i>What is the difference between legal structures?</i></p>	<p>A great resource on business structure is the Kansas Department of Commerce's book on Steps to Success: Starting a Business In Kansas. This publication can be downloaded at <a href="http://kdoch.state.ks.us/KDOCHdocs/BD/2001_Steps_To_Success.pdf">http://kdoch.state.ks.us/KDOCHdocs/BD/2001_Steps_To_Success.pdf</a>.  <i>Continues on next page.</i></p>

<p><i>What is the difference between legal structures? (cont.)</i></p>	<p>But here is a very quick overview. <b>Sole Proprietorship</b> is the easiest to form. All you need is your social security number and you are in business. So the positive is that they are easy and inexpensive to form. The downside is that you and your business are the same legal entity, thus all of your personal assets are subject to any liabilities created by your business (such as a lawsuit). A <b>Partnership</b> is similar to a sole proprietorship in that they are easy to set up and have unlimited personal liability, however, they are used when 2 or more people are involved in the business. A WRITTEN partnership agreement (contract) should be put in place. A <b>Sub-chapter S Corporation</b> is an option that brings in some extra legal protection. In a Sub-S, the company and the individual are separate legal entities, so personal assets are typically protected from business liabilities. The downside is that there is a bit more involved with setting up and maintaining a corporation. If you have a lawyer or accountant assist you with setting up the corporation (which is usually a very good idea), there will be fees associated. As well, there is a paperwork burden both in setting up and maintaining a corporation. A <b>Limited Liability Company</b> is very similar to a Sub-S corporation in that it establishes a separate legal entity, but also has a paperwork / cost associated. In general if you have a concern about being sued (employees, vendors, customers, general public, etc) or you have personal assets you wish to keep separate from your business, you should look into either a LLC or a Sub-S Corp. It is often a very good idea to speak with your attorney or accountant regarding the appropriate legal structure for your business.</p>
<p><i>Do I need an attorney? What will they help me with?</i></p>	<p>It is a good idea to have a lawyer as a member of your business support team. You never know when you may need legal advice or assistance, so having an established relationship can be a big help. There are many ways that lawyers help small businesses, but some include choosing and establishing a legal structure, contract writing and review, human resources issues, patents and trademarks, taxes, and buying or selling a business. The best way to find an attorney is to ask others that you know in business who they use and then conduct several interviews. You want to have an attorney that you can trust and feel you have a good personal connection with.</p>
<p><i>Do I need an accountant? What will they help me with?</i></p>	<p>The answer is very similar to that above with attorneys. A good accountant is an invaluable resource to a business owner. Accountants can assist with establishing a bookkeeping system, generating financial statements, tax planning and preparation, assistance with budgeting / financing, legal structure, and as a financial consultant in your business.</p>
<p><i>Where can I find FREE demographic / marketing research information?</i></p>	<p>There are a large number of resources for free marketing research information. In general, libraries and the internet are excellent resources. Chamber of Commerce also typically have information on a local economy. The KU-KSBDC also has many resources in their resource room. Specifically, here are some great resources for the small business owner:</p> <p><a href="http://www.ku.edu/pri">http://www.ku.edu/pri</a> - Demographic and Economic Info  <a href="http://www.smallbusinessplanguide.com/">http://www.smallbusinessplanguide.com/</a> - Links to many information resources  <a href="http://www.marketingsource.com/associations/">http://www.marketingsource.com/associations/</a> - A listing of industry associations  <a href="http://www.census.gov">http://www.census.gov</a> - US Census data  <a href="http://www.census.gov">http://www.census.gov</a> - US Census data  <a href="http://www.thomasregister.com">http://www.thomasregister.com</a> - Company information  <a href="http://www.ameristat.org/">http://www.ameristat.org/</a> - Information on the population  <a href="http://list.realestate.yahoo.com/re/neighborhood/main.html">http://list.realestate.yahoo.com/re/neighborhood/main.html</a> - Neighborhood profiles  <a href="http://www.cia.gov/cia/publications/factbook/index.html">http://www.cia.gov/cia/publications/factbook/index.html</a> - World Fact book  <a href="http://www.hoovers.com">http://www.hoovers.com</a> - Industry profiles  <a href="http://www.secinfo.com">http://www.secinfo.com</a> - Info on publicly traded companies / industries  <a href="http://www.freelunch.com">http://www.freelunch.com</a> - Links to many informational resources          Small Business Sourcebook (print) - Provides valuable information by industry          Sourcebook of Zip code Demographics (print) - Demographic info by zip code</p>
<p><i>Where can I get small business information in Spanish?</i></p>	<p>Both the SBA and the IRS have great websites that feature small business information in Spanish. These websites are <a href="http://www.sba.gov">http://www.sba.gov</a> and <a href="http://www.irs.gov">http://www.irs.gov</a> respectively. The website <a href="http://www.state.co.us/gov_dir/obd/Negocio.htm">http://www.state.co.us/gov_dir/obd/Negocio.htm</a> also has a business startup guide in Spanish.</p>

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