

SUPPORT SMALL BUSINESS DEVELOPMENT AT YOUR LIBRARY

Laura Metzler

Small Business
Librarian

Cecil County
Public Library



ALA OITP REPORT THE PEOPLE'S INCUBATOR: LIBRARIES PROPEL ENTREPRENEURSHIP



“Libraries of all kinds, in every part of the country, can help bridge gaps and provide an on-ramp to the innovation economy.”

BREAKING THE MOLD

Libraries can positively impact economic development.



What is Cecil County Public Library's "Small Business Information Center?"

Kick Start Your Business

at the Cecil County Public Library Small Business Information Center



Business Success!

4 WAYS TO REACH ENTREPRENEURS IN YOUR COMMUNITY

- 1. Create Materials Beneficial to Business Community**

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- 3. Target Programming to Business Community**

4 WAYS TO REACH ENTREPRENEURS IN YOUR COMMUNITY

- 1. Create Materials Beneficial to Business Community**
- 2. Promote Library Resources to Business Community**
- 3. Target Programming to Business Community**
- 4. Develop Strategic Alliances within Business Community**

1. CREATE MATERIALS BENEFICIAL TO BUSINESS COMMUNITY



CECIL COUNTY PUBLIC LIBRARY



The Small Business Information Center

KEYS TO STARTING A BUSINESS IN CECIL COUNTY

1

DEVELOPING A BUSINESS CONCEPT

- Thinking about starting your own business?
- Wondering if you have what it takes?
- Trying to develop your business idea?
- What's the best place to start when you're considering going into business for yourself?

The Cecil County Public Library's Small Business Information Center provides free information and assistance with the process of starting a small business. The Cecil County Public Library is unique in providing this no cost, focused service for potential and existing small business owners. In addition to access to up-to-date business info, the SBIC also works with a team of local business organizations to get you the help you need. Make an appointment with the SBIC to brainstorm business concepts, discuss your plans, look for specific business information, work on marketing, financial strategies, and more. The SBIC is here to help you start and stay in business!

The Cecil County Public Library
Small Business Information Center
301 Newark Avenue
Elkton, MD 21921
410-996-5600 ext. 128
sbic@ccplnet.org
www.cecil.ebranch.info

Keys to Starting a Business Brochure

Located at:

All 7 branches

Workforce Center

Office of Economic Development

Chamber of Commerce

Small Business Development Center

KEYS TO STARTING A BUSINESS

2 Forming a Legal Business Structure

Before you register as a business, you must determine your legal ownership structure and file with the state. Differences, benefits and costs of each can be viewed at:

www.bizfilings.com/toolkit

The legal structures are:

- Sole Proprietorships or Partnerships—no legal filing required for entity to exist, other than a business permit.
- Limited Partnership, Limited Liability Company, Limited Liability Partnership, or Corporation—must file with the Maryland State Dept. of Assessment and Taxation.

Information on the advantages and disadvantages of each can be found in books at the library, and in an online state publication: *Guide to Legal Aspects of Doing Business in Maryland*, located at:

<https://www.oag.state.md.us/legalreports.pdf>

3 Registering a Business Name

Your business needs to register with the State of Maryland. An online database lets you search to see if your name is available or actively being used. The business name database is under the Maryland Department of Assessments and Taxation at:

www.dat.state.md.us

Click on "Business Data Search," then "Business Entry Information." Once you've determined an available business name and chosen a legal structure, you can register online at the above web address or call: 410-767-1340.

4 Getting an EIN from the IRS

An EIN (Employer Identification Number), known as a Federal Tax ID Number, is obtained from the IRS. Look under "businesses" at www.irs.gov to determine if you will need an EIN.

If your business requires one, you can download the form at www.irs.gov/pub/irs-pdf/foia.pdf

You must know what your legal business structure will be before you apply for an EIN. You can apply online, by phone, or through the mail.

FAX: 631-447-8960
TEL: 800-829-4933
MAIL: EIN, P.O. Box 9003, Holtville, NY 11742

5 Business Licenses and More

Business licenses, certifications and permits can be confusing because requirements vary from business to business. The best plan is to contact the following agencies and explain what kind of business you are planning. They will help you to determine what you need to do to be "legal."

- County Clerk of the Circuit Court—410-996-5350
- The Dept. of Permits and Inspections—410-996-6235
- The Cecil County Health Department—410-996-6550

Information on business licenses in Cecil County:

<http://www.mdcourts.gov/clerks/cecil/business.html>
Apply online for a Maryland business license:
http://portal.mdcourts.gov/licenses/index_dnlrainer.jsp

Many businesses also need to register with the state of Maryland. You can do so by phone at 888-218-5925 or online:

6 Maryland Business Taxes

Information about business taxes in Maryland can be found at the following website:

http://taxes.marylandtaxes.com/business_taxes

You must register with the state for paying your business taxes. If you use the Maryland Combined Registration Online Application at the website below, it will include your business accounts for income tax withholding, sales and use tax, and unemployment insurance. Go to:

<http://interactive.marylandtaxes.com/webapps/controlcenter/entrance.asp>

Other tax and business application forms can be found at:

<http://dat.maryland.gov/Pages/datforms.aspx>

The local tax office in Cecil County is at: 103 Chesapeake Blvd., Elkton, MD 21921; 410-996-6580

7 Contacting Regulatory Agencies

Zoning and Building:

Make sure your business site is zoned for the kind of business activity you intend for the property.

Cecil County Dept. of Planning and Zoning
200 Chesapeake Blvd., Suite 2350
Elkton, MD 21921
410-996-5220

Environmental:

Determine if there are any regulations (air pollution, water discharge, waste, etc.) protecting the environment that you need to correct on your property, or that you need to properly prepare for in your business production.

Maryland Dept. of the Environment
1800 Washington Blvd., Baltimore, MD 21230
410-537-3500
www.mde.state.md.us

Health:

Businesses involving preparing food for sale or providing health services for people require special health regulations and inspections.

Cecil County Health Dept.
401 Bow Street, Elkton MD 21921
410-996-5350
www.cecilcountyhealth.org

Safety:

Maryland Occupational Safety & Health
10046 Golden West Dr., Suite 160
Hunt Valley, MD 21091
410-527-4499
www.dli.state.md.us/otob/otobch

Federal OSHA
200 Constitution Ave.
Washington DC 20210
800-321-6742
www.osha.gov

8 Writing Your Business Plan

A business plan is the foundation to making your business work. Lenders, potential investors, and other business professionals will want to see your business plan, especially if you are trying to get a loan. Even if you aren't seeking financing, a business plan is your blueprint for success. It's hard work to write a business plan, but well worth the effort as statistics show that a business plan can make a significant difference between a business thriving or dying.

A typical business plan is about 20 pages long and details the following topics: Executive Summary; Business Description; Management; Market Analysis and Strategy; Customers and Competition; Operations; and Financial Analysis.

The library has many books, workshops, outlines, and individual consultations available to help you to prepare your business plan. An online guide can be found at:

<http://www.cccpl.org/resources/business-planning-financial-statements-template-gallery>

Sample Business Plans—we also carry sample business plans in our reference collection in the Small Business Information Center office and online at our website:

9 Insurance for Your Business

- Consider getting coverage for property damage, liability and business interruption
- Investigate specialty insurance for your particular business
- Contact the state insurance agency about any problems

Maryland Insurance Administration
525 St. Paul Place, Baltimore, MD, 21202
800-482-6116
www.mdtasurers.state.md.us

Feeling overwhelmed? Let us help you!

The Small Business Information Center at the Cecil County Public Library

301 Newark Ave., Elkton, MD 21921 • 410-996-5600 ext. 128

sbic@ccplnet.org • www.cecil.ebranch.info



KEYS TO STARTING A BUSINESS

10 Financing Your Business

Free Funds—Everyone wants to know where they can get "free" money. Despite ads indicating there are "giveaways" from the government, the possibility of getting "free" money is slim. Beware of offers to the contrary. If any funds are available, you can find them in the legitimate grant resources below.

- www.grants.gov
- www.md.gov/state.md.us/ourwork/redbook

Bootstrapping—Most small business people finance their business with their own savings, credit cards, home equity loans, or money borrowed from friends and family.

Banks—Local banks can work with you to secure a commercial loan, however, they will want to see evidence of the 7 C's of Credit: Credit Score, Collateral, Cash Flow, Conditions, Competence, Character and Capital. Before approaching the bank, you will want to have a solid business plan.

SBA—The Small Business Administration provides loan guarantees to banks to encourage financing of small businesses. The SBA does not give out loans; rather, they lend support to your loan request from a bank. The SBA's website has many excellent, free online courses that can help you get your business started. Visit www.sba.gov for more information.

For more info on the SBA and SBA loans, contact:

- SBDC (Cecil County) - 443-910-6715
- SBA (Maryland) - 410-962-4392
- SBA (US) - 1-800-827-3722
- SCORE Delaware - 302-573-6552

Maryland Department of Commerce - This state department has some finance programs and offers free business assistance.

commerce.maryland.gov/startresources

Cecil County Office of Economic Development - Features a revolving loan fund that some businesses may qualify for to purchase land, buildings and equipment. 410-996-6292

www.cecilbusiness.org

Angels and Venture Capitalists - These are wealthy, private investors willing to fund new business ventures. Some function individually, but most work through a formal network of investors. Most are also looking to invest in businesses with the potential for significant profits, usually high-tech or innovation companies. Two local angel groups are:

- Mid-Atlantic Angel Group Fund
www.mafund.com

11 Hiring Employees

If you will be hiring employees, read and print the free booklet: **Employer's Quick Reference Guide**. This guide gives a complete overview of the steps you need to take in order to hire employees legally. The booklet is located at the following website:

<http://dhr.state.md.us/employment/empguide/empguide.pdf>

The following is a quick outline of some of the steps necessary when hiring employees. Please read the guide above for more complete information.

Taxes: Employers (even those self-employed) must file state and federal withholding taxes for themselves and for their employees. If you are self-employed, your taxes need to be paid with a Schedule SE and the 1040 income tax form. If you have employees, you will need additional forms. Contact the following:

- Internal Revenue Service - 800-829-1040
www.irs.gov
- Maryland Taxes - 800-492-1751
http://taxes.marylandtaxes.com/Business_Taxes

Hiring: Maryland law requires employers to register new hires, re-hires and temporary employees within 20 days. Call 888-634-4127 or register via their website at:

<http://www.hire-reporting.com/md-see/hire/default.aspx>

Unemployment Insurance: Contact the following to determine if you are liable for Maryland unemployment insurance and worker's compensation taxes:

- Maryland Unemployment Insurance Employers' Line

12 Your Intellectual Property

To protect your intellectual property (names, symbols, formulas, songs, etc.), you must register them with federal agencies.

Patents and Trademarks: A patent protects the inventor by conferring the right "to exclude others from making, using, offering for sale, or selling" the registered invention within the US. A trademark is any word, name, symbol, device, or combination thereof used to identify and distinguish the goods of one manufacturer from another. Info and an online application can be found at the United States Patent and Trade Office:

- 800-786-9199 www.uspto.gov

Copyright: A copyright protects original works of authorship fixed in a tangible medium of expression, such as writing, music, photos and more. Contact the following:

- 202-707-3000 www.copyright.gov

13 Cecil Business Resource Partners

The following organizations are available for free, knowledgeable, confidential consultations to help you get started in business in Cecil County. These organizations work as partners in the Cecil Business Resource Partners, a group formed to support small business development in Cecil County.

- Cecil County Public Library
The Small Business Information Center
Elkton Central Library
410-996-5600 ext. 123
www.cecilbranch.info/small-business/
- Small Business Development Center
<http://marylandsbdc.org/northern>
443-373-3577
- Office of Economic Development
www.cecilbusiness.org
410-996-6292
- Susquehanna Workforce Network
www.swnetwork.org
410-996-0550
- Cecil College Business Training Resource Center
www.cecil.edu/business
410-387-6050 ext. 605
- Business & Education Partnership Advisory Council
<http://www.cepa.org/domain/23>
410-996-5474
- Cecil County Chamber of Commerce
www.cecilchamber.com

14 Additional Local Resources

- SCORE
www.scoredelaware.org
302-573-6552
- Elkton Alliance
www.elktonalliance.org
410-398-5076

Additionally, each town in the county has a chamber of commerce or other business organization that focuses on their community's economic success. These organizations can be excellent resources in starting or developing your business.

Start a Business:

- <https://egov.maryland.gov/businessexpress/>

Useful Business Links:

- www.business.sba.gov
- www.sba.gov
- www.irs.gov/businesses/small/index.html
- www.census.gov
- <http://www.eco.gov/info/>

08/14



The Small Business Information Center

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sbic@ccplnet.org
www.cecilbranch.info

BUSINESS RELATED GALE COURSES



Online learning anytime, anywhere... just a click away!

Free enrollment with your Library Card!

ONLINE COURSES for Small Business Owners

GALE
COURSES

You have an idea...but will they come if you build it? Starting a new business is exciting, empowering, and most of the time, expensive.

Now you have a new partner in your business planning: your library! With hundreds of online classes now available at no cost from your library, you can work on making your dream a successful reality.

Check out a few of the offerings selected with small business owners in mind. Interested in building your future? Ask your librarian now!

Our instructor-facilitated, online Continuous Education courses are informative, fun, convenient, and highly interactive. And our instructors are famous for their ability to create warm and supportive communities of learners.

Courses run for six-weeks (with a 30-day extension period available at the end). Courses are project oriented and include lessons, quizzes, hands-on assignments, discussion areas, supplementary links, and more.

You can complete any course entirely from your home or office.
ANY TIME OF THE DAY OR NIGHT.

Visit www.cecil.ebranch.info

Click the red "Digital Library" dropdown

Select "Learn4Life"



Enroll Today!

Comprehensive online courses
with assignments and final exams

Certificate of Completion
awarded with a passing score

Monthly classes that run
for six weeks

ONLINE COURSES for Small Business Owners

Business Law for the Small Business Owner

Learn how to successfully protect your small business and solve most of the legal problems that may arise.

Understanding the Human Resource Function

Learn to handle basic human resource functions to ensure the best possible results.

Employment Law Fundamentals

Learn the basics of employment law so you can legally hire, evaluate, and manage employees.

Marketing Your Business on the Internet

An e-commerce expert helps you develop an internet marketing plan for your business.

Creating a Successful Business Plan

Turn your business ideas into a solid plan for financing and long-term success.

Accounting Fundamentals

Gain a marketable new skill by learning the basics of double-entry bookkeeping, financial reporting, and more.

Designing Effective Websites

Learn powerful graphic design techniques and build websites that are both attractive and effective.

Creating Web Pages

Learn the basics of HTML, so you can design, create, and post your very own website.

Introduction to Business Analysis

Learn powerful techniques to improve your decision-making at work.

Introduction to QuickBooks

Learn how to quickly and effectively gain control over the financial aspects of your business.

Performing Payroll in QuickBooks

Learn to create paychecks, pay tax liabilities, and produce dazzling payroll reports.

Effective Selling

Learn the secret to converting a potential customer into a long-term asset. Find out how to lay the groundwork for repeat businesses and your future success.

Requirements: All courses require internet access, e-mail, and Web browser.
Some courses may have additional requirements.

ADDITIONAL HANDOUTS

- **List of Local Website Developers**
- **Guide to Writing a Business Plan**
- **Defining 5 C's of Credit**
- **Assistance with Government Contracting**
- **List of Local Chambers of Commerce**

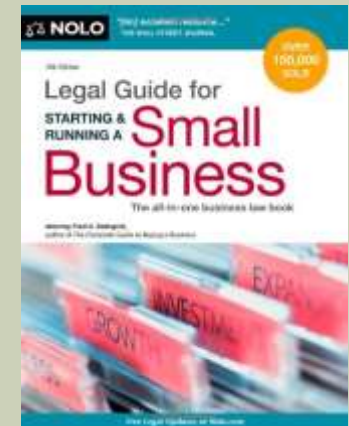
2. PROMOTE LIBRARY RESOURCES TO BUSINESS COMMUNITY



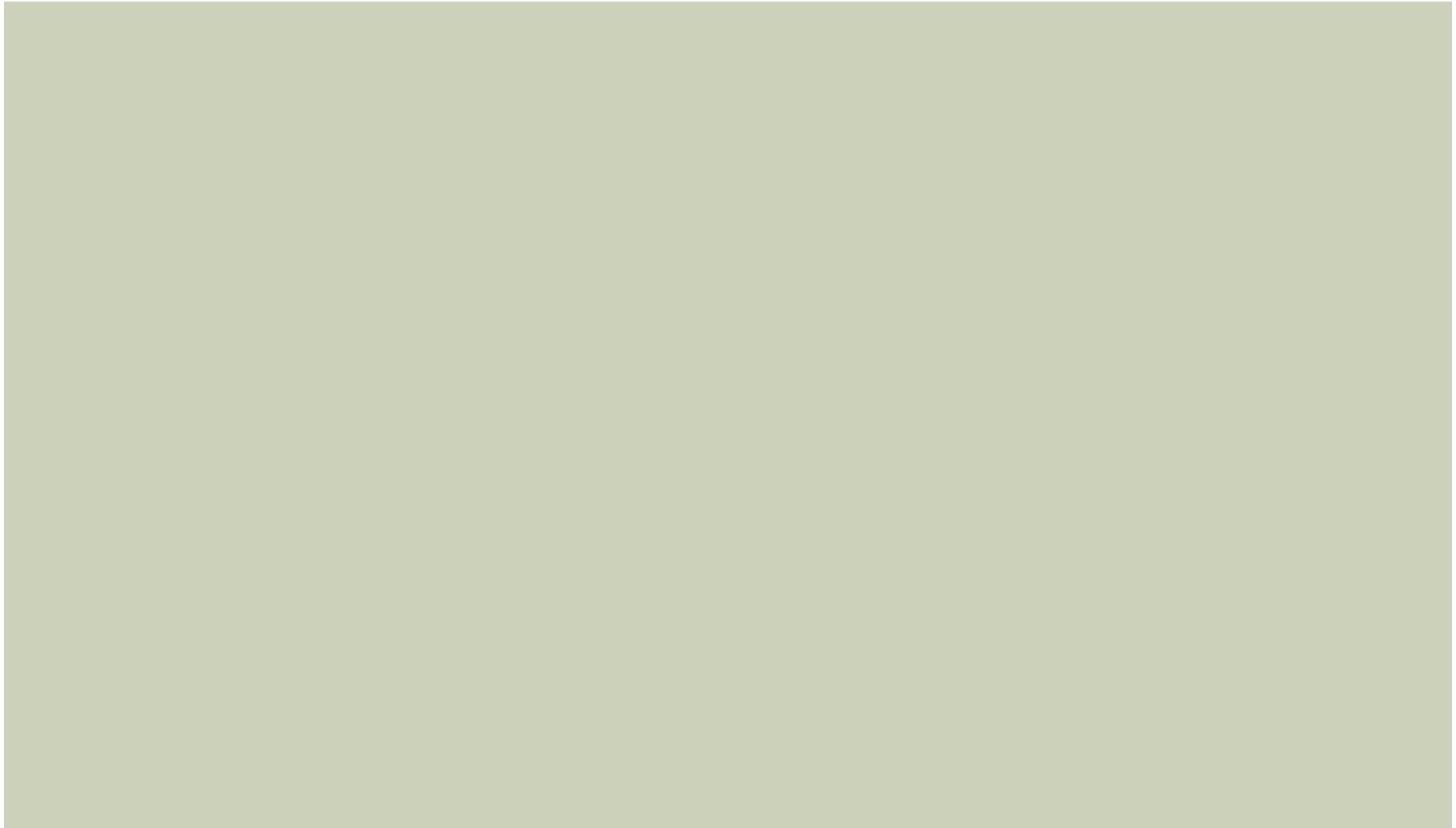
WHICH RESOURCES TO PROMOTE?

ReferenceUSA
from **infogroup** | Reference Division

GALE **COURSES**



WHERE DO I EFFECTIVELY PROMOTE?



WHERE DO I EFFECTIVELY PROMOTE?

- **Library**

WHERE DO I EFFECTIVELY PROMOTE?

- **Library**
- **Chamber of Commerce**

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- **Leadership Institutes**

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- **Community College**

WHERE DO I EFFECTIVELY PROMOTE?

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- **Community College**
- **Workforce Center**

WHERE DO I EFFECTIVELY PROMOTE?

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- **Rotary & Lions Club**
- **Leadership Institutes**
- **Community College**
- **Workforce Center**
- **Business License Office**

WHERE DO I EFFECTIVELY PROMOTE?

- **Library**
- **Chamber of Commerce**
- **Rotary & Lions Club**
- **Leadership Institutes**
- **Community College**
- **Workforce Center**
- **Business License Office**
- **SBDC**

WHERE DO I EFFECTIVELY PROMOTE?

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- **Rotary & Lions Club**
- **Leadership Institutes**
- **Community College**
- **Workforce Center**
- **Business License Office**
- **SBDC**
- **Office of Economic Development**

WHERE DO I EFFECTIVELY PROMOTE?

- **Library**
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- **Rotary & Lions Club**
- **Leadership Institutes**
- **Community College**
- **Workforce Center**
- **Business License Office**
- **SBDC**
- **Office of Economic Development**
- **Public Schools**

WHERE DO I EFFECTIVELY PROMOTE?

- **Library**
- **Chamber of Commerce**
- **Rotary & Lions Club**
- **Leadership Institutes**
- **Community College**
- **Workforce Center**
- **Business License Office**
- **SBDC**
- **Office of Economic Development**
- **Public Schools**
- **Local SCORE chapter**

SOCIAL MEDIA




3. TARGET PROGRAMMING TO BUSINESS COMMUNITY

How do I decide on topics?

Where do I find speakers?

COMPUTER SECURITY
for Small Business




Learn tips for protecting yourself, your business, and your information. Topics include:

- Potential threats
- Updating
- Password security
- Wireless security
- Online safety
- Backup

**MONDAY
OCTOBER 20
7:00 PM**

Elkton Central Library
103 Newark Ave., Elkton, MD 21921
www.elktonlibrary.info
410-396-5600 ext. 461
All CDL, Bookfest and Bookfest accessible. Sign language interpretation available with 2 weeks advance notice.

Elkton Central Library
Cecil County Public Library



FREE PROGRAM


Is QuickBooks Right for Your Small Business?

Join Certified Public Accountant and Certified QuickBooks Pro-Advisor Dawn Egger as she overviews QuickBooks for use in small business. After an informational discussion on the pros and cons of QuickBooks (yes, it isn't for everyone), Dawn will show you the tools you can use to help run your business effectively...She will also be offering suggestions on how to ease this powerful program with other systems you may already have in place.

**Wednesday, Feb. 26
6:00-8:00 pm**


Elkton Central Library
www.elktonlibrary.info
410-396-5600 ext. 461

Elkton Central Library
Cecil County Public Library



Creating Powerful PowerPoint Presentations


Learn effective techniques to enhance your Microsoft PowerPoint skills. This one hour will be given to present a captured session. A basic level of Microsoft PowerPoint is needed. The presentation will use Microsoft PowerPoint 2010.



**Monday
December 2
at 7:00 pm**

Elkton Central Library
www.elktonlibrary.info
410-396-5600 ext. 461
All CDL, Bookfest and Bookfest accessible. Sign language interpretation available with 2 weeks advance notice.

Elkton Central Library
Cecil County Public Library



Email Marketing Tools for a Small Business Budget



Discover email marketing tools small and medium businesses use to drive sales! These require no programming skills and provide you with free pre-made designs that only look expensive. Learn the basic steps to set-up your own email marketing list, gather emails, and set up a professional looking newsletter or sales email. Presented by Josie Sierra. Registration is appreciated.

**Wednesday
June 26
at 7pm**

Elkton Central Library
103 Newark Ave., Elkton, MD 21921
www.elktonlibrary.info
410-396-5600 ext. 461
All CDL, Bookfest and Bookfest accessible. Sign language interpretation available with 2 weeks advance notice.

Elkton Central Library
Cecil County Public Library



4. DEVELOP STRATEGIC ALLIANCES WITHIN BUSINESS COMMUNITY

Cecil Business Resource Partners



CECIL COUNTY
CHAMBER OF COMMERCE

SCORE[®]
Counselors to America's Small Business



AMERICA'S
SBDC
MARYLAND

Accredited to provide technology commercialization assistance.



TESTIMONIALS

Testimonials

[Home](#) » [Small Business](#) » [Testimonials](#)

Country Clean

The library was fantastic in helping us take our green cleaning business, Country Clean, to the next level. We had a consultation with the small business librarian and she had already spent a lot of time reviewing our website and social media. She had some fantastic and easy strategies to help us access potential new customers and leads for the business and really spent time giving us custom feedback on using social media in a more effective way. We were very impressed! We are so grateful to have these kinds of resources at our public library and are excited to grow our residential and commercial green cleaning business in Cecil County.

Country Clean was founded in 2011 with the purpose of offering high quality cleaning services that are safe for our clients, our staff and the environment.

We believe that green cleaning can be safe, effective and affordable! If interested in contacting County Clean, please visit www.mycountryclean.com or email mycountryclean@gmail.com.



TESTIMONIALS

A New Leaf

Having moved to Chesapeake City with the intention of opening a small garden-themed shop, I began to seek input from a number of sources. When a business owner in town suggested the Small Business Information Center at the Cecil County Public Library, I looked it up. Compared to the other checklists I'd reviewed, the materials were thoughtfully prepared, and comprehensive. A meeting with the small business librarian offered additional demographic reports and references beyond the online offerings. The resources proved valuable when opening my shop "A New Leaf" in Chesapeake City.

As you enter the historic portion of Chesapeake City, on the south side of the canal, the shop is in the front room of the first house on the left. The "Welcome to Chesapeake City" sign is in our yard. The website, anewleafcc.com, lists hours, town events, and a summary of what you can find "In Store." We carry planters, watering cans, garden gloves & tools, totes, trugs, yard art, chimes, bells, spinners, fairy garden accessories, birdbaths, wildlife homes & feeders, and nature and Irish themed decor and jewelry. We're especially excited about both the local and fair trade items from **Pure Scents Candle Company**, **Step by Stepping Stones**, **North Country Wind Bells**, **Ten Thousand Villages**, and **African Market Baskets**.

Be sure to sign up for special offers at anewleafcc.com, or follow us on [facebook.com/anewleafcc](https://www.facebook.com/anewleafcc), and [instagram.com/anewleafcc](https://www.instagram.com/anewleafcc). Even better, just stop by for a look: 424 George Street, Chesapeake City, MD 21915.



FUTURE GOALS

THE DAILY RECORD
Maryland's trusted source for business, legal and government news

Chimes
GMA
Maryland's Best Kept Secret

OCTOBER 8, 2016 HONORING KEY LEGISLATORS
KOOL & THE GANG WITH SPECIAL GUESTS EN VOGUE
TICKETS & SPONSORSHIP OPPORTUNITIES: 410.358.7774

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EDITOR'S PICKS
Can best, right now?
H&M: Seattle set to review essential health care for universal defendants
Frederick's sexual assault response funded by feds
Offices add real-time prescription, civil conspiracy classes to Mosby courses

Cecil County to open incubator for local entrepreneurs
By Associated Press, Updated on Oct 7, 2016
After a 2015 feasibility study found that Cecil County could benefit from having a dedicated space for entrepreneurs, the county's economic development office has formed an advisory committee and is moving forward with the project. With the county's proximity to Aberdeen Proving Grounds and the University of Delaware, economic development officials see potential for businesses from ...

CONTACT US
Call us at (443) 524-8300, or email or visit us.
Twitter Facebook LinkedIn YouTube

EMAIL ALERTS
Email Address *
subscribe, breaking



CONTACT INFO

Laura Metzler

lmetzler@ccplnet.org

410-996-5600 x128