

## Exhibitors Get on Board for Lockheed Martin/Chase Entrepreneur® Expo 2008

*Early-bird pricing available through November only!*

The Lockheed Martin and Chase Bank Entrepreneur® Expo 2007 was record-breaking with 329 vendors taking part in the event designed specifically for those who want to start, grow or expand their business. Each year the exhibit hall features a wide array of businesses including financial institutions, marketing companies, construction industry

Plans are well underway for yet another blockbuster event, set for Friday, February 8 at the Fort Worth Convention Center. This year's exhibit hall will be unlike any other offered in the past with an expanded focus that matches the 2008 Expo theme of Opening Doors for Business — the exhibit hall will be "zone central."



Representatives from 888 QuikRate Merchant Services were among the 300-plus exhibitors in 2007.

This amazing business networking mecca will feature various zones that will set a new standard in meeting the challenges faced by small business owners. If you want to do business with small businesses, this is the place your company should be. The various zones include:

**Business Development Zone** - support and advice from start-up to growth

**Construction Zone** - sponsored by DFW Movers and Erectors - construction industry related companies

**NEW! Opportunity Zone** - franchise and business ownership options

**NEW! Procurement Zone** - government agencies and prime contractors

**Sponsorship Zone** - A showcase of all *The Expo* sponsors

**Cleaning Zone** - janitorial sales, services and supplies

contractors and sub-contractors, franchisees, those from the janitorial industry, caterers and just about anyone else who wants to do business with small businesses.

*Entrepreneur® Expo* is designed to assist entrepreneurs power-up their business by providing information and interchange that are a must for success. It is the ideal one-stop event to meet potential customers and suppliers as well as receive tips on enhancing management skills, profitability, and other business processes from experts.



The Chase mascot made his first appearance at Expo 2007 in the exhibit hall.

*continued on page 4*

## Technical Help Supports Community Express

The U.S. Small Business Administration recognizes there are segments of the small business community that continue to have difficulty in accessing capital from traditional lending markets. This includes those newer, smaller businesses that need small-size loans and equity investments, accompanied by technical assistance. These targeted businesses are owned by minorities, women and veterans, who are under-represented in the number of overall businesses, as well as businesses located or locating in low and moderate income urban and rural areas.

Community Express is an SBA loan program designed to spur economic development and job creation by providing loans and technical assistance to these underserved groups and locales. The program makes it easier and faster for lenders

to provide small business loans of \$250,000 or less. Community Express includes a technical and management assistance component, which is designed to help increase the loan applicant's chance of success. Borrowers must receive both pre- and post-loan closing technical and management assistance from local nonprofit providers.

The loan is a seven-year term loan, with no prepayment penalty and monthly principal and interest payments. The interest rate is variable and there is a required bank packaging fee of \$475. Loan proceeds may be used for most business purposes such as:

- Start-up expenses
- Expansion
- Equipment purchases

## Technical Assistance Contacts:

- Fort Worth Business Assistance Center  
(817) 871-6025  
[www.fwbac.com](http://www.fwbac.com)
- Kenya R. Bryant  
Chase Bank, AVP Small Business Banking  
(817) 531-0936
- Mark C. Hare  
Chase Bank, SBA Loans  
(214) 904-3688
- U.S. Small Business Administration  
[www.sba.gov](http://www.sba.gov)

*continued on page 5*

# Calendar of Events for November 2007

## BUSINESS PLAN

**11/13 Business Plan I: Write the Vision**  
(2nd Tuesday monthly)  
5:30 p.m. – 9:00 p.m. FEE-\$35  
Special pricing! Take both Business Plan I and II for only \$50 for both – a \$20 savings!  
Sponsored by the Business Assistance Center  
Registration Required  
For Info: 817.871.6025

**11/17 SCORE Small Business Workshop**  
(3rd Saturday monthly)  
8:00 a.m. - 3:00 p.m. FEE-\$75 (includes lunch & materials)  
Registration Requested  
Sponsored by SCORE  
For Info: 817.871.6002

**11/27 Business Plan II: Put Your Money Where Your Vision Is**  
(4th Tuesday monthly)  
5:30 p.m. – 9:00 p.m. FEE-\$35  
Special pricing! Take both Business Plan I and II for only \$50 for both – a \$20 savings!  
Sponsored by the Business Assistance Center  
Registration Required  
For info: 817.871.6025

## CERTIFICATION

**11/8 Certification Class**  
(2nd Thursday monthly)  
5:30 p.m. – 7:00 p.m. FEE-\$10  
Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

## FINANCE

**11/6 SBA Financing**  
(1st Tuesday monthly)  
2:00 p.m. – 4:00 p.m. FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

**11/13 & 11/27 QuickBooksPro Parts I & II**  
(Part I on 2nd Tuesday)  
(Part II on 4th Tuesday)  
6:00 p.m. - 8:00 p.m. FEE-\$100 for both parts  
Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

**11/20 SBA Financing - Arlington**  
(3rd Tuesday monthly)  
2:00 p.m. - 4:00 p.m. FEE-\$26  
Arlington - UTA Campus 140 W. Mitchell  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817-871-6028

**11/27 Loans, Grants and Other Financing Options for Your Business**  
(4th Tuesday monthly)  
3:00 p.m. – 4:30 p.m. FEE-\$10  
Registration Required  
Sponsored by the Business Assistance Center  
For info: 817.871.6025

## INTELLECTUAL PROPERTY

**11/1 Intellectual Property Orientation**  
(1st Thursday monthly)  
10:00 a.m. - Noon FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

**11/15 Intellectual Property Orientation**  
(3rd Thursday monthly)  
10:00 a.m. - Noon FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

## LEGAL

**11/6 Free Legal Forum**  
(1st Tuesday monthly)  
6:00 p.m. – 7:30 p.m. FREE  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

## NETWORKING

**11/6 Tarrant County Business Breakfast**  
(1st Tuesday monthly)  
7:00 a.m. – 8:30 a.m. FEE-\$7  
Radisson South  
100 Alta Mesa Blvd.  
For Info: 817.871.6025

**Professional Power Team**  
(Every Tuesday)  
11:30 a.m. – 1:00 p.m. FEE \$15 includes lunch  
Blue Mesa, 1600 S. University Dr.  
For Info: 817.300.9445

**11/13 Women's Roundtable**  
(2nd Tuesday monthly)  
8:00 a.m.– 9:30 a.m. FEE-\$2  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

**11/15 Dallas Minority Business Breakfast**  
(3rd Thursday monthly)  
7:30 a.m. – 8:30 a.m. FREE  
2711 N Haskell, Dallas  
For Info: 214.767.8005

## PROCUREMENT

**11/6 Government Contracting**  
(1st Tuesday monthly)  
9:00 a.m. – 11:00 a.m. FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

**11/20 Government Contracting**  
(3rd Tuesday monthly)  
9:00 a.m. – 11:00 a.m. FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

## START-UP

**11/6 Step 1 Starting a Business**  
(1st Tuesday monthly)  
5:30 p.m. – 8:00 p.m. FREE  
Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

**11/8 Step 1 Starting a Business**  
(2nd Thursday monthly)  
11:00 a.m. - 1:30 p.m. FREE  
Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

**11/8 Small Business Mini-Course**  
(2nd Thursday monthly)  
5:30 p.m. – 7:30 p.m. FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

**11/10 Is Franchising Right for You?**  
(offered quarterly)  
10:00 a.m. – 12:00 p.m. FREE  
Sponsored by the Business Assistance Center  
Registration Required  
For info: 817.871.6025

**11/10 Step 1 Starting a Business**  
(2nd Saturday monthly)  
10:30 a.m.-1:00 p.m. FREE  
Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

**11/20 Step 1 Starting a Business**  
(3rd Tuesday monthly)  
5:30 p.m. – 8:00 p.m. FREE  
Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817.871.6025

**11/17 Sell on eBay the Right Way**  
(Offered once monthly)  
8:30 a.m.-5:30 p.m. FEE-\$55  
Prepayment and Registration Required  
Sponsored by the Business Assistance Center  
For Info: 817-871-6025

## TAXES

**11/7 Small Business Tax Workshop**  
(1st Wednesday monthly)  
9:00 a.m. – 1:00 p.m. FEE-\$26  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

**11/21 Small Business Tax Workshop**  
(3rd Wednesday monthly)  
9:00 a.m. – 1:00 p.m. FEE-\$26  
Sponsored by the TCC-SBDC  
Registration Required  
For Info: 817.871.6028

**11/17 Small Business Tax Workshop**  
(3rd Saturday monthly)  
9:00 a.m. – 1:00 p.m. FEE-\$26  
Center for Continuing Education & Workforce Development  
140 West Mitchell, Arlington  
Registration Required  
Sponsored by TCC-SBDC  
For Info: 817.871.6028

Unless otherwise noted, all workshops are held at the Fort Worth Business Assistance Center, 1150 South Freeway (I-35W & Rosedale).

Online registration is available for FW BAC sponsored classes at [www.fwbac.com](http://www.fwbac.com).

NOVEMBER 2007

## PARTNERS

Alliance Lending Corporation  
817-871-6444 • [www.alliancecdc.com](http://www.alliancecdc.com)

Cross Timbers Procurement Center  
817-272-5905 • <http://arri.uta.edu/crosstimbers/>

Fort Worth Business Assistance Center  
817-871-6025 • [www.fwbac.com](http://www.fwbac.com)

Fort Worth International Center  
817-392-2666 • [www.fwic.org](http://www.fwic.org)

Fort Worth Metropolitan Black Chamber of Commerce  
817-871-6538 • [www.fwmbcc.org](http://www.fwmbcc.org)

Manufacturers Association of North Texas  
817-994-5295 • [www.mant.us](http://www.mant.us)

SCORE: Counselors to America's Small Business  
817-871-6002 • [www.scorefortworth.org](http://www.scorefortworth.org)

Small Business Administration  
817-684-5500 • [www.sba.gov](http://www.sba.gov)

Small Contractor Development Program  
817-336-3866 • [www.scdp.com](http://www.scdp.com)

Southeast Fort Worth Inc.  
817-871-6542

TCC-Small Business Development Center  
817-871-6028 • [www.tccd.edu](http://www.tccd.edu)

TECH Fort Worth  
817-339-8968 • [www.techfortworth.org](http://www.techfortworth.org)

Texas Manufacturing Assistance Center  
817-272-5922 • [www.tmac.org](http://www.tmac.org)

Wm. Mann Jr. Community Development Corporation  
817-871-6267 • [www.wmcdc.com](http://www.wmcdc.com)

### Published By:

Fort Worth Business Assistance Center  
City of Fort Worth, Economic and  
Community Development Department

### Circulation:

27,500

### Contact Information:

817-871-6025 • [www.fwbac.com](http://www.fwbac.com)

### Designed By:

Clear Message Communications  
[www.clear-message.com](http://www.clear-message.com)

## Boost Your Marketing Plan

Get recognized by applying for small business awards

This two-part "lunch and learn" series gives an overarching view of awards to create a foundation for understanding how awards might fit into your overall marketing plan. Points to be discussed will include:

- Overview of awards — both strategic and operational
- Current award opportunities offered by the BAC
- The tactical approach to applying for an award

The second part of the series will address specifics on how to incorporate an award into your marketing plan.

November 8  
and  
November 15

11:30 a.m. to 1 p.m.

\$35  
includes boxed lunch  
(pre-registration  
required)



TECH Fort Worth  
Business Assistance Center

To Register: 817.871.6025  
[www.fwbac.com](http://www.fwbac.com)

## Learn How To Sell on eBay The Right Way!

FOR ONLY  
\$55

### LEARN HOW TO:

- Open A Seller Account
- Create & Monitor Listings
- Improve Existing Listings
- Set Pricing
- Open & Use PayPal
- Complete Transactions

Learn From An Education Specialist Trained By eBay About  
"THE BASICS OF SELLING ON EBAY"

Saturday, November 17, 2007

8:30 a.m.-5p.m.

To Register:  
Call 817-871-6025



## Is Franchising Right for You?

This free workshop will detail the pros and cons of franchising. Learn the five-step method to find the right franchise business. Industry expert Anne Barr of Franchise Network will be conducting the workshop.

- Feed your entrepreneurial dreams
- Quench your thirst for financial independence
- Various franchise concepts will be explored
- Learn about the best opportunities that are expanding into Texas

Saturday,  
November 10, 2007

10 a.m. to 12 p.m.

FREE  
(Preregistration  
is required)



Fort Worth  
Business Assistance Center

To Register: 817.871.6025  
[www.fwbac.com](http://www.fwbac.com)

# Exhibitors Get on Board for Lockheed Martin/Chase Entrepreneur® Expo 2008

continued from page 1

**Health Zone** - screenings, insurance and prevention

**Pro Zone** - professionals, entrepreneurs and services

**Retail Zone** - entrepreneurs showcasing and selling products

**NEW! Technology Zone** - cyber café sponsored by The Technology Team and all things technical

Exhibitor space is currently available and the early-bird discount pricing runs through November 30. Sign-up this month and save up to 20 percent!

While the event itself is only one day, exhibitors enjoy a six-month virtual trade show online with direct links to their sites from the *Expo* web site. In addition, exhibitors are able to attend any of the *Expo* seminars held throughout the day. They are also featured in the on-site program, and receive two luncheon tickets and VIP Guest Passes to distribute to their customers. Custom-designed seminars will be offered exclusively for exhibitors on Thursday afternoon. These seminars are not open to the general public.

Register online and download the contract at [www.TheExpo.org](http://www.TheExpo.org) or call the Exhibitor Hotline at 817-348-8397.

## TCC's Small Business Development Center Celebrates 20th Anniversary

Tarrant County College Small Business Development Center, one of the partnering organizations at the BAC campus, celebrated its 20th anniversary in late September. The festivities featured two dynamic specialty workshops and a reception honoring a few select clients and community partners. "Twenty years is a significant milestone, but the real cause for celebration is the continued success that our clients have achieved," commented David Edmonds, Director. With that philosophy in mind, TCC SBDC honored the following clients for excellence in business planning: American Metal Services, Brodnicki Public Relations, CM IT Services, Dale Berkebile Design, EduCorp Training and Consulting, E Photography Studios, G&V Insurance, Martin & Co. Printers, Morning Associates, New World Industries, Inc., OurFortWorth.com, Preferred Machine Tools, Santana's Promotions, Technology Team, Teresa's Treasures, The Artful Hand, The Little Teapot Daycare, Tin Man Enterprises and Wise Business Services. The Fort Worth Chamber of Commerce was also honored for the many ways they have partnered with TCC SBDC over the past two decades.

The two specialty workshops that preceded the reception helped attendees focus on their marketing or procurement strategies. During *The Secrets of E-Marketing*, Constant Contact director Julie Niehoff explained how to create an effective e-marketing strategy and build a distribution list for maximum impact. *How To Do Business with Tarrant County College* featured purchasing manager Lisa Walling and construction project consultant Marvin Daniels discussing the college's needs, bid process and certification requirements.

Congratulations, TCC SBDC! Here's to another 20 years.



Representatives from LANtek Communications were recognized for their award in the subcontractor category during the DFW International Airport Diversity Awards.



Representatives from ERMV IV, LLP were recognized for their award in the prime construction category at the DFW International Airport Diversity Awards.

### THE REFERRAL RESOURCE GUIDE

This guide includes the finest quality resources available in the FW area. We advertise these various businesses through a pre-screening process consumers can depend on and trust. We are committed to excellence. If you would be interested in a free copy or advertising, please contact me, Brenda Meyer at:



Connections Publishing Company  
817-247-6401  
P.O. Box 151214, Fort Worth, TX 76108  
[brenda@connectionspubco.com](mailto:brenda@connectionspubco.com)  
[www.connectionspubco.com](http://www.connectionspubco.com)

cpc

connections publishing company

# Community Express Loans

continued from page 1

- Working capital requirements
- Inventory needs
- Real estate acquisitions (owner-occupied only)
- Purchase business

Credit scoring is done with a credit matrix, which includes a credit report, industry code, average monthly sales, length of time in business and total liquid assets, which cannot be more than \$100,000. The FICO personal credit score alone does not disqualify the application. Applicants may be denied if they have a default on their student loan, owe back payroll taxes, are delinquent on their child support payments, or are not current on all revolving credit accounts.

Where will you find the technical and management assistance you need to pursue a loan under the SBA Community Express program? The answer can be found at the Fort Worth Business Assistance Center — the “one-stop-shop” for all your business related questions. The BAC offers a staff of trained professionals with experience in business planning and organization, accounting, finance, manufacturing, operations, market development and computer technologies. One-on-one confidential business counseling is at the heart of the BAC. A number of BAC partners provide free counseling services on a wide array of business topics including research and writing your business plan, preparing financial projections, marketing, cash flow and small business loans.

*Step 1-Starting a Business* is a free BAC workshop that is offered five times each month. If you're just starting your business or *thinking* about starting a business, this is a “must attend” workshop. Topics include:

- The importance of choosing the name of your business
- Your business checking account
- Choosing your business structure
- The importance of a business plan
- Getting the financing you need to get rolling
- Business insurance

Chase Bank is a corporate partner with the BAC and a major sponsor of the annual Entrepreneur® Expo. Through its small business banking division, Chase offers a broad variety of loans and products to serve and support the small business community of North Texas. The Chase small business staff works closely with clients to help them navigate their way through the loan application process. Chase is very active in the SBA Community Express loan program.

One of the most important aspects of starting a small business is developing partnerships. Both the BAC and Chase Bank are available to aid in your quest.

## Finding the Right Fit Requires Research

By Marilyn King, Alcon



Marilyn King

One key component of networking and making inquiries to large businesses is to **DO YOUR HOMEWORK!** Your research should give you information about what the company actually does, if it is a manufacturer and what products it produces, what are its locations and in what industry? You should also learn who the corporate officers are and where the company headquarters is located. Learn about current company news, recent product launches, the best selling product, if the stock is publicly traded and the price of the stock, and which companies form its competition.

Once you have this information, you can determine if there is a fit with the product or service you provide. Address this in your presentation to procurement professionals. Demonstrate that you have conducted research through familiarity with the company in your presentation.

If the conversation suggests that there is a possible fit, ask for a face-to-face meeting with key decision makers to further discuss your product or service. You might invite them to coffee, lunch or to meet you at an upcoming networking event, trade show or any activity where introductions are appropriate.

Inquire about their small business mentoring opportunities, sponsorships to trade shows, trade fairs and educational events. See if you can be considered for one of these mentoring or sponsorship opportunities.

Inquire about upcoming bid opportunities, their needs and whether they are being met. Highlight what you can do better than the incumbent and ask for consideration in any future opportunities.

Be patient, business is not awarded quickly. Know that contracts are typically awarded for one-, three- or five-year periods, so ask about the length of the current contract and when it expires. Again, be patient, and follow up within six months to see how things are going.

If your research indicates there is clearly no fit with this company, then don't waste time trying to get nectar from the peach, when the peach is not within your reach.

## American Partners with North Texas Business Passengers

American Airlines is proud to serve as the favored airline among women business

**CorporateAAccess.com™**

owners in North Texas. We know that, as an owner, you are always looking for ways to save time and money while getting the recognition you deserve, which is why American is pleased to be able to offer our valued customers a way to do just that and more – all for free! American Airlines' CorporateAAccess.com booking portal is leading the way in providing practical, cost-efficient solutions for managing corporate travel for businesswomen.

CorporateAAccess.com was designed with our corporate travelers in mind, creating an easy-to use online booking tool that brings all of the best features of business travel planning together on one site. CorporateAAccess.com allows users to search for and book with all top air travel, car and hotel providers, but rewards American Airlines customers by eliminating transaction fees for flights booked on American.

CorporateAAccess.com also offers tools that allow business owners to travel smarter. The website gives users a suite of travel management tools to help companies of any size control their travel-related costs by setting limits for employees and offering monthly expense reporting. When plans change, CorporateAAccess.com offers worldwide 24/7 customer service, or the ability to change and cancel bookings online according to your convenience.

The best part is that CorporateAAccess.com registration comes with enrollment in the BusinessExtra program, so your business earns rewards on all of your American Airlines travel. Visit [www.CorporateAAccess.com](http://www.CorporateAAccess.com) for more details and company registration.

# Business Awards Open Doors For Growing Companies

Entrepreneurs are always on the look out for ways to open new doors for business opportunities. The right business award can provide an organization and its leader with the key they need to get recognized in a crowded marketplace.

"Winning significantly added to our name recognition," said two-time *Entrepreneur*® Expo business award winner Sherry Green, president of Fort Worth-based Technology Team. "We received great marketing exposure by first being selected a finalist and then winner. I know that being named 'winner' enhanced our reputation in the business community."

The *Entrepreneur*® Expo presents both finalists and winners of its small business awards during the highly anticipated luncheon. But walking through the door to greater recognition and marketing exposure only happens to those who step up to the threshold in the first place to apply. Here's a look at this year's *Entrepreneur*® Expo business award opportunities.

**The Clear Channel Outdoor Excellence in Business Award** recognizes and rewards the success of an experienced small business owner. To qualify, an entrepreneur must have been in business for more than five years and have their business headquarters in the D/FW Metroplex.

The winner will receive an award package valued at more than \$25,000 – which includes Clear Channel Outdoor billboard advertising, a trophy presented at

*Entrepreneur*® Expo 2008, an article in the BAC News newsletter, featured coverage in post-Expo press releases and a plaque at the Fort Worth Business Assistance Center.

**The Star-Telegram Small Business Award** recognizes a *Project New* graduate who is in the process of becoming a successful business owner and understands the vital role that a marketing plan makes in a company's success. To qualify, the *Project New* graduate must have been in business for no more than four years.

The winner will receive an award package valued at over \$10,000, including a media consultation with the *Star-Telegram* sales development department, a *Star-Telegram* advertising campaign, the award presentation by *Star-Telegram* during the Expo, article in BAC News newsletter, a *Star-Telegram* Spotlight feature and a plaque at the Fort Worth Business Assistance Center.

Applying for a business award just makes good sense for a growing company. Award-winning companies earn valuable marketing exposure, third-party validation and market leadership. For example, see the article in this newsletter about companies honored by Tarrant County College SBDC — five of those companies are former Expo award winners. What are you waiting for? The applications with full requirements are available online at [www.entrepreneurexpo.org](http://www.entrepreneurexpo.org). The deadline for application is 5 p.m. Friday, Dec. 7, 2007. Finalists will be notified by Dec. 31, 2007.

## Awards Seminars

**What:** This "lunch and learn" series of workshops will provide an overarching view of awards and how they can help market your business

**Dates:** November 8th and November 15th  
11:30 a.m. to 1 p.m. at TECHFort Worth

**Cost:** \$35.00 includes boxed lunch

**To Register:** 817-871-6025 or [www.fwbac.com](http://www.fwbac.com)

This year's Expo is set for Friday, Feb. 8, 2008, at the Fort Worth Convention Center and is one of the largest events for small business owners in the Metroplex. In 2007, *The Expo* included a sold-out exhibit hall with 329 exhibitors and more than 2,500 attendees.

Host of The Expo is the City of Fort Worth Business Assistance Center (BAC). Its mission is to support the success of small, women and minority business owners as they start or expand their business. The BAC offers services such as one-on-one counseling, training, networking opportunities and technical assistance. For additional information on workshops and counseling opportunities visit [www.fwbac.com](http://www.fwbac.com) or call 1-817-871-6025.

## Special Workshops Make Web Design Easy

Tarrant County College's Small Business Development Center will be offering two more editions of its special topics workshops series covering Web site design in November and December. Laurie Smat, president of Smat Consulting Inc., will be conducting the Web Site Design Made Easy workshops.

A professional Web presence is a must for any business. Smat notes, "I want small business owners to feel they have enough knowledge to make smart decisions when it comes to creating a Web site. The business I am in is very competitive and the options and offerings can become overwhelming."

Class participants will receive a step-by-step checklist for building a Web site independently, with help from a professional Web site design company or a combination of both. Topics will be presented in an easy to follow format and will include:

- A brief overview of terms and HTML programming
- What it takes to create a professional Web site

- The cost of getting your site up and running
- Setting and planning objectives for your site
- What to consider when naming your site
- Creating a search engine friendly site
- Identifying areas of your Web design that need improvement

Smat will explain what should be on a home page and how to create a home page that search engines will like. She'll also talk briefly about what is "popular" and what is "ancient" on the Web.

The workshops will be offered in the TCC SBDC conference room at 1150 South Freeway, Suite 229, in Fort Worth on November 13 and December 11 from 9 to 11 a.m. Call (817) 871-6028 to register.



Sherry Darden

## SHOULD I INCORPORATE? The Entrepreneurs' 'Get Ready Guide' before Loan Shopping

If you own your own business or are thinking of starting a new business, you may have asked yourself, should I incorporate? That greatly depends upon your personal circumstances, and what your plans are for your business.

There are a limited numbers of entities to choose from for an endless number of business ventures, so you will need to weigh the pros and cons of each to see which one works best for your business. It is strongly suggested that you speak with legal or tax counsel to help you make a sound decision.

Begin by asking, "Why do I want to incorporate?" Most incorporate to create a line of protection between the owner(s) personal assets and the business, thus avoiding personal liability. The second most popular is for tax savings. By adding an LLC or Inc after your company name creates some credibility and legitimacy to your business. Know that no business entity will shield you from negligent activity, nor personally guaranteed debt.

Below are key points to be aware of to help you consider the pros and cons of each business formation:

### Sole Proprietorship

- Only one owner
- Easy to start and discontinue
- Income is only taxed once
- Business income/loss is reported on owner's personal tax return; subject to SE (self employment) tax
- Unlimited liability -- no distinction between the individual and the business
- Cannot be an employee of your own business
- Pay higher taxes because you pay employer and employee portions of tax liability.
- The business cannot be transferred or let to family members.
- Cost is minimal

### Partnership

- Simple to organize
- Each partner (2 or more persons) has a personal interest in the business.
- Greater financial strength (than sole proprietorship)
- Must have an Employer Identification Number (EIN)
- Partnership must be in writing.
- One partner can legally bind the partnership (and the other partner)
- Partnership has divided authority

- Business income/loss is taxed on the partners' personal returns. Subject to SE tax
- Cost is minimal

### Limited Liability Corporation

- Separate legal entity formed by filing articles of organization with your state
- Not a federal tax entity-- generally treated as a sole-proprietor or partnership by IRS.
- Business income/loss is taxed on each member's (owners') personal returns.
- Could be subject to SE tax. You can choose to be taxed as a sole proprietorship/partnership. You can choose to be taxed as a corporation and not be subject to SE tax.
- Limited personal liability for members
- Must have an Employer Identification Number (EIN)
- Ownership can be transferred to another, but must be determined at the point of creation
- State filing fees are approximately \$300

### Corporation (C Corp)

- Separate legal entity that pays its own tax
- Limited liability
- When income is distributed as dividends, it is taxed again when dividends are distributed.
- Can easily be changed to S-Corporation
- Subject to many state and federal controls and requires regular and sometime time consuming paperwork
- The stockholders have limited liability
- Ownership can be transferred easily
- EIN is required
- State filing fees are approximately \$300

### S Corporation (Sub Chapter S)

- Operates like a corporation, but
- S Corporation pays no tax on income -- taxed on the shareholders' (each owner's personal tax return
- S Corp must be requested from the IRS by filing Form 2553
- Must have an Employer Identification Number (EIN)
- Not subject to SE tax
- Ownership can be transferred
- Limited personal liability with no double taxation
- State filing fees are approximately \$300

Make sure that you investigate each thoroughly. Know before you incorporate!

*Sherry Darden is a small business counselor at the Fort Worth Business Assistance Center and instructs the Cash Flow and Business Plan workshops. She is the owner of Hundredfold Return, Inc., a small business consulting firm that specializes in business plans, tax preparation and small business training. You can email her at [sherry@hundredfoldreturn.com](mailto:sherry@hundredfoldreturn.com)*

**FORT WORTH**  
Business Assistance Center

*You're invited...*

## Lender's Reception

For those lenders who serve Fort Worth businesses, we invite you to attend the *Lender's Reception* which will provide you an opportunity to highlight your services for small, start-up and growing businesses to the partners of the Fort Worth Businesses Assistance Center.

**Wednesday, November 14, 2007 \* 3:30 p.m.**  
Fort Worth Business Assistance Center  
1150 South Freeway (at Rosedale)

**RSVP** to Crystal Marrow, [cmarrow@fwbac.com](mailto:cmarrow@fwbac.com)

**Tarrant County**  
**Business Breakfast**  
**November 6, 2007**  
(First Tuesday of Each Month)  
7:00 - 8:30 a.m.

**THE Place to Network in Tarrant County**

**Radisson Hotel South**  
100 Alta Mesa Blvd. — Fort Worth, TX 76134 — 817.293.3088

**No Reservations Needed!**  
**FREE in November**  
courtesy of:

Prudential-Diversity Strategy  
Burleson Chamber of Commerce  
Best Price Boxes; ½ Price Moving Boxes  
Search Capitol: Internet Marketing Agency  
Head To Toes Therapeutic Massage & Spa Parties  
Radisson Hotel South

Visit [www.tcbusinessbreakfast.org](http://www.tcbusinessbreakfast.org) or call 817-871-6025 for information

# BAC*News*

FORT WORTH BUSINESS ASSISTANCE CENTER

# Unlock Opportunities!

What's behind  
door #3?



To find out, log on to  
[www.TheExpo.org](http://www.TheExpo.org)

Fort Worth Business Assistance Center  
1150 South Freeway Ste 106  
Fort Worth, TX 76104

PRSR STANDARD  
U.S. Postage  
Paid  
Internal Revenue  
Service