

“How to Really Start Your Own Business”

It's been in the back of your mind for some time... It's your dream... Whether it is to own your own business or to enhance your business by developing a new division or line ... NOW is the time to start making it a reality. Even if you don't have a clue what you want to do, you can still set the groundwork NOW.

Inc. Magazine's **“How to Really Start Your Own Business”** is a seven-week series presented jointly by the Dubuque Chapter of SCORE®, Northeast Iowa Community College and the Dubuque Area Chamber of Commerce. Tuition is \$80 for the 7-week session or \$15 for individual sessions. Join us Friday mornings from 7:30 am – 9:00 am beginning January 9 at the NICC Townclock Center for Professional Development. A continental breakfast will be served at each session. Course materials include a vast amount of resources including speaker handouts, reference materials, and Inc. Magazine workbook: “How to *Really* Start Your Own Business.” SCORE® Counselors will be on hand at each session to share their real-live experiences and to help mentor you to success.

Space is limited. Reserve before January 6 by calling NICC at 563-557-8271 ext. 380 or email: wheelocw@nicc.edu. Don't wait. Call today.

Jan. 9: The Idea – Getting Started – Planning

Learn how to come up with an idea and turn the idea into reality by articulating it and developing it into a business plan. SCORE® Counselor, Carol Townsend shares her expertise in starting and growing a business. Terry Sullivan, SBDC Director will get you started on creating your business plan.

Jan. 16: Basics of Business Insurance and Business Records What kinds of insurance will your business need? How much insurance will you need? What kinds of business records must you keep? How long must you keep them? These and many more of your questions will be addressed by Chuck Andracchio from TRICOR Insurance and Financial Services and SCORE® Counselors.

Jan. 23: Protecting the Idea and Structuring the Business How will you organize your business? How will you register it? How will you protect your assets from lawsuits? How will you protect your idea(s) from competitors? William Conzett, Attorney at Law will share his expert advice. Inc. Magazine workbook “How to *Really* Structure Your Business” will be included in the handouts.

Jan. 30: Financing the Business Nearly every business needs to borrow money – either to get started or to expand. In this session, SCORE® Counselor Nancy Dunkel, Market President of Fidelity Bank, provides advice on financing your business, how to choose a lender, what information the lender will need, and how to apply for a loan.

February 6: Business Taxes, Permits, and Regulations What licenses will your business need? What about zoning? What about sales tax, income tax, withholding tax for employees? In this session, Jeff Baltierra and Mike Welbes from Honkamp Krueger & Co. PC will teach you how to register your business, how to check license and zoning requirements, the impact of taxes on your business, and how to keep tax records.

Feb. 13: Hardware, Software, and the Internet Nearly every business today relies on computers for some part of its operation. In this session, SCORE® Counselor Kevin Lynch owner of Net-Smart, Inc. will give you tips on buying and protecting business computers. You'll learn about using email and using the Internet as a marketing tool.

Feb. 20: Testing the Idea (Marketing and Promotion) No business prospers without marketing. Sherry Heim, Assistant Vice President of Data and Strategic Marketing Dupaco Community Credit Union will help you analyze what marketing and promotion methods will best fit your business.