SUPPORT SMALL BUSINESS DEVELOPMENT AT YOUR LIBRARY
“Libraries of all kinds, in every part of the country, can help bridge gaps and provide an on-ramp to the innovation economy.”
Libraries can positively impact economic development.
What is Cecil County Public Library’s “Small Business Information Center?”
4 WAYS TO REACH ENTREPRENEURS IN YOUR COMMUNITY

1. Create Materials Beneficial 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
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 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
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

10. Financing Your Business

- Free Funds: Everyone wants to know where they can get "free" money. Despite ads indicating there are "goose eggs" from the government, the possibility of getting "free" money is slim. Because of offers to the contrary. If any funds are available, you can find them in the legitimate grant resources below:
  - wwwгрантов.gov
  - www млпг.штат.мерилл/ourwork/redbook

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

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

- SBA: The Small Business Administration provides loan guarantees to banks to encourage funding 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): 443-910-6711
  - SBA (Maryland): 410-362-9492
  - SBA (US): 1-800-872-5772
  - SCORE: 302-573-2652

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

11. Hiring Employees

- If you will be hiring employees, read and print the 8-page "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 document is located at the following website:

  http://sfct.state.md.us/employment/qlpguide/qlpguide.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: Employees (even those self-employed) must file state and federal withholding taxes for themselves and for their employees. If you are self-employed, you will 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: 800-829-4940
    - Maryland Business Tax: 410-462-4751

- Hiring: Maryland law requires employers to register new hires, re-hires and temporary employees within 10 days. Visit http://sra.legis.state.md.us/ and register via their website.

- Unemployment Insurance: Contact the state to determine if you are eligible for Maryland unemployment insurance and worker's compensation.

12. Your Intellectual Property

- Your business must protect its intellectual property (names, symbols, formulas, songs, etc.) by registering them with federal agencies.

- Patent 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 name, symbol, device, or combination thereof used to identify and distinguish the goods of one manufacturer from another. Information on available trademark names can be found at the United States Patent and Trademark Office.

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
      - 410-996-5600 ext. 128
      - www.celcbusinessinfo/smallbusiness/
  - Small Business Development Center
    - http://md.sbd.org/ContactUs
    - 410-373-3553

- Office of Economic Development
  - www.cecilbusiness.org
  - 410-996-5682

- Susquehanna Workforce Network
  - www.cecilbusiness.org
  - 410-996-0700

- Cecil College Business Training Resource Center
  - 410-387-6000 ext. 605

- Business & Education Partnership Advisory Council
  - www.ceps.org/domains/CEG

- Cecil County Chamber of Commerce
  - www.cecilchamber.com

14. Additional Local Resources

- SCORE
  - www.scoredelmar.org
  - 302-573-2652

- ELC Business
  - www.elcbusiness.org
  - 410-398-3076

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.md.gov/cecelbusinessexpress

Useful Business Links:
  - www.cecilbusiness.org
  - www.sba.gov
  - www.score.org
  - www.cecilbranch.info

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

  - www.cecilbranch.info
  - 302-707-3000

www.copyright.gov

Library:
  - 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 up-to-date business info, the SBDC also works with a team of local business organizations to get you the help you need. Make an appointment with the SBDC to brainstorm business concepts, discuss your plans, look for specific business information, work on marketing, and more. The SBDC is here to help you start and stay in business!
BUSINESS RELATED GALE COURSES

Free enrollment with your Library Card!

ONLINE COURSES for Small Business Owners

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 courses 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 10-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"

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

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.
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?

Reference USA
from Infogroup Reference Division

GALE COURSES

Entrepreneur's Guide to Import/Export Business
Your Step-by-Step Guide to Success
Entrepreneur Press and Krista Turner

Morningstar

Inc.
The Hottest Small Company in America
How Fast-Growing Businesses Thrive in a Slow Economy
Inc. Magazine

Legal Guide for Starting & Running a Small Business
Nolo

Small Business Resource Center

DEMOGRAPHICS NOW
One Source. One Subscription. Infinite Possibilities.

Sign up for a Free Trial today!
WHERE DO I EFFECTIVELY PROMOTE?
WHERE DO I EFFECTIVELY PROMOTE?

- Library
WHERE DO I EFFECTIVELY PROMOTE?

- Library
- Chamber of Commerce
WHERE DO I EFFECTIVELY PROMOTE?

• Library
• Chamber of Commerce
• Rotary & Lions Club
WHERE DO I EFFECTIVELY PROMOTE?

- Library
- Chamber of Commerce
- Rotary & Lions Club
- Leadership Institutes
WHERE DO I EFFECTIVELY PROMOTE?

- Library
- Chamber of Commerce
- Rotary & Lions Club
- Leadership Institutes
- Community College
WHERE DO I EFFECTIVELY PROMOTE?

- Library
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- Rotary & Lions Club
- Leadership Institutes
- Community College
- Workforce Center
WHERE DO I EFFECTIVELY PROMOTE?

- Library
- Chamber of Commerce
- 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?

• Library
• Chamber of Commerce
• Rotary & Lions Club
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• Community College
• Workforce Center
• Business License Office
• SBDC
• Office of Economic Development
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
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**

*Monday, October 20*
*7:00 PM*

Learn tips for protecting yourself, your business, and your information. Topics include:
- Potential threats
- Upgrading
- Password security
- Wireless security
- Online safety
- Backups

**Is QuickBooks Right for Your Small Business?**

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

Join Certified Public Accountant and Certified QuickBooks Pro-Advisor, Sherri Perry, as she offers an informative discussion on the pros and cons of QuickBooks. She will walk you through the tools you can use to help run your business effectively and will offer suggestions on how to set up this powerful program with other systems you may already have in place.

**Creating Powerful PowerPoint Presentations**

*Wednesday, June 26*
*7:00 pm*

Learn effective techniques to create your PowerPoint slides. Tips and tricks will be given to ensure a confident audience. A brief trial of Microsoft PowerPoint will be conducted. The presentation will use Microsoft PowerPoint 2013.

**Email Marketing Tools for a Small Business Budget**

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

Discover email marketing tools small and medium-sized 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.
4. DEVELOP STRATEGIC ALLIANCES WITHIN BUSINESS COMMUNITY

Cecil Business Resource Partners

- Cecil County Chamber of Commerce
- BEPAC - Business & Education Partnership Advisory Council
- Cecil College
- SCORE - Counselors to America's Small Business
- AMERICAS SBDC - Maryland
- Cecil County Public Library Award Winner National Medal
- Maryland TEDC - Technology Development Corporation
- Susquehanna Workforce Network
- Cecil County Office of Economic Development
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 Country Clean, please visit www.mycountryclean.com or email mycountryclean@gmail.com.
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, and instagram.com/anewleafcc.
Even better, just stop by for a look: 424 George Street, Chesapeake City, MD 21915.
FUTURE GOALS
CONTACT INFO

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lmetzler@ccplnet.org
410-996-5600 x128