

Nevada Small Business Development Center

The Business Assistance Network

STARTING A SMALL BUSINESS IN NEVADA



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Dear Existing and Future Business Owners,

We are pleased to publish "Starting a Small Business in Nevada", a guide to starting and growing your business. This publication will assist you with city, county, state and federal business legality issues. You will also find helpful information on general business topics.

This guide is published by Nevada State Bank and the Nevada Small Business Development Center, which is a partnership between the University of Nevada's College of Business Administration and the Small Business Administration.

Together, we want to help you and your business succeed. Please feel free to contact any of our offices listed throughout this publication for a more detailed discussion about your business question, or to schedule an appointment with a counselor.

Nevada is a great place to do business. We look forward to your success!

Best regards,



A handwritten signature in black ink, appearing to read "Bill Martin".

William E. Martin
Chairman, President and CEO
Nevada State Bank



A handwritten signature in black ink, appearing to read "John E. Scott II".

John E. Scott II
District Director
U.S. Small Business Administration



A handwritten signature in black ink, appearing to read "Sam Males".

Sam Males
State Director
Nevada Small Business
Development Center



Don't forget to
check out
www.nxlevel.org

**IF YOU NEED TO WRITE A BUSINESS PLAN, OR WANT TO EXPAND OR START
YOUR BUSINESS...THEN YOU MAY WANT TO CHECK OUT NxLEVEL™**

The Nevada Small Business Development Center (NSBDC) adopted the NxLevel™ Entrepreneurship program as its cornerstone training program based on the need and success of this course, not only locally, but nationally. NxLevel™ is currently taught in 48 states.

NxLevel™ for Entrepreneurs is a 12 topic course running over 13 weeks (42-hours) designed for entrepreneurs who want to expand an existing business and need the skills to make it grow. Participants develop a comprehensive business plan during the course to act as the road map for future growth. People starting a business are encouraged to take the course as well!

In addition to the business plan and entrepreneurial course outline, NxLevel provides a unique networking opportunity over the thirteen weeks. Participants in this course share ideas, best and worst practices, and become advisors to each other. The confidential, safe atmosphere allows a true bonding among business owners.

Guest speakers are brought in each week to share expertise in a particular area of business operations, and the Q & A time is invaluable.

COURSE OUTLINE

- ✓ Introduction, Overview & Entrepreneurship
- ✓ Planning & Research: Entrepreneurial Essentials
- ✓ Organizational Matters: Management & Legal Structure
- ✓ Marketing-"Behind the Scenes": Analysis & Understanding
- ✓ Marketing-"On Stage": Strategies, Tactics & Implementation
- ✓ Financial Overview: Books, Records & Controls
- ✓ Managing Your Money: Financial Planning, Budgets & Assumptions
- ✓ Managing Your Money: Developing & Using Cash Flow Projections
- ✓ Understanding & Using Your Financial Statements
- ✓ Financing Your Business: Alternative Sources of Money
- ✓ The Deal Making Process: Negotiating in the Real World
- ✓ Your Business Future: Managing Growth & Plan Completion

**Questions about
NxLevel™? Do you
want to find out where
and when NxLevel™ is
offered throughout
Nevada? Contact
Kathy Carrico,
NxLevel™ State
Administrator at (775)
784-6879 or
kcc@unr.nevada.edu**

Get Business Advice Face-To-Face

SCORE

Service Corps of Retired Executives Association Counselors to America's Small Business

SCORE is a non-profit association of volunteer business counselors dedicated to entrepreneurial education and the formation, growth and success of small business nationwide. Working and retired executives and business owners donate time and expertise as volunteers. SCORE is a resource partner with the Small Business Administration (SBA) and the Small Business Development Centers (SBDC).

- ◆ We provide free confidential one-on-one business consultation.
- ◆ After attending a SCORE orientation workshop, we can match you with a business professional who meets your specific needs.
- ◆ We can travel to your place of business for an on-site evaluation.
- ◆ We can team you with several SCORE counselors to provide specialized assistance in a number of business areas.
- ◆ We offer seminars and workshops on *Small Business Fundamentals* and other appropriate topics for a modest fee.
- ◆ We can provide mentoring services over a number of years with long-term business emphasis.
- ◆ We provide online resource and counseling services at www.score.org

SCORE has Nevada chapter offices in Las Vegas and Reno

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GUIDE TO STARTING A SMALL BUSINESS IN NEVADA

Nevada Small Business
Development Center

The Business Assistance Network



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The Nevada Small Business Development Center (NSBDC) is a statewide resource for business assistance, providing a unique array of services, expertise and training in all areas including starting, growing, and developing a business. The NSBDC also offers information and guidance in understanding and complying with environmental and safety regulations. In addition, the NSBDC provides useful information and analyses of the economy, environment and demographic data to help businesses, government and other organizations promote economic growth in their communities.

NSBDC programs include services such as:

- Business and entrepreneurial counseling and training.
- Free, confidential, third-party safety and environment compliance assistance;
- Classes for Entrepreneurs in business education;
- Free and low cost professional management training;
- Assistance for Disadvantaged Business Enterprises (DBEs) / contract procurement;
- Geographic information services – statewide demographic and economic analyses;
- Population estimates and forecasts;
- Applied research, economic impact studies, and needs assessments;
- Technology assistance; and
- Energy conservation education for businesses

The Nevada Small Business Development Center's counseling programs are available free of charge from offices throughout the state; locations are highlighted on the back cover of this publication. Counseling services available through the NSBDC include market research, accounting and record keeping, new business start up, capital acquisition, international trade, technology development assistance, geographic information services and business environmental assistance. In addition to the professional staff of the NSBDC, the program utilizes the expertise of University faculty, the Services Corps of Retired Executives (SCORE), and private sector consultants.

The NSBDC offers a variety of educational training workshops and seminars designed specifically for small businesses.

The Nevada Small Business Development Center also contains the Bureau of Business and Economic Research, the official research unit of the University of Nevada, Reno, College of Business Administration. The Bureau provides a broad array of funded research projects and consulting for local, state and national businesses and governmental communities.

The NSBDC is firmly committed to working with business and governmental groups to improve the potential for business development in Nevada. For further information on the NSBDC and the services that we provide, please contact any of the offices listed on the back cover of this publication.

This publication possible through work supported by the U.S. Small Business Administration und Cooperative Agreement 4-603001-Z-0029-20.

Table of Contents

Introduction	1
Business Counseling Services of the Nevada Small Business Development Center	2
Section I: The Overview	3
Do You Think You Want to Start a Small Business?	3
Still Want to Start a Small Business?	4
Section II: Developing a Business Plan	5
The Reasons for a Business Plan	5
Outline of a Business Plan	6
Sample Business Plan Outline	7
I. Executive Summary	7
II. The Company	8
III. Objectives	8
IV. Management and Personnel	9
V. Market Analysis—Customers	9
VI. Competition	10
VII. Marketing Strategy	10
VIII. Pricing and Profitability	11
IX. Operations	11
X. Financial Statements	11
Sources and Uses	12
Twelve Month Projected Income Statement Proforma	12
Three-Year Projected Income Statement Proforma	13
Projected Cash Flow Statement	13
Balance Sheet	14
Financial Statement Examples	15
Section III: Financing Your Business	19
U. S. Small Business Administration: SBA Guaranteed Loans	20
Section IV: Legal Matters, Filings and Forms	22
Choosing Your Legal Entity	22
Necessary Forms and Filings	24
Other Considerations	27
Copyrights, Patents and Trademarks	28
Choosing an Accounting Method	28
Protection from Loss	28
Section V: Small Business Resources	29
Federal/State/County Checklists	30
Business Licensing and Start-Up Considerations (other counties, towns and cities)	37
Web Sites of Interest for Small Businesses	39
List of NSBDC Publications	40

Introduction

A Guide to Starting a Small Business in Nevada is a helpful tool for anyone new to business or new to Nevada.

The **Guide** has the following sections:

Overview - summarizes some key issues you should consider before establishing a business venture.

Developing a Business Plan - outlines and discusses the basic needs of every business using a step-by-step recommendation list of a detailed formal business plan.

Financing Your Business - deals with the most common source for small business financing -- loans through commercial banks guaranteed by the U. S. Small Business Administration (SBA).

Legal Matters, Filings and Forms - provides information for the forms and filings required by local, state and federal agencies.

Small Business Resources - contains phone numbers for the local, state and federal agencies that prospective small business owners need to contact before they can legally open their business.

Websites for Small Business Information is a list of helpful websites that can compliment or substitute this booklet.

List of Nevada Small Business Development Publications is a list of helpful books/pamphlets/articles that cover an array of small business issues.

This guide makes every attempt at completeness and accuracy. However, as time passes conditions may change affecting regulations, telephone numbers, addresses and fees.

Business Counseling Services of The Nevada Small Business Development Center (NSBDC)

During the process of starting a new business, the NSBDC can help you in several ways:

- We provide business counseling to small business owners throughout the state.
- We supply information on how to start, run and expand a small business.
- We offer seminars/classes and meetings on specialized topics.
- For environmental concerns we are the only free, confidential and non-regulatory source of information.
- We refer you to the right contact for matters with which we are not able to assist you.
- We provide information and assistance so that you can develop and write a business plan.
- We guide you on how to apply for business loans, and can help you improve and organize your loan application packet.

(We strongly recommend all individuals contemplating starting a business consult with an accountant and attorney for accounting and business structure issues.)

Nevada Small Business Development Center locations are

Carson City
Carson Valley
Elko
Ely
Fallon
Gardnerville
Hawthorne
Henderson
Incline Village
Las Vegas
North Las Vegas
Pahrump
Reno
Winnemucca

Specific office locations and telephone numbers appear on the back cover of this guide.

SECTION I:

Overview

This section addresses some key issues that should be considered before starting a business.

Do You Think You Want To Start a Small Business?

Many people want to start a business for all the wrong reasons and usually without the proper research and planning. Many of them fail. Small business owners work longer and harder than they ever did as employees of another business. You have a realistic venture if:

- a need or demand for your service or product exists;
- the competition is not too numerous;
- you can afford to go into business (capital and potential loss);
- you have an ongoing source of supplemental income (e.g. working spouse);
- you have a passion for what you want to do; AND
- you are willing to spend 15-hour days at work.

Think of the benefits that employed people receive. You will now need to pay for them for yourself and your employees. Health insurance? Retirement? Paid vacations? Sick leave?

Don't oversell yourself or your family or friends. Seek out criticism. This is the art of the entrepreneur -- to take *calculated* risks only. It requires a mix of optimism and realism.

Listen carefully to the opinions of others. Ask questions everywhere.

Preparations may bore you, but lack of them is the largest cause of business failure. Think of preparation as the most important phase in running a business.

A business plan is necessary, but is not necessarily lengthy. Length depends on the size of the loan and/or the nature of the business. Some are 100 pages long, but the average is more like 10 to 30 pages. Don't let yourself be overwhelmed by the task.

If your venture requires financing, don't give up easily. One lender may turn you down, but another may fund the same business venture.

Owning and operating a business is an ongoing learning process - do not be afraid to ask for help.

Still Want to Start a Small Business?

- Talk to several experienced people in the same general business area.
- Talk it over with your family: the hours, the risk, and the financial issues.
- Talk to an NSBDC counselor about reference and resource materials, sample business plans, funding sources if necessary, etc.

Once you have made the decision to proceed:

- Draft a Business Plan.
- Make an appointment with an NSBDC counselor for help in reviewing the business plan and obtaining loan information if financing will be required.
- Complete the business plan--talk to your NSBDC counselor about any questions you have.
- If financing is required, take the business plan to the lender of your choice.
- Once your plan is complete (and you have a loan commitment if needed) start on the details which turn the business into a reality--obtain licenses, sign lease, hire employees, etc.

SECTION II:

Developing A Business Plan

Many businesses do not succeed. Some studies suggest that up to 80% of small businesses fail within the first five years of operation.

Why?

Absence of management skills and business planning—that’s what most small-businesspeople, bankers, and consultants say. Most businesses that fail lack a formal, written plan to help guide them through their initial years. Without such a plan, management can not fully utilize their skills.

That’s why the process of developing a business plan is crucial. It shows everyone that you have the skills, have done the planning, and can stay on track to success.

Nobody “wants” to do a business plan. It’s hard work. It’s time-consuming. You have to collect a lot of information. You have to think hard. But you can *learn* how to do it, and you will be fully prepared for this venture, and your business can therefore *succeed*. The NSBDC helps thousands of entrepreneurs through the process every year. We have business plan outlines and sample plans to assist you.

The Reasons for a Business Plan:

A major reason for developing a business plan is to get financing.

You can’t obtain a loan from any commercial or private source without a well-researched, documented business plan. The goal is to get a lender or investor as excited about your idea as you are.

Anyone applying for a loan guaranteed by the U. S. Small Business Administration, or any other source of funding, has to produce a document that reflects the ability, knowledge and dedication to start not just a small business but a *successful* small business.

Another major reason for developing a business plan is that it shows your management skills.

Absence of a business plan shows the absence of those skills. Lenders know that poor planning and unskilled management are closely related as main causes of business failure.

Most people go into business based on some specialized skill or interest. They decide to open a restaurant or computer consulting business because they are an accomplished chef or computer programmer. Lenders are interested in these skills, but they also know that talented people fail as business owners because they have inadequate working capital, no rational promotion strategy, or a record-keeping system of the shoebox variety -- because they are not businesspeople. You have to show you are going into business because you are a *businesslike* chef or computer expert.

Another good reason for developing a business plan is that the process will force you to consider all aspects of your prospective business.

That will reduce the number of mistakes that business owners usually make.

Here are some sample questions: Is it wise to tie all your money up in inventory? Should you locate downtown, or out in the suburbs? Is the local market big enough to support a business like yours? Can you handle your bookkeeping, or do you need an accountant? How much insurance will you need? Do any environmental regulations affect the business?

A carefully thought-out business plan will force you to take a hard look at your business on paper before you order your letterhead.

This is *your* business. You will live with it day and night for years to come. Your financial security will depend on the success of your business.

Outline of a Business Plan:

On the following pages, we offer an outline to help you with the concept of writing a business plan and provide a sample format and structure.

There is no formula to writing a business plan. Each plan will be as unique as the business and its owner(s). The plan should reflect the personality and management style of the company. Each plan should contain only those factors that affect its operations.

The business plan should be in writing and contain only those specific areas of operations that

will directly affect its success. It should be only as long as is necessary and should contain only the general plan (except for the financial data); ideally ten pages or so should be sufficient. Keep the language simple and to the point. This is not the time for a writing style that has no meaning. The management person(s) should strive to write the plan - not rely on others who will not be involved in decision making. The more involved you become in writing the plan, the more likely you are to follow the plan.

Finally, the business plan is just that - a plan. It serves only to guide the businessperson, not dictate decisions. If used correctly, it can become the most valuable tool the small-businessperson has.

Sample Business Plan Outline:

Your business plan should cover eleven different topics, along with supporting materials. The topics are:

- I. Executive Summary
- II. The Company (Present Situation)
- III. Objectives
- IV. Management and Personnel
- V. Market Analysis--Customers
- VI. Competition
- VII. Marketing Strategy
- VIII. Pricing and Profitability
- IX. Operations
- X. Financial Statements

Section X is the most detailed. Section I may be written last.

I. Executive Summary

The Executive Summary of a business plan is one of the most important sections of the plan.

Writing it last is probably best, after you have answered all the tough questions, and when you have all your thoughts and figures together. Often the Executive Summary determines if the rest of the plan is read, so it is important to put your best foot forward in this section.

The Summary should be brief, a maximum of two pages. It should leave a potential investor or banker thinking: "This is a good business in which to invest."

One suggested format for the *Executive Summary* is:

- Your product or concept.
- A brief history about the type of business you want to start. Is it a new fad?
- An analysis of your market (key customers etc.) and strategy.
- Briefly - who are your competitors and how will you differ from them?
- How will you capture your market-share?

- A very brief discussion of your immediate and long-term financial goals.
- Conclude with a summary of your cash requirements.

REMEMBER: Be optimistic, but also be realistic.

II. The Company

This section should address the **present situation** of your business:

- Your name and legal form (partnership, proprietorship, corporation).
- Your company history and reasons for success and problems to date.
- How you differ from the competition.
- General market conditions for your business.
- Who are your customers, and how are you locating them?

If you are an existing business, discuss your position and how you got there. It is very important to be up front in acknowledging past difficulties, to be honest about the reasons for them, and to present real plans (not just intentions) to overcome them this time. Of course, you want to put your best foot forward, but it is imperative that you address the "tough" financial questions.

If you are a start-up business you need to address other matters:

- How will your customers know about you?
 - How is your business different or what niche do you fill?
 - What need is there for your product or services?
 - What are your "hard" contributions to the business--cash, equipment, etc.?
 - Risks
 - How will you survive economic downturns?
 - Is your business seasonal?
- ★ Have you done any planning to offset (i.e., different products, etc.) for seasonality?

III. Objectives

This section describes where you want to be in the coming years. What are the goals for your business? Of course you are optimistic. Now you must verify or substantiate your optimism. *I plan to achieve 20% annual growth rates by . . .* “You also state what you need in the way of loans or investments and exactly how the money will be used. Issues to address include:

Short Term:

- Specific goals for the next year -- sales volumes etc.
- Marketing strategy.
- Anything innovative (new and exciting) that you plan.

Now is the time to do a little plain, old-fashioned bragging about your business and its potential for growth and profits! Show your enthusiasm in specifics.

Long Term:

- Where do you expect to be in five to seven years?
- Where would you like to be, and how do you expect to get there?
- Anything specific you can cite that substantiates your growth projections, i.e., trade publications, journals, etc.?
- If you have factual statistics, proposals and/or numbers that back up your goals, the more weight they will carry.

IV. Management and Personnel

This section discusses partners, management, and special employee qualifications unique to your business, and the general labor market for your needs in this area.

Specific questions include:

- What positions will key personnel hold?
- Where and how will you find these people?
- If already employed, what is their experience?
- Resumes for you and key personnel are appropriate if available, attach them as appendices.
- Do you have established outside sources for information? An attorney, accountant, marketing consultant, etc.?

V. Market Analysis --Customers

This section describes where your business fits within the industry. It identifies your customers, and how and where you will get them.

Questions to address would include:

- What need or demand does your product/service fill?
- From where (geographically) will you draw your customers?
- If your concern is ongoing, what is your present position in this market?
- If you are just starting up, discuss your choice of location and how it will affect your volume.
- Have you conducted market surveys or polls that confirm a need for your product/service? If so, discuss them.
- Are consumer factors such as age, income or status important to the success of your business? Discuss these factors and describe your typical customer (a customer profile).
- Can you cite any recent articles by trade magazines discussing buying trends in your industry?
- Can you obtain any letters of intent from suppliers or buyers?

- Can you obtain factual numbers and statistics to back up your analysis?

VI. Competition

If you are an existing business, you know your competition. If you are a start-up, now is the time to look long and hard at the market and your competitors.

Here are some questions this section should answer:

- Who is your primary competition? (i.e. McDonalds vs. Burger King)
- What sets you apart from your competitors? Why?
- Why would people choose you?
- Who is your secondary competition? (i.e McDonalds vs. all companies that sell cooked food)
- Do you have any unique advantages or product differentiation?
- If you have a new product or service, what have customers been doing until the present to satisfy their needs?
- How has existing business fallen short in fulfilling these needs?

VII. Marketing Strategy

This section discusses your marketing strategy, which is how you intend to promote your services or product as fulfilling (and creating) your customers' needs. The section should show that you have an understanding of overall ways and means of marketing and a specific plan.

- Are your pricing policies particularly advantageous to your customers?
- How is marketing traditionally done in your industry?
- What will you do in the way of promoting your product/services (be specific)?
- What drawbacks do your customers have in dealing with competitors, and how will you overcome these drawbacks?
- Will you have a special introductory program? A grand opening?
- Will you be involved in a trade or professional organization?
- Have you done any polling or interviewing of potential customers that shows acceptance of your plans? Once again -- letters of intent from major customers if possible.
- Will you be using Yellow Pages, direct mail, cold calling, flyers, direct sales, or other promotional ideas? Elaborate on methods and techniques that you feel will be effective. (Is this the same, or different from your industry? Why?)
- Who will constitute your sales force? What experience do they possess? From where will you get them? Will you be providing any special benefit outside normal industry standards for your customers (after-sale support, follow-up, technical assistance, etc.)?

VIII. Pricing and Profitability

Pricing is an important part of becoming your own marketing expert. This is tough for many start-up businesses. It is an area where you will need all the advice and information you can get. The questions you must be able to answer include:

- How are prices set to accomplish the delicate balancing act between volume and profitability?
- How do you set your prices? Standard mark-up or as a percent of cost of goods sold?
- Can you charge a higher price because of better-perceived value, better location or better service?
- What will your competition do if your strategy is to undersell them?

IX. Operations

Use this section to describe the specifics of how you will carry out normal everyday business of your company.

- Describe your facility.
- How did you develop the knowledge for this business?
- Explain the manufacturing/serving process in laymen's terms.
- Do you have any special techniques, copyrights, trademarks or patents?
- Are there any government mandates or regulations that you must meet?
- What is the environmental impact of your business, and the regulations?
- How will you stay abreast of changes in the regulatory area?
- What are your production capabilities?
- What skills do your workers need, and what is your planned mix of special training and experience?
- Do you have any geographical advantage in your location over your competitors?
- What is the current value of your equipment?
- How long will it remain useful?
- Are there industry standards that apply to your products?
- How will you overcome risks that can occur (i.e. breaks in the supply chain, vendor/supplier issues)

X. Financial Statements

PLEASE NOTE that the financial worksheets, following this outline, allow you to compile a rough outline of your financial information for your business.

If you are a **start-up** enterprise, the basic financial statements you will deal with include:

- Sources and Uses of Funds
- Projected Income Statement
- Projected Cash Flows (attached to Projected Income Statement in the example)
- Balance Sheet

If you are an **existing** business, you will also need:

- Income statements for the past three years.
- Balance sheets for the past three years.

Sources and Uses:

This section addresses how much money you need and exactly what you are going to do with it.

Sources include venture capital, loans, mortgages, and equity.

Uses include purchase of property, construction, equipment, inventory and operating capital.

Uses usually include:

- Initial purchases of equipment and inventory
- Advertising
- Working capital
- Deposits

Twelve-Month Projected Income Statement Proforma

This is a monthly financial sheet showing *projections* of income and expenses, broken down into categories. It can also be viewed as a budget, since it shows what you expect to take in versus what you expect to spend.

You need to make the following estimates:

- Sales for the first month.
- Monthly growth rate in percentage or dollars for the first six months.
- Monthly growth rate in percentage or dollars for the second six months.
- Other sales estimates. If your business will have a secondary income (i.e. a pizza restaurant that earns revenue from pay-to-play video games), then you would want to include that in other sales.
- Cost of Goods Sold (this category applies only if you sell an inventory or product).
- Cost of Goods Sold Percentage. You calculate this by using industry averages, past experience, or your own calculations. An example would be an auto dealership that buys a car for \$8,000 and sells it for \$10,000. They would have a Cost of Goods Sold percentage of 80% ($8,000/10,000$).
- Monthly Expenses by categories, using either a dollar amount or a percentage figure tied to sales or another figure.
- Interest Expense from your existing loan or the loan that you are applying for (see directly below for details).

For Interest Expense on the Income Statement and Principal Expense on the Statement of Cash Flows, you need to answer three questions as a basis for your calculations:

- What is the amount of your loan?
- At what interest rate?
- For how long (in years)?

Three-Year Projected Income Statement Proforma

This is the twelve-month *Proforma* projected in annual figures over three years, with plans for expansion or growth factored in.

For years **two** and **three** you will need the following estimates:

- Percentage of Sales Growth.
- Percentage of Other Sales Growth.
- Change in Cost of Goods Sold percentage (if any).
- Percentage increase of Selling and Operating Expenses that you will have to absorb (if any).

To calculate the expenses during the two and three year proforma, simply take the percentage of sales amount for each expense and multiply it by the projected growth of your sales

Example:

If in year 1 you project to have \$10,000 in sales and your telephone bill is estimated to be 1% of sales, then your phone bill for year one would be \$100 $=[10,000 \times .01]$. In year two you are expecting 10% growth over Year 1, so your new sales forecast would be \$11,000 $=[(10,000 \times .1) + 10,000]$. If you project your telephone bill to be 1% of sales for year 2, then your projected bill would be \$110 $=[11,000 \times .01]$.

Projected Cash Flow Statement

Cash Flow is a measure of a company's financial health. A Cash Flow Statement (a.k.a. Statement of Cash Flows) differs from the Income Statement. The Income Statement deals almost exclusively with operating activities, and some of these activities are not actual cash inflows and outflows. The prime example is depreciation expense(s), no cash is actually spent for any depreciation expense. Depreciation is an allocation of money spent when the item being depreciated was purchased. The Statement of Cash Flows equals cash receipts minus cash payments over a given period of time; or equivalently, net profit plus amounts charged off as non-cash expense (i.e. depreciation).

Companies with a variety of different activities will break up the Cash Flow Statement into three different sections: Cash From Investing Activities, Cash From Operating Activities and Cash from Financing Activities. For purposes of small business start-up and/or loan acquisition, you will probably not need to use as much detail as a complex company with several different sources of cash inflows and outflows. For most small businesses the Statement of Cash Flows will be very brief containing only a couple of line items.

The few line items that most small businesses will be concerned with are additions and subtractions from the income statement.

Additions to net income include:

- depreciation expenses
- collections of accounts receivable
- increases in accounts payable

- gain on the sale of assets

Subtractions from Net Income include:

- principal on loan payments
- owner's draw (sole proprietorship)
- increases in accounts receivable
- loss on the sale of assets
- paid accounts payable

All of these examples affect changes in cash on hand, but are not reflected in the Income Statement.

To find values pertaining to accounts receivable/payable you must look on the balance sheet. Using information within the Balance Sheet and Income Statement will allow you to prepare a Statement of Cash Flows

The example displayed in this book combines the Projected Statement of Cash Flows with the Projected Income Statement into one worksheet. You can list each of these statements separately, if you wish.

(Budget enough working capital to ensure that your business maintains a positive cash flow and does not run out of funds.)

Balance Sheet

A balance sheet is a form reflecting your business' condition as of a particular date. A Balance Sheet is a form listing:

- assets (anything that will give future value to your business),
- liabilities (anything that will cause future costs to your business), and
- owner's equity (the difference between assets and liabilities, or what you have less what you owe).

To give an example, if your business purchased a new automobile costing \$10,000 with \$2,000 down and financed the rest, you would create:

- Assets of \$10,000 (the automobile),
- Liability of \$8,000 (the loan), and
- Owner's Equity of \$2,000 (the difference).

Notice how everything stays in "Balance" (i.e., $\text{Assets} = \text{Liabilities} + \text{Owners Equity}$), hence the term "Balance Sheet." If you are currently in business, you will want to include a copy of your current balance sheet. Individuals will need to include a personal financial statement.

Sources and Uses:

On this worksheet, you must list all individual sources of funds used to start your business and the specific uses of this money. Sources must always equal uses.

-Your Company's Name-	
Sources & Uses of Cash	
-The Date-	
Sources	\$ Amount
<div style="border: 1px solid black; padding: 5px; text-align: center;"> <u>THE NUMBERS BELOW ARE JUST EXAMPLES</u> </div>	
Loan from bank	100,000
Personal Investment	30,000
<div style="border: 1px solid black; padding: 5px;"> Enter all contributed capital (money) from owners, loans, shareholders, whom ever contributes money to the company to fund the operations </div>	
Total Sources:	\$130,000
Uses	\$ Amount
Shelving	1,000
Building	50,000
Initial Inventory	50,000
Equipment	10,000
Signage	1,000
<div style="border: 1px solid black; padding: 5px;"> All start-up expenses that occur only during start-up must be made using money from the sources. These expenses are a one-time initial expense to get the operation started. </div>	
Working Capital:	18,000
<div style="border: 1px solid black; padding: 5px;"> Working capital is the <u>excess</u> money that is <u>left over</u> when all of the Uses are subtracted from the Sources. This cash should be used to fund the company's cash flow needs. Therefore, Total Uses needs to equal Total Sources. </div>	
Total Uses:	130,000

Projected Income Statement & Cash Flows Statement:

The best way to start your projection is to enter the per month Gross Sales amount and then enter in applicable expenses.

-YOUR COMPANY'S NAME-					
Projected Income Statement					
- THE DATE-		THE NUMBERS BELOW ARE JUST EXAMPLES			
	Month	1	2	3	4
Gross Sales					
Sales		10,000	20,000	Notice how the Costs of Goods Sold changes with Sales	
Total Sales		10,000	20,000		
Cost of Sales					
Cost of Goods Sold		6,000	12,000	Gross Profit =Total Sales (minus) Cost of Goods Sold	
Total Cost of Sales		6,000	12,000		
Gross Profit		4,000	8,000	Expenses are everyday costs that you will incur throughout the life of the business *Note: Startup Expenses are NOT to be included.	
Expenses					
Advertising		1,000	1,000		
Bank Service Charges		100	100		
Depreciation Exp.		200	200		
Insurance		50	50		
Interest Expense-Loan		100	98		
Rent – Property		1,500	1,500		
Repairs and Maint.		100	110		
Supplies-Office		100	110		
Telephone		250	300		
Utilities		600	600		
Wages		1,000	1,100		
Wage Expense		170	170	Net Income = Gross Profit (minus) Total Expenses	
Misc		100	100		
Total Expenses		5,270	5,438		
Other Income					
Other Expense					
Net Income (Loss)		(1,270)	2,562		

-YOUR COMPANY'S NAME-					
Statement of Cash Flows					
-THE DATE-					
Net Income			(1,270)	2,562	Depreciation is NOT a cash outflow. Therefore, add it back to the Cash Flow
Depreciation			200	200	
Principal on Loan			(900)	(902)	The first Previous Cash Position comes from the Sources and Uses Statement's Working Capital .
Owner's Draw*			(2,000)	(2,000)	
Net Cash Position			(3,970)	(140)	This value will equal the Year end total because the Cumulative Cash Flow is a ongoing tally.
Previous Cash Position			18,000	14,030	
Cumulative Cash Position			14,030	13,890	

*Not applicable to corporations

Totals are for the entire year. In this case, the Year 1 totals are for only two months.												Year 2 & 3 Revenues are multiplied by 10% over the previous year, but COGS remains the same percentage of sales.					
6	7	8	9	10	11	12	Total	%	Year 2	%	Year 3	%					
							30,000	100%	33,000	100%	36,300	100%					
							30,000	100%	33,000	100%	36,300	100%					
							18,000	60%	19,800	60%	21,780	60%					
							18,000	60%	19,800	60%	21,780	60%					
							12,000	40%	13,200	40%	14,520	40%					
							2,000	6.67%	2,100	7.00%	2,247	7.49%					
							200	0.67%	210	0.70%	225	0.75%					
							400	1.33%	420	1.40%	449	1.50%					
							100	0.33%	105	0.35%	112	0.37%					
							198	0.66%	208	0.69%	222	0.74%					
							3,000	10.00%	3,150	10.50%	3,371	11.24%					
							210	0.70%	221	0.74%	236	0.79%					
							210	0.70%	221	0.74%	236	0.79%					
							550	1.83%	578	1.93%	618	2.06%					
							1,200	4.00%	1,260	4.20%	1,348	4.49%					
							2,100	7.00%	2,205	7.35%	2,359	7.86%					
							340	1.13%	357	1.19%	382	1.27%					
							200	0.67%	210	0.70%	225	0.75%					
							10,708	35.69%	11,243	37.48%	12,030	40.10%					
							1,292	4.3%	1,957	5.9%	2,490	6.9%					
							Year 1		Year 2		Year 3						
							1,292		1,957		2,490						
							400		420		449						
							(1,802)		(1,982)		(2,180)						
							(4,000)		24,000		26,400						
							(4,110)		24,394		27,159						
							18,000		13,890		38,284						
							13,890		38,284		65,443						

Balance Sheet:

A balance sheet is a form reflecting the condition of the business as of a particular date. Fill out this balance sheet projected for the day you open your business (pro forma). Your particular business may require additional categories, and some of those listed below may not apply to you. Adjust your Balance Sheet accordingly.

-YOUR COMPANY'S NAME- Balance Sheet as of -THE DATE-	
<u>THE FORM BELOW IS JUST AN EXAMPLE</u>	
<div style="text-align: center; font-weight: bold; margin-bottom: 10px;">Assets</div> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>Current Assets</p> <p>Cash</p> <p>Accounts Receivable</p> <p>Inventories</p> <p>Supplies on Hand</p> <p>Prepaid Expenses</p> <p>Total Current Assets</p> <hr/> <p>Long Term Assets</p> <p>Securities</p> <p>Land</p> <p>Buildings</p> <p>Less: Depreciation</p> <p>Intangible Assets</p> <p>Total Long Term Assets</p> <hr/> <p>Total Assets</p> </div> <div style="width: 15%; text-align: center;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> Insert book values for all Assets </div> <div style="border: 1px solid black; padding: 5px;"> This is a contra-Asset: meaning its value is subtracted from the Assets </div> </div> </div>	<div style="text-align: center; font-weight: bold; margin-bottom: 10px;">Liabilities and Equity</div> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>Current Liabilities</p> <p>Accounts Payable</p> <p>Income Taxes Payable</p> <p>Salaries Payable</p> <p>Notes Payable</p> <p>Total Current Liabilities</p> <hr/> <p>Long Term Liabilities</p> <p>Loan -Bank#1</p> <p>Loan-Bank#2</p> <p>Investor #1</p> <p>Owner Carry #1</p> <p>Total Long term Liabilities</p> <hr/> <div style="display: flex; justify-content: space-between; align-items: center;"> <p>Equity</p> <div style="border: 1px solid black; padding: 5px; background-color: #d3d3d3;"> Equity=Assets - Liabilities </div> </div> <p>Common Stock</p> <p>Paid in Capital</p> <p>Retained Earnings</p> <p>Total Owner's Equity</p> <hr/> <p>Total Liabilities and Equity</p> </div> <div style="width: 15%; text-align: center;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> Previous Period Net Income </div> </div> </div>
0	0
<div style="border: 1px solid black; padding: 5px; background-color: #d3d3d3; margin: 0 auto; width: 80%;"> These two totals must equal. </div>	

SECTION III:

Financing Your Business

As discussed before, the number one reason most businesses fail is due to poor planning and management. A close second is inadequate or ill-timed financing. There are two types of financing: equity and debt financing. When looking for money, you must consider your company's debt-to-equity ratio; the relation between dollars you've borrowed and dollars you've invested in your business. The more money owners have invested in their business, the easier it is to attract financing.

Debt financing is obtained by borrowing money with the intention of paying back the principal and a fee-interest over time. There are many sources for debt financing: banks, savings and loans, commercial finance companies; writing notes, friends, and family. Banks have traditionally been the major source of small business funding. Their principal role has been as a short and long-term lender offering demand loans, seasonal lines of credit, and single-purpose loans for machinery and equipment.

Equity financing involves investors buying an ownership interest in your business. This could be a percentage of ownership, or an amount of stock representing ownership of a company. These investors become co-owners and receive a portion of the benefits and the losses of your business. Like you, they can make or lose a lot of money. Generally, if your business fails, you're under no obligation to pay the investors back their money. However, some equity investors want you to guarantee a return on their investment, even if the business fails. Unless you have no other alternative, avoid investors that require a guarantee. This is simply too risky an option for someone starting or running a small business. Like debt financing, equity financing can come from non-professional investors such as friends, relatives, employees, customers, or industry colleagues. There are also professional equity investors. The most common source of professional equity funding comes from venture capitalists. These are institutional risk takers and may be groups of wealthy individuals, government-assisted sources, or major financial institutions. There are other less prevalent equity sources, such as Angels and private investment companies.

There are very few grants available to any type of for-profit business. Grants are traditionally awarded to non-profit and government institutions only. Therefore, this booklet will not go over any information regarding grant allocation.

Before looking for financing ask yourself these questions:

- Do you need more capital or can you manage existing cash flow more effectively?
- How do you define your need? Do you need money to expand, or as a cushion against risk?
- How urgent is your need? You can obtain the best terms when you anticipate your needs rather than looking for money under pressure.
- How great are your risks? All businesses carry risks, and the degree of risk will affect cost and available financing alternatives.
- In what state of development is the business? Needs are most critical during transitional stages.
- For what purposes will the capital be used? Any lender will require that capital be requested for very specific needs.
- What is the state of your industry? Depressed, stable, or growth conditions require different approaches to money needs and sources. Businesses that prosper while others are in decline will often receive better funding terms.
- Is your business seasonal or cyclical? Seasonal needs for financing generally are short term. Loans advanced for cyclical industries, such as, construction are designed to support a business through depressed periods.
- How strong is your management team? Management is the most important element assessed by money sources.
- Perhaps most importantly, how does your need for financing mesh with your business plan? If you don't have a business plan, make writing one your first priority. All capital sources will want to see your plan for the start-up and growth of your business.

If you answered all of the questions and still need/want financing, your local Nevada Small Business Development Center can help you.

U.S. Small Business Administration: SBA-Guaranteed Loans

The U.S. Small Business Administration (SBA) is the major **guarantor** of loans for small business. Local banks and other financial institutions administer SBA-guaranteed loans, so you will most likely work through the bank of your choice. Banks vary in loan policy. If your venture is rejected at one, it may succeed at another.

SBA loans are **loan guarantees**, not actual loans. The **bank is the actual lender**, and the SBA guarantees partial repayment to the lending institution of money it would otherwise lose if a business were to fail.

In seeking funds to start or expand a new business, you should visit the business loan officer at the bank of your choice, explain your plan, indicate your present state of knowledge about requirements, and obtain the documents and forms necessary to explain their loan policies.¹

You are generally required to put up, in cash, 30% of the project cost you request for a start-up venture. For example, if your business venture demands \$100,000, you will need to contribute \$30,000 and you would apply for a loan of \$70,000.

The U.S. Small Business Administration (SBA) has a variety of loan programs. You need to remember a few points about SBA loans:

- Most banks and other lending institutions can make SBA-guaranteed loans. However, certified and preferred lenders have special relationships with the SBA which enable them to expedite loans to credit-worthy small businesses. Visit www.sba.gov for a current list.
- It's important to understand that, although the SBA typically does not provide loans directly, it does review all loan applications for SBA-guaranteed loans submitted by commercial lending organizations, except those coming from Preferred Lenders.
- In rare circumstances, the SBA does directly provide highly specialized loans, such as disaster relief loans.

To obtain an SBA-guaranteed loan you must demonstrate your ability to repay the loan from the cash flow and profits from your business. Anyone owning 20% or more of a business applying for an SBA loan is required to guarantee (typically by pledging personal assets) the ability to repay an SBA loan.

SBA-guaranteed loans can only be used to finance the start-up, operation, or expansion of a business. The proceeds may not be used to repay other debts (except in rare circumstances), be reinvested in financial instruments, or be used for speculative purposes.

Applications will not be accepted from firms where a principal is currently incarcerated, on parole, on probation, or is a defendant in a criminal proceeding.

Certain categories of SBA-guaranteed loans give preference to, for example, businesses located in certain areas (agricultural communities) or ownership by women or minorities. You should talk to your loan officer to determine if they apply to your idea.

Detailed information on SBA loan programs may be found on the SBA's website at www.sba.gov

¹ The loan officer is not likely to proceed with the application process until you have a **complete** business plan.

SECTION IV:

Legal Matters, Filings And Forms

Choosing Your Legal Form of Business

Your choice of legal structure depends on several factors, such as tax laws and the availability of capital. The NSBDC strongly recommends you seek the advice of an accountant and attorney when making this decision.

Sole Proprietorship: The business is owned and operated by one person.

Its advantages are:

- ease of formation
- sole ownership of profits
- decision-making vested in one person
- relative freedom from government control and special taxation

Its disadvantages are:

- unlimited liability
- less capital
- more difficulty in obtaining long-term financing
- limited viewpoint or experience

Partnership: An association of two or more persons to act as co-owners.

Its advantages are:

- ease of formation
- motivation to apply special skills
- direct sharing of profits

- better growth and performance
- shared work-load
- more flexibility in decision-making and experience

Its disadvantages are

- unlimited liability of at least one partner
- automatic dissolution upon elimination of any one partner
- relative difficulty in obtaining large sums of capital
- company bound by acts of either partner as agent
- difficulty in disposing of partnership interest

Corporation: A distinct legal entity that is separate from the individuals who own stock in the company. The corporation is its own legal entity. Its charter must be approved by the Secretary of State.

Its advantages are:

- limitations of the stockholder's liability to a fixed amount of investment
- readily transferable ownership
- separate legal existence
- stability and relative permanence of existence
- relative ease in securing capital in large amounts and from many investors
- delegated authority
- ability to draw on the expertise and skills of more than one individual

Its disadvantages are:

- more expensive to form than other legal entities
- activities limited by the charter and by various laws
- minority stockholders are sometimes exploited
- extensive government regulations and required local, state, and federal reports
- less incentive if manager does not share in profits
- double tax (income tax on corporate profit and on individual salary and dividends)

Subchapter S Corporation: A type of corporation specially suited to small business. Its income is taxed to the shareholders as though the corporation were a partnership. Its objective is to overcome the double-tax feature of corporation taxes.

Its advantages are:

- most of the advantages of a corporation
- permits the shareholders to have the benefit of offsetting business losses incurred by the corporation against the income of the shareholders

Its disadvantages are:

- most of the disadvantages of a corporation
- must have 75 or fewer individual shareholders
- cannot have nonresident alien shareholders

- can have only one class of outstanding stock
- all shareholders must consent to elections
- a specific portion of the corporation's receipts must be derived from active business rather than passive investments

Limited Liability Companies: Are very similar to S Corporations. The differences are listed below.

Benefits of a Limited Liability Company vs. an S Corporation

- There are no limits as to how many members there are in a LLC. An S corporation can have no more than 75 shareholders.
- A LLC is not limited to one class of stock. S corporations on the other hand can only have one type of stock.
- Members of an affiliated group are ineligible to become S corporations. There are no restrictions for LLCs.
- LLCs are not required to file an affirmative election with the IRS.
- An S corporation is dissolved whenever the corporation has excess passive income for three consecutive years.
- Shareholders of S corporations cannot contribute stock for services without recognizing immediate gain. Only certain restrictions apply to LLCs.

Contact the Nevada Secretary of State for any questions not answered here, call (775) 684-5708 or visit on the web at: www.sos.state.nv.us

We strongly recommend that anyone considering forming a corporation seek the advice of an attorney, or at least read carefully the literature on the subject.

Note: You have to choose your form of legal entity before going on to the forms and filings discussed in the subsequent section.

Necessary Forms and Filings

The following seven items are legally required if you do business in Nevada.

Federal Employer Identification Number

Everyone doing business must have a taxpayer identification number for use in payroll and income tax reporting. It is usually called the **employer identification number (EIN)**. (See Section V in this booklet) Every partnership, LLC, corporation (including S Corporations), trust, or estate must have an EIN. Sole proprietors generally use their **social security number**, but sole proprietors must also have EINs if

- They pay wages to one or more employees.
- They are required to file any excise tax returns including those for alcohol, tobacco or firearms.

To apply for an EIN, obtain from the Internal Revenue Service a copy of Form SS-4, Application for Employer Identification Number. There is no fee. First time filers ONLY may call (800) 829-4933. All others must call (800) 829-1040. The Internal Revenue Service has a website at www.irs.gov and many IRS forms can be printed out from this website.

You may need to get a new EIN when the form of organization of your business changes, or the ownership of your business changes. To decide this, consult your accountant or attorney.

Local Business License

A business license is required to operate a business in nearly all cities, almost all counties, and many other locations. The best approach is to contact your local business license division to determine what licenses are required. Section V in this booklet has the contact information for authorities in your area.

State of Nevada Business License

A license from the State of Nevada is necessary for anyone doing business in Nevada. There is an initial fee of \$100, and an annual renewal fee of \$100. The license is obtained from the Nevada Department of Taxation.

Fictitious Name Certificate

This is needed for all business people that plan to do business using a name different from their own. You file for the certificate with the office of the county clerk in the county where you do business. The fee is typically \$20 every five years.

To ensure that the name you have chosen has not been used before, you must check with the Secretary of State, even if you do not plan to incorporate. You should also check the Fictitious Name filings in the county clerk's office in the county where you will do business. If you will do business or sell in other counties, you should check with the county clerk in each of the counties you will cover. If you will do business outside the state of Nevada, the same procedures should be followed for each state where you will sell or market your products or services.

Worker's Compensation

In Nevada all business owners must have worker's compensation coverage. As of January 1, 2000 there is no state fund for workers compensation. Employers must seek compensation through private insurance companies that are authorized to provide coverage through the Division of Insurance (DOI). A smaller business may also become self insured if they qualify within the parameters set forth in the DOI's website: www.doi.state.nv.us.

A business looking for new coverage or who has not been renewed by their coverage should:

1. Contact the agent or broker who is in charge of your other lines of insurance, they may be able to provide the coverage required.
2. If you have been refused by at least two insurance companies willing to write worker's

compensation insurance, then you may be allowed coverage through the assigned risk program (the involuntary or residual market pool). The assigned risk program is run by the National Council on Compensation Insurance (NCCI). A business can get coverage through a licensed agent or by calling 1(800) NCCI-123. When using the assigned risk program there is a surcharge added to the minimum rate. When using the assigned risk program the employer or agent should still be contacting other license carriers to find a lower rate. Your broker or agent should be able to provide information about this second option, if needed.

Nevada Unemployment Insurance Tax

This is Nevada's unemployment insurance. Each business is assigned an experience rate based on the amount of unemployment claims that have been filed. For a new business, the rate is 2.95% of the taxable wage for each employee. In addition, there is a 0.05% for the Career Enhancement Program (a training program established to foster job creation). Employers are taxed based upon wages paid to each employee up to the taxable wage base in effect during the calendar year. The tax base is calculated annually and is equal to 66.66% of the average annual wage for your employees. For the tax rate pertaining to your calendar year call the Nevada Department of Rehabilitation and Training. For more information go to: detr.state.nv.us. The application should be filed **before** employees are hired.

Employers that have been in business for four years are subject to a different unemployment tax structure. This structure can offer a rate as low as 0.25% to a maximum of 5.4%. The variance in rates depends upon previous unemployment tax insurance measured by employers "reserve ratio", which is the excess of taxes paid over benefit charges divided by average taxable payroll for the prior three years.

Modified Business Tax

Every employer who is subject to Nevada Unemployment Compensation Law is subject to pay the excise tax on wages. This quarterly tax is allocated on total amount of wages paid minus a qualified deduction for employee health insurance benefits paid by the employer. Total gross wages are the total amount of all gross wages and reported tips paid for a calendar quarter (same amount as reported on Line 3 of ESD Form NUCS 4072.) For general employers the rate is 0.7%. The rate for financial institutions (i.e. banks, lending sources, etc) is 2%. For more information please visit the Nevada Department of Taxation's website at:

www.tax.state.nv.us

Nevada Tax Permit or Exemption

Each business location that sells tangible personal property to the end user (the consumer) must collect sales tax and remit it to the Nevada Department of Taxation, and for this you need a formal permit, obtained from that department. The fee is typically \$15 plus a security deposit based on projected quarterly sales. The minimum deposit is \$100, or anticipated monthly taxable sales multiplied by 3-6 months multiplied by current sales tax rate in your constituency, which ever is higher. If the business is a wholesaler or sells to nonprofit organizations, sales tax does

not have to be collected, but a sales tax permit is still required.

A typical start-up venture may take the following steps when acquiring licensing and permits:

Step 1: If forming an entity other than sole proprietorship, file legal forms to form limited partnership, Limited Liability Company or corporation through Secretary of State office.

Step 2: If forming an entity other than sole proprietorship, obtain federal tax identification number through Internal Revenue Service (sole proprietor will use social security number).

Step 3: Call to check on availability of Fictitious Firm Name for your proposed business venture.

Step 4: Visit the Nevada Department of Taxation to obtain Sales Tax Permit/Use Tax Permit (or clearance letter), and State of Nevada Business License.

Step 5: File for a Fictitious Firm Name.

Step 6: Visit the employment security division to see if you need/don't need Worker's Compensation Insurance.

Step 7: Visit local city business licensing department to obtain your business license. Prior to commencement of business operations, you must obtain any necessary inspections (building, health, fire, etc.)

When in the process of obtaining licensing information, please take all information to the next agency - for example, once you obtain your Articles of Incorporation, carry the documents to your County Clerk's Office, local business licensing department, etc. Each agency will need proof of prior filings in order to process their documents.

Other Considerations

New business owners have many considerations before applying for or filing documents that formally establish a business. Every business is faced with a unique situation because of exceptions and special regulations.

In this section we mention two examples of matters you may have to face early in order to avoid later trouble: intangible property rights and accounting methods. We strongly recommend you contact your attorney and/or accountant before finalizing any decisions.

Copyrights, Patents and Trademarks

It is your legal responsibility to determine if your business idea involves an intangible property right because of copyright, patent or trademark. If so, you will have to seek permission and pay a fee for use of those items.

Trademarks concern commercial origin identifications. They are marks of trade, a word, design, or combination of them to identify goods and services and distinguish them from others (for example “Coca-Cola”, “McDonalds” or “Disneyland”).

Copyrights concern tangible (recorded or notated) literary and artistic expressions. A copyright seeks to promote literary and artistic creativity by protecting, for a limited time, the writings of authors (for example literary, musical and dramatic works, and computer programs).

Patents concern functional and design inventions. Patents are granted only by the federal government. It lets the patent holder exclude others from making, using or selling an invention.

The Nevada Small Business Development Center can help you decide whether you should be concerned about these matters. The NSBDC can help you contact the appropriate agency to guide you in searching for a patent/copyright/trademark.

Choosing an Accounting Method

Every business **MUST** keep books or maintain an accounting system. The Internal Revenue Service (IRS) requires businesses to choose a *method of accounting* that clearly reflects the income of the business. The IRS also requires businesses to use that method consistently from year to year.

Once a business has chosen a particular method, the owner must obtain written approval from the IRS before changing methods. Please consult an accountant to further discuss the options available to you.

Protection from Loss

While making the necessary legal arrangements, you may want to attend to matters which protect your business from unforeseeable losses. These include:

- Insurance to cover business use of automobile by employee
- Liability insurance for on-the-job accidents
- Bonding for key employees
- Retention and storage of business records such as:
 - IRS correspondence
 - purchase documents on assets
 - loan agreements

SECTION V:

Small Business Resources

In this section you will find contact information which may be of use to you.
The data is current as of 2004.

- **Federal/State/County Checklist of Contacts for Applications and Filings**
- **Business Licensing and Start-Up Considerations (other counties, towns and cities)**
- **Websites for Small Business Information**
- **List of NSBDC Publications**

FEDERAL AND STATE CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Employers Service Company formerly SIIS	Call Office	888-682-6771	
Federal Employer Identification No. (IRS)	Call Office	800-829-4933	
Immigration and Naturalization Service		800-375-5283	

CARSON CITY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-687-4892	
State of Nevada Business License	Call Office	775-687-4820	
City Business License	Varies	775-887-2088	
Fictitious Name Filing	\$15.00	775-887-2088	
Nevada Employer Identification No.	Call Office	775-687-4545	
Employers Insurance Co. Account No. (SIIS)	Call Office	775-886-1000	
Business Incorporation	Call Office	775-684-5708	
Commercial & Personal Property Tax Account	Varies		
<i>VARIOUS LOCAL AGENCIES</i> (Where Applicable)			
Building & Safety	Varies	775-887-2310	
Planning Department	Varies	775-887-2180	
Fire Department	Varies	775-887-2210	
Health Department	Varies	775-887-2190	
<i>SUGGESTED PLACES FOR HELP</i>			
Nevada Small Business Development Center	No	775-784-1717	
Carson City Chamber of Commerce	Varies	775-882-1565	
Community Business Resource Center	Call Office	775-841-1420	
Nevada MicroEnterprise Initiative (NMI)	Varies	775-841-1420	
Northern Nevada Development Authority	Varies	775-883-4413	

Telephone numbers are accurate as of 2004, but can change.

CLARK COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	702-486-2300	
State of Nevada Business License	Call Office	702-486-2300	
County Business license	Varies	702-455-4252	
City Business License (Boulder City)	Varies	702-293-9219	
City Business License (Henderson)	Varies	702-565-2045	
City Business License (Las Vegas)	Varies	702-229-6281	
City Business License (North Las Vegas)	Varies	702-633-1520	
City Business License (Mesquite)	Varies	702-346-5295	
Fictitious Name filing	\$20.00	702-455-4411	
Employment Security Dept		702-486-0250	
Business Incorporation/LLC	Call Office	702-486-2880	
Commercial Property Tax Account	Varies	702-455-3882	
<i>SUGGESTED PLACES FOR HELP</i>			
Nevada Small Business Development Center	None	702-895-4270	
U.S. Small Business Administration		702-388-6611	
Service Corps of Retired Executives		702-388-6104	
SBA Business Information Center		702-638-0853	
Nevada MicroEnterprise Initiative (NMI)		702-734-3555	
American Indian Chamber of Commerce		702-699-9806	
Asian Chamber of Commerce		702-637-4300	
Boulder City Chamber of Commerce		702-293-2034	
Henderson Chamber of Commerce		702-565-8951	
Las Vegas Chamber of Commerce		702-735-1616	
Latin Chamber of Commerce		702-385-7367	
Laughlin Chamber of Commerce		702-298-2214	
Mesquite Chamber of Commerce		702-346-2902	
Moapa Valley Chamber of Commerce		702-397-2160	
Nevada Development Authority		702-791-0000	

Telephone numbers are accurate as of 2004, but can change.

DOUGLAS COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-687-4892	
State of Nevada Business License	Call Office	775-687-4820	
County Business License	No County Business License required at this time.	775-782-6271	
City Business License			
Minden	No Township License required for Minden, Gardnerville, or Genoa. Other special permits may be needed.	775-782-6271	
Gardnerville		775-782-7134	
Genoa Township		775-782-8696	
Fictitious Name Filing	\$15.00	775-782-9012	
Nevada Employer Identification No.	Call Office	775-687-4545	
Employers Insurance Co. Account No. (SIIS)	Call Office	775-327-2700	
Business Incorporation	Call Office	775-684-5708	
Commercial Property Tax Account	Varies	775-887-2130	
<i>VARIOUS LOCAL AGENCIES (Where Applicable)</i>			
Douglas County Public Works	Varies	775-782-9005	
Fire Department		775-782-9040	
<i>SUGGESTED PLACES FOR HELP</i>			
Nevada Small Business Development Center	No	775-784-1717	
Carson Valley Chamber of Commerce	Varies	775-782-8144	
Tahoe Douglas Chamber of Commerce	Varies	775-588-4591	
Northern Nevada Development Authority	Varies	775-883-4413	
Business Council of Douglas County	Varies	775-782-6715	
Douglas County Manager		775-782-9821	

Telephone numbers are accurate as of 2004, but can change

ELKO COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-753-1115	
State of Nevada Business License	Call Office	775-753-1115	
County Business License	None Required		
City Business License (Carlin)	Varies	775-754-6354	
City Business License (Elko)	Varies	775-777-7138	
City Business License (Wells)	Varies	775-752-3355	
City Business License (West Wendover)	Varies	775-664-3081	
Fictitious Name Filing	\$20.00	775-738-3044	
Nevada Employer Identification No.	Call Office	775-687-4545	
Business Incorporation	Call Office	775-684-5708	
Commercial & Personal Property Tax Account	Varies	775-738-5217	
<i>VARIOUS LOCAL AGENCIES</i> (Where Applicable)			
Planning Department	Varies	775-777-7160	
Fire Department		775-777-7345	
<i>SUGGESTED PLACES FOR HELP</i>			
Nevada Small Business Development Center	No	775-753-2245	
Elko Chamber of Commerce	Varies	775-738-7135	
Wells Chamber of Commerce	Varies	775-752-3540	
Wendover Chamber of Commerce	Varies	775-664-2316	
Elko County Economic Diversification Authority	Varies	775-738-2100	
County Manager		775-738-5398	

FALLON/ CHURCHILL COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
County Business License	\$100 & up	775-423-7627	
City Business License	\$50 & up	775-423-5104	
Fictitious Name Filing	\$40	775-423-6028	
Planning Department(County)	Varies	775-423-7627	
City Planning	Varies	775-423-5105	
State Health Permits		775-423-2281	
County Fire Marshall	Varies	775-423-6521	
<i>Suggested Places for help:</i>			
Churchill Economic Development Authority		775-423-8587	
Nevada Small Business Development Center	No	775-423-8587	
Fallon Area Chamber of Commerce	Varies	775 423-2544	

Telephone numbers are accurate as of 2004, but can change.

HUMBOLDT COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-687-4892	
State of Nevada Business License	Call Office	775-687-4892	
Humboldt County Business License	Varies	775-623-6345	
City Business License (Winnemucca)	Varies	775-623-6339	
Fictitious Name Filing	\$20.00	775-623-6343	
Nevada Employer Identification No.	Call Office	775-687-4545	
Business Incorporation	Call Office	775-684-5708	
Commercial & Personal Property Tax Account	Varies	775-623-6310	
<i>Various Local Agencies (Where Applicable)</i>			
Building & Safety (City)		775-623-6319	
Planning Department	Varies	775-623-6392	
Fire Department		775-623-6329	
Health Protection Services	Varies	775-623-6588	
<i>Suggested Places For Help</i>			
Nevada Small Business Development Center	No	775-623-1064	
Humboldt County Chamber of Commerce	Varies	775-623-2225	
Humboldt Development Authority	Varies	775-623-6300	

LINCOLN COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-486-2300	
State of Nevada Business License	Call Office	775-486-2300	
County Business License	Varies	775-962-5390	
City Business License (Caliente)	Varies	775-726-3132	
Fictitious Name Filing	\$20.00	775-962-5390	
Nevada Employer Identification No.	Call Office	775-687-4545	
Business Incorporation	Call Office	775-962-5390	
Commercial & Personal Property Tax Account	Varies	775-962-5890	
<i>Various Local Agencies (Where Applicable)</i>			
Planning Department	Varies	775-962-5165	
Building & Safety	Varies	775-455-3000	
<i>Suggested Places For Help</i>			
Caliente Chamber of Commerce	Varies	775-726-3129	
Pioche Chamber of Commerce	Varies	775-962-5544	
Lincoln County Regional Development Authority	Varies	775-962-5497	

Telephone numbers are accurate as of 2004, but can change

LYON COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-687-4820	
State of Nevada Business License	Call Office	775-687-4820	
County Business License	Varies	775-463-6502	
City Business License	Varies	775-463-3511	
Fictitious Name Filing	\$20.00	775-463-6502	
Nevada Employer Identification No.	Call Office	775-687-4545	
Business Incorporation	Call Office	775-684-5708	
Commercial & Personal Property Tax Account	Varies	775-887-2130	
<i>Various Local Agencies (Where Applicable)</i>			
Planning Department	Varies	775-463-6591	
Building & Safety	Varies	775-463-6555	
<i>Suggested Places For Help</i>			
Dayton Area Chamber of Commerce	Varies	775-246-7909	
Fernley Chamber of Commerce	Varies	775-575-4459	
Mason Valley Chamber of Commerce	Varies	775-463-2245	
Lyon County Development Authority	Varies	775-463-2245	

STOREY COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No.</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-687-4820	
State of Nevada Business License	Call Office	775-687-4820	
County Business License	\$90 Per Year + \$25 Processing Fee	775-847-0959	
City Business License	Varies	775-847-0959	
Fictitious Name Filing	\$20.00	775-847-0969	
Nevada Employer Identification No.	Call Office	775-687-4545	
Business Incorporation	Call Office	775-684-5708	
Commercial & Personal Property Tax Account	Varies with Assets	775-847-0961	
<i>Various Local Agencies (Where Applicable)</i>			
Planning Department	Varies	775-847-0966	
Building & Safety	Varies	775-847-0966	
<i>Suggested Places For Help</i>			
Virginia City Chamber of Commerce	Varies	775-847-0311	
Northern Nevada Development Authority	Varies	775-883-4413	

Telephone numbers are accurate as of 2004, but can change

WASHOE COUNTY CHECKLIST

<i>Department</i>	<i>Fee</i>	<i>Phone No</i>	<i>Contacted? Yes/No</i>
Nevada Department of Taxation			
Nevada Tax Permit or Exemption	Call Office	775-688-1295	
State of Nevada Business License	Call Office	775-688-1295	
County Business License	Varies	775-328-3733	
City Business License (Reno)	Varies	775-334-2090	
City Business License (Sparks)	Varies	775-353-2360	
Fictitious Name Filing	\$20.00	775-328-3270	
Nevada Employer Identification No.	Call Office	775-687-4545	
Business Incorporation	Call Office	775-684-5708	
Commercial Property Tax Account	Varies with Assets	775-328-2213	
<i>VARIOUS LOCAL AGENCIES</i> (Where applicable)			
Building & Safety (Reno)	Varies	775-334-2063	
Building & Safety (Sparks)	Varies	775-353-2306	
Building & Safety (Washoe)	Varies	775-328-2020	
Planning Department (Reno)	Varies	775-331-8309	
Planning Department (Sparks)	Varies	775-353-2340	
Planning Department (Washoe)	Varies	775-328-6100	
<i>SUGGESTED PLACES FOR HELP</i>			
Nevada Small Business Development Center	No	775-784-1717	
Greater Reno/Sparks Chamber of Commerce	Varies	775-686-3030	
Incline Village/Crystal Bay Chamber of Commerce	Varies	775-831-4440	
Nevada MicroEnterprise Initiative (NMI)	Varies	775-841-1420	
Service Corps of Retired Executives (SCORE)	No	775-784-4436	
Sparks Chamber of Commerce	Varies	775-358-1976	
Economic Development Authority of Western Nevada	Varies	775-829-3700	

Telephone numbers are accurate as of 2004, but can change

BUSINESS LICENSING AND START-UP CONSIDERATIONS (other Nevada counties, towns and cities)

Most other towns and cities in Northern Nevada follow the same procedures as previously outlined. Listed below are contacts for various towns, cities, and counties.

EUREKA COUNTY

County Clerk/Treasurer

Assessor
P.O. Box 677
Eureka, NV 89316
775-237-5262

Eureka County Chamber of Commerce & Economic Development Program

P.O. Box 753
Eureka, Nevada 89316
775-237-5484

Eureka County Economic Development Program

P.O. Box 753
Eureka, NV 89316
775-237-5484

LANDER COUNTY

County Clerk

County Assessor
315 S. Humboldt Street
Battle Mountain, NV 89820
775-635-5738 or 775-635-2610

Austin Chamber of Commerce

P.O. Box 212
Austin, NV 89310
775-964-2200

Lander Economic Development Authority

315 S. Humboldt St.
Battle Mountain, NV 89820
775-623-2885

MINERAL COUNTY

County Clerk/Treasurer

P.O. Box 1450
Hawthorne, NV 89415
775-945-2446

Mineral County Economic Development Authority

P.O. Box 1635
Hawthorne, NV 89415
775-945-5896

NYE COUNTY**County Clerk**

P.O. Box 1031
Tonopah, NV 89049
775-482-8127

County Manager

P.O. Box 153
Tonopah, NV 89049
775-482-8191

Town Board Officer

P.O. Box 3140
Pahrump, NV 89041
775-727-5107

Gabbs City Hall

505 Main Street
Gabbs, NV 89409
775-285-2671

Pahrump Valley Chamber of Commerce

P.O. Box 42
Pahrump, NV 89041
775-727-5800

Rural Nevada Development Corporation

1301 S. Highway 160
NSB Building, 2nd Fl.
Pahrump, NV 89048
775-751-1947

Tonopah Chamber of Commerce

P.O. Box 869
Tonopah, NV 89049
775-482-3859

**Nye/Esmeralda Office of
Economic Development**

P.O. Box 153
Tonopah, NV 89409
775-482-8139

PERSHING COUNTY**County Clerk**

P.O. Box 820
Lovelock, NV 89419
775-273-2208

City Clerk

P.O. Box 639
Lovelock, NV 89419
775-273-2356

Pershing County Chamber of Commerce

Highway 40 West
P.O. Box 821
Lovelock, NV 89419
775-273-7213

**Pershing County Economic Development
Authority**

P.O. Box K
Lovelock, NV 89419
775-273-3200

WHITE PINE COUNTY**County Clerk**

Ely, NV 89301
775-289-2341
wpcedc@mwpower.net

White Pine Chamber of Commerce

636 Aultman Street
Ely, NV 89301
775-289-8877

White Pine Economic Diversification Council

953 Campton Street
Ely, NV 89301-1966
775-289-3065

Websites of Interest for Small Businesses

For those with access to the World Wide Web (WWW) through an internet provider, here are some additional resources, current as of May, 2004:

- Bureau of Labor Statistics: www.stats.bls.gov
- Bureau of National Affairs: www.bna.com
- Business at Home: www.gohome.com
- Community Business Resource Center: www.cbrc.org
- Department of Employment, Training and Rehabilitation www.detr.state.nv.us
- Dilbert's Commentary on Small Business: www.unitedmedia.com/comics/dilbert
- Economic Development of Western Nevada: www.edawn.org
- Entrepreneur's Mind: www.benlore.com
- Fast Company Magazine: www.fastcompany.com/homepage/
- IdeaCafe, The Small Business Channel: www.IdeaCafe.com
- It's Simple. Biz www.itssimple.biz
- Inc. Magazine: www.inc.com
- Internal Revenue Service: www.irs.ustreas.gov
- Learn The Net: www.learnthenet.com
- Microsoft, Small Business Page: www.bcentral.com/Default.asp
- Nevada Department of Transportation: www.nevadadot.com
- Nevada Division of Insurance: www.doi.state.nv.us
- Nevada Small Business Development Center: www.nsbdc.org
- National Federation of Independent Businesses: www.nfib.com
- Office Depot Small Business Resource Handbook:
www.officedepot.com/renderStaticPage.do?context=/content&file=/BusinessTools/SBH/default.jsp or go to www.officedepot.com and follow the link that says "Small Business Handbook".
- Rhondaworks: www.rhondaworks.com
- Rural Nevada Development Corporation: www.rndcnv.org
- Service Corps. Of Retired Executives: www.score.org
- Small Business Taxes & Management: www.smbiz.com/
- Social Security Administration – W-2 Wage Page: www.ssa.gov/employer
- Small Business Learning : www.smallbusinesslearning.net
- State of Nevada: www.state.nv.us
- State of Nevada Department of Taxation: www.tax.state.nv.us
- State of Nevada Secretary of State: www.sos.state.nv.us
- U.S. Census Bureau: www.census.gov
- U.S. Copyright Office: www.loc.gov/copyright
- U.S. Department of Labor – Employment Laws – www.dol.gov/elaws
- U.S. Patent and Trademark Office: www.uspto.gov
- U.S. Small Business Administration: www.sba.gov
- U.S. Small Business Resource: www.business.gov

Nevada Small Business Development Center Publications

Please visit our website at www.nsbdc.org to obtain our publications, or link to relevant websites to access additional publications.

SBA Loan Information

SBA Guaranteed Loan 7(a)

SBA Small Business Loans

NSBDC Introduction and Start-Up

Financial Management for Growing Business

Thinking About Going Into Business?

Checklist for Going Into Business

Guia de Evaluacion Para Comenzar un Negocio

Retailing

Strategic Planning for the Growing Business

Child Day-Care Services

Handbook for Small Business

Budgeting for the Small Business

Business Plan for Small Retailers

Business Plan for Small Construction Firms

Business Plan Sample – “Nathan’s Athletic Center”

Business Plan Sample – “Tom’s Sandwich Shop”

Business Plan for Small Manufacturers

A Business Portrait of the Four-County Region

Developing A Strategic Business Plan

Introduction to Strategic Planning

Business Plans and Capital Management

Profit Costing and Pricing for Services

Productivity Management in Small Business

Basic Budgets for Profit Planning

Attacking Business Decision Problems with Break-even Analysis

Techniques for Problem Solving

Simple Break-even Analysis for Small Stores

A Pricing Checklist for Small Retailers

Pricing Your Products and Services Profitably

Pricing for Small Manufacturers

Buying for Retail Stores

Stock Control for Small Stores

Inventory Management

Small Business Decision Making

Should You Lease or Buy Equipment?

A Checklist for Developing Plans of Action

Keep Pointed Towards Profit

Writing Readable Warranties

Marketing Strategies for Growing Business

Signs and Your Business

Researching Your Market

Creative Selling: The Competitive Edge

Understanding Corporate Purchasing: A Market Strategy for Suppliers

Market Overseas With U.S. Government Help

National Directories for Use in Marketing

Marketing Small Business

Marketing

Marketing for Small Business: An Overview

Marketing Checklist for Small Retailers

Finding and Assessing Your Market

Advertising - General Media Information

Patents, Copyrights, and Trademarks

Trademarks and Business Goodwill

A Trademark is not a Patent or Copyright

Basic Facts About Registering a Trademark

Copyright Basics

Government Publications - Patents

Ideas, Inventions and Innovations

Declaration for Patent Application

New Product Development

Finding a New Product for Your Company

Ideas Into Dollars

Avoiding Patent, Trademark, and Copyright Problems

Manufacturing

Purchasing for Owners of Small Plants

Manufacturing Management

Credit and Collections

Selecting a Legal Structure For Your Firm

Profit by Your Wholesaler's Services

Is the Independent Sales Agent for You?

Financial and Legal Management

Basic Bookkeeping Guide

Financial Management for Growing Small Business

Sound Cash Management and Borrowing

The ABC's of Borrowing

Guia Para Obtener Prestamos

Understanding Cash Flow

Accounting Services for Small Service Firms

Steps in Meeting Your Tax Obligations

Selecting the Legal Structure for Your Business

How to Buy or Sell a Business

Incorporating a Small Business

Analyze Your Records to Reduce Costs

Private Offering vs. Public Offering

Management Audit

Audit Checklist for Growing Businesses

Small Business Insurance and Risk Management
Guide

Record Keeping in Small Business

Advertising and Marketing

Marketing Research Procedures

Tips on Getting More for Your Marketing Dollars

Advertising Media Decisions

Advertising Guidelines for Small Retail Firms

Fixing Production Mistakes

Setting Up A Quality Control System

Techniques Productivity Improvement

Do You Know the Results of Your Advertising?

Family/Home-based Business

Family Business

The Business Plan for Home based Business

Starting a Home-based Business

Management Checklist for a Family Business

Transferring Management/ Family Businesses

Challenges in Managing a Family Business

Computers

How to Get Started with a Small Business Computer

Things Your Printer Might Tell You (or Not)

Computerizing Your Business

Franchising

Evaluating Franchise Opportunities

Franchising, General

Evaluating and Buying a Franchise

Buying a Franchised Business

Personnel and Security Issues

Effective Business Communications

Pointers on Using Temporary Help Services

Staffing Your Store

Employees: How to Find/Pay Them

Checklist for Developing a Training Program

Selling by Mail Order

Offering Layaways
Delegating Work and Responsibilities
Personnel Management
Measuring Sales Force Performance
Managing Employee Benefits
Employee Handbook
Independent Contractors vs. Employees
Preventing Employee Pilferage
Shoplifting
Curtailing Crime
Preventing Burglary and Burglary Loss
Preventing Embezzlement
Curtailing Bad Check Passers
Management Issues for Growing Businesses
Human Resources Management for Growing Business

Business Location

Choosing a Retail Location
Store Location: Little Things Mean a Lot
Site Evaluation Checklist
Locating or Relocating Your Business
Locating or Relocating Your Manufacturing Plant

UNLEASH YOUR INNER BANKER.



In that tool kit of business thingamajigs, the Business Reddi-Reserve Account is the ultimate widget. It's yours to tap into whenever you need for whatever you want, from expansions and equipment to improvements and emergency cash. Great rates and easy access by phone, check, or in person. It's kind of like being a banker, without having to actually be one.



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399-5626 Las Vegas calling area
851-8811 Reno calling area
1-800-789-4671 all other calling areas

STATE OFFICE

University of Nevada, Reno
College of Business Administration
Mail Stop 032
Reno, NV 89557- 0100
(775) 784-1717

OFFICES THROUGHOUT THE STATE

Carson City Area
Chamber of Commerce
1900 S. Carson St., # 200
Carson City, NV 89701-4514
(775) 882-1565

Carson Valley Chamber of
Commerce and Visitors Authority
1513 Hwy. 395N
Gardnerville, NV 89410-5283
(775) 782-8144

Churchill Economic
Development Authority
446 West Williams Ave.
Fallon, NV 89406-2735
(775) 423-8587

Henderson Business
Resource Center
112 Water St., #108
Henderson, NV 89015
(702) 992-7208

Great Basin College
723 Railroad Street
Elko, NV 89801
(775) 753-2245

Nevada Power Company
(Business Environmental Program)
2515 Industrial Rd.
Las Vegas, NV
Mailing - PO Box 152 25
Las Vegas, NV 89114-5225
(702) 866-5962

Rural Nevada Development
Corporation
1320 E. Aultman St.
Ely, NV 89301-7828
(775) 289-8519

Rural Nevada Development
Corporation
1301 S. Highway 160
NSB Building, Second Floor
Pahrump, NV 89041
(775) 751-1947

Sierra Pacific Power Company
(Business Environmental Program)
6100 Neil Rd., # 400
Reno, NV 89511-1137
(800) 882-3233

University of Nevada, Las Vegas
851 East Tropicana
Mailing - PO Box 456011
Las Vegas, NV 89154-6011
(702) 895-4270

Western Nevada
Community College
601 A St., Box 716
Hawthorne, NV 89415
(775) 945-2405

City of Winnemucca
90 West 4th Street
Winnemucca, NV 89445
(775) 623-1064