
Small Business Handbook

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Revised from an original prepared by
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Rev. 2012

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Business Start-Up Check List

Starting a business requires hard work and anyone should be very thoughtful before actively pursuing this endeavor. This handbook is designed to aid in starting a business; however, it is only an outline. Undoubtedly, you will run into problems that are not covered. Your other resources could include the Alabama Entrepreneurial Research network (AERN), the Small Business Development Center (SBDC), an attorney, an accountant, friends, and family.

The list below is a checklist when you know you are ready to start your own business. Before you begin doing the things on this checklist, please read the next pages in this handbook, beginning with **Ten Steps to Business Success**.

With these steps in mind, continue to look at and study the other articles and information in this handbook. Do not underestimate the amount of background work you need to do before you open the doors of your own business.

1. Prepare a written business plan. See **The Business Plan** chapter in this Handbook.
2. Decide whether you wish to operate as a sole proprietorship, partnership, corporation, or LLC. See **Choosing a Legal Structure**.
3. Establish a source of adequate and reliable financing.
4. Check zoning ordinances. Contact city hall.
5. Select a suitable location.
6. Retain an attorney and a CPA, if appropriate.
7. Acquire necessary licenses and permits. Contact the Revenue Department.
8. Get tax ID number and forms; follow other tax requirements. See **Key Tax Numbers**.
9. Choose a record keeping system and method of inventory control. Consult your accountant. See **Accounting Primer**.
10. Open bank accounts in the name of the business for business use only.
11. Arrange for utilities, telephone, and other services.
12. See an insurance agent. There are ranges of coverage you might not have thought about. See **Insurance**.

Steps to Business Success

1. Put together an effective and detailed business plan. It is the blueprint to your success. You will need to update your business plan to reflect changes as they occur. A good plan should be flexible enough to adapt to a changing environment. Keep your business plan up to date as your business grows or slows. Include cash flow projections in your business plan; insufficient working capital can be hazardous.
2. To be successful in small business, one must be an entrepreneur, a manager and a technician.
3. Take pride in your business; it is an extension of yourself. Keep your premises and your products attractive, so all your customers know that you are proud of your business and your services.
4. Understand your weaknesses and strengths, your product, and the market. Provide your customers with the right product at the right time.
5. Know your competition, your field, your target area, and your target audience. Do not rely on assumptions and hunches. Do a lot of homework and research. For instance, check online resources, trade publications, and newspapers to understand the big picture. Walk around and drive around your area to understand the local picture.
6. Trust yourself and your own judgment, but take the time to know your field of business very well and the products it values. To stay one step ahead, constantly evaluate your business and its role in the market.
7. Serve the needs of the customers. Be sensitive to their needs, how to reach them, and most of all, what will convince them to buy your product or service.
8. Know your limits. How much time are you willing to put into the business to make it work? Don't do it all yourself. At a minimum, you will need moral and emotional support. And you might need other kinds of help to run your business. Professional consultants can be valuable, and larger businesses will need trusted paid employees.
9. Carefully select your staff. They are the faces that people associate with your business. Train them to perform the job to your satisfaction and reward them when the job is done well.
10. Treat employees as individuals. Each has his or her own strengths, weaknesses, and preferences. Have personnel policies that are good for your business, but also accommodate the needs of employees.
11. Create a website for your company that is easily accessible and informative.

Market Research, pt.1:

Why Do Research?

A small business must know its market in order to be successful. The process of learning about its market is called market research. As defined by the American Marketing Association, marketing research is "the systematic gathering, recording, and analyzing of data about problems relating to the marketing of goods and services."

Simply put, it is a business's attempt to answer the questions:

- Who will buy my product or service?
- What price will the buyer pay?
- How can I reach the buyer?

These are very important questions for someone starting a new business or trying to sustain an existing one. The answers to these questions should become the basis for the company's pricing plans, advertising strategies, product offerings, and even determining the location of the business. Asking the right questions can also uncover key information about your competitors—and perhaps reveal ways to outperform them.

Useful market research for a small business must be simple to obtain, timely, accurate, and inexpensive. The internet can be a great, reliable source for market and demographic data. Fortunately, small businesses have another built-in advantage. They are close to their customers. A business owner can watch them drive up, talk to them one-on-one, and answer their questions. A small business is not encumbered with layers of management. Timely market data IS just a conversation away for many businesses. A small business needs research that delivers what "is" needed, does not bury the business with reams of data, and does not waste time or money on informational "fishing expeditions."

How to do that? Read on.

Market Research, pt.2: The Basics

There are a few basic steps associated with any market research project. They are:

1. Define the problem or opportunity

What do you want to find out? If you own a downtown yogurt shop, you may want to know how many people in a one mile area eat yogurt or how many people walk by your store every day before lunch. And if they do eat yogurt, where do they buy it and at what price? To get the right answers, you must have a clear understanding of the issues you want to research.

2. Plan the project

How will you collect your data, how much will it cost, and how long will it take? Market data is available in two very broad categories; primary and secondary. Primary is original data collected first-hand by the researcher. Obtaining primary data can be, but is not always, time-consuming and expensive. And the more sophisticated techniques of data collection can require a significant level of technical expertise beyond that normally found in a small business. However, the information revealed through primary research is usually quite specific and provides precise answers to the questions asked.

Don't be too afraid of the term "primary data." Ask your customers about their opinions of products and services, about their preferences for making purchases, etc. Those answers are your primary data.

Secondary data is information that has already been collected. It is more readily available and less expensive. It can be obtained from a variety of places, including government sources (frequently available on the internet), area libraries, and industry associations. Please note that secondary data is not as precise (remember, the research was not conducted just for you) and may not be as fresh as you would prefer.

3. Collect the data

In most cases, data collection for a thorough market research process will combine secondary data with primary data. The yogurt shop example illustrates the point. To answer the questions posed (i.e., number of people in area who eat yogurt, people walking by the store, where do they buy and what do they pay?) a number of techniques could be used.

Socioeconomic data - Population and income figures could be obtained from government sources for the area. That information could then be combined with data obtained from yogurt industry association and industry publications, such as percentage of persons eating yogurt in the general population, to provide an estimate of potential yogurt buyers in the area. Check online sources for census data, income data, and general information about how much money people spend on snack food outside the home. Perhaps not precise, but remember, the data was not created specifically for you.

Street intercepts - Stand on the street near the store to count the persons walking by. Establish beforehand the number you would like to talk to and politely stop them and ask them a small number of questions. Do they eat yogurt, how often, and where? Also ask them, generally, where they live. You are not looking for an exact address, just a ballpark estimate. And if they don't eat yogurt, ask them why not—you might learn something you can use to attract them for the first time.

Talk to customers – Real people are the most precise and important source of market information. Your customers have proven they know where you are and what you sell. Talk to them. Ask them how they heard about you, check their license plates if they drove up or ask them to fill out a card making them eligible for a later prize drawing. Check online customer blogs. Success in business depends on information, so take every opportunity to obtain it easily.

Visit competitors - You should be your competitors' best customer. On a non-routine, but consistent basis, visit other yogurt shops, buy their product, chit-chat with other customers and keep abreast of their pricing and promotions. Maintain a notebook with information on each competitor and update it on a regular basis. Rest assured, they are keeping track of your activities. Through a combination of secondary (government data and industry publications) and primary (street interviews and visiting competitors) sources, you can gather valuable information at a relatively small cost.

4. Using the Information

Recall that market research is used to answer questions such as who your customers are, what they like, and how you reach them. The ideas outlined above can generate a large amount of information. That information needs to be organized and assessed, logically. We'll make up the following example for illustrative purposes only.

From information obtained from an industry association publication, you learn that the typical yogurt shop can expect the following:

- Attract customers from a 1.5 mile diameter.
- The average yogurt customer is 31 years old.
- The average purchase per customer, per visit, is \$5.26.

Your own primary research uncovers this information:

- 60 percent of the customers, as indicated on the birthday surprise drawing cards, have telephone numbers over five miles away from the store location.
- The birthday surprise drawing card also shows that the average customer is 42 years old.
- By observing foot traffic in front of the store for 2-3 weeks, you know that 12:30 until 1:15 is the busiest time of day for your shop.

A number of decisions and choices, plus more questions, present themselves based on the information uncovered.

- Why does the store draw customers from such a distance—and how can you keep those customers, while also attracting nearer customers?
- Is the image of the store discouraging younger patrons?
- A study of store receipts shows that customers spend, on average, \$4.56 per visit. Should prices be raised? Or should volume be increased by offering specials before noon and after 2:00 P.M.?

The information you have gathered in your market research doesn't automatically reveal the "right" answer. No decision could be made based only on the information presented—more would be needed.

The key point is the relative ease with which useful data can be obtained and used to guide the business.

Small businesses operate close to the ground. They can respond quickly to changes in customer attitudes and preferences, if they stay abreast of the market around them. Up-to-date market information plays a crucial role in their ability to respond. Timely and inexpensive market research ideas, like the ones outlined above, will help firms remain competitive. But it works only if they consistently gather new data, use the data in an intelligent manner, and follow up their actions to determine the success or failure of their decisions.

Market Research, pt.3:

Where to Go

A comprehensive list of marketing research sources would fill a book. However, there are a few titles and sources that are good starting points for any market research process. And don't overlook college business libraries, whose librarians are experienced in finding business marketing information.

Print

American Buyers: Demographics of Shopping. Ithaca, N.Y.: New Strategist.

Best Customers: Demographics of Consumer Demand. Ithaca, N.Y.: New Strategist.

Encyclopedia of Business Information Sources. Detroit, MI: Gale Research.

Encyclopedia of Associations. Detroit, MI: Gale Research.

Also available as an online database called Associations Unlimited.

Household Spending: Who Spends How Much on What. Ithaca, N.Y.: New Strategist.

Local directories, e.g., local telephone directory

Online databases

Your local library might offer access to one or more of these subscription databases. Ask the librarian to help you use the Alabama Virtual Library.

Associations Unlimited – Look up trade associations and other organizations related to your business.

ReferenceUSA – This is an extensive online directory of businesses of all sizes. Look up your type of business and limit your search to a location to discover your nearby competitors. A similar product is the AtoZ Directory Database.

Websites

<http://aern.cba.ua.edu/> --Alabama Entrepreneurial Research Network with links to databases for business resources.

<http://www.thomasnet.com> –ThomasNet (Free web version of former print *Thomas Register*.) Find companies that manufacture and sell specific kinds of products (suppliers, customers, or competitors).

<http://www.fedstats.gov> –Comprehensive site for all federal agencies and statistics such as census data.

<http://www.sba.gov> –Official site of the U.S. Small Business Administration. Contains information about lending and sources of help.

<http://census.gov> –The Census Bureau's very comprehensive online data source. Learn to use American Factfinder and become familiar with the American Community Survey (ACS). The ACS is your best source for free statistics at small geographic levels.

<http://www.onestopcenter.com> --Official site of West Alabama Chamber of Commerce, providing tax forms and information on business start-up pertinent to West Alabama.

The Business Plan

A business plan is written for two purposes. One is to demonstrate to yourself that you have thought of everything you will need to make your business successful. Go through the process to feel confident that you haven't overlooked something important.

The other reader of your business plan might be a person or an organization that will lend money. The plan needs to show them that your business is a worthy use of their money.

A business plan does not have to be lengthy to be effective. All business plans include certain key elements, which address the important issues in most business start-ups or expansions/improvements. If these basic elements are included in the plan, in an articulate and concise manner, then the plan has a chance to succeed. The length of the plan is unimportant-- content is. Be sure to indicate early in the plan why the plan is being presented. If you are seeking money, say so and state the amount and the general purpose. Do not keep a reader in suspense as to why he is spending his valuable time reading your document. Business Plan Pro software provides a simple and effective means of creating a business plan. But you don't need specialized software. You can start with a pencil and a piece of paper.

The following are the key elements in any business plan. These elements are not chiseled in granite and can, of course, be altered for specific situations. The order in which they appear can also be altered with one exception--the first element--the introduction or executive summary.

The elements are as follows:

I. The Introduction (Executive Summary)

Should include

- a brief business history/profile,
- a *sketch* of the principals (resumes can be included in the appendix) and
- the purpose of the plan.

II. Product

What does the business sell, produce or service or expect to sell, produce or service? Here's a good place for a bit of comment on why it is unique--if it is unique.

III. Competition

Who else is doing what you are doing, or planning to do? How are you similar and how are you different? A clear understanding of your rivals indicates to your reader that you have researched and analyzed your industry.

IV. Target Market Segment

Who is going to buy your product, where are they located, and why will they buy from you? How will you attract them in your direction? The more clearly you can define your market segment, the more precisely you can tailor your approach.

V. Amount of Financing Needed

Precisely state the amount of financing needed.

VI. Uses of Financing

VI. Uses of Financing

How will the money be used? What equipment will be purchased? What level of salaries will be paid? What amount of inventory will be stocked? Be sure to include an amount for contingencies. Detail in this section is appreciated.

VII. Financial Projections

A pro-forma cash flow/profit and loss is necessary. A 12 month detailed statement is best with gross figures (i.e., sales, gross margin, gross profit, net profit) extended out for two or three years. Be sure to include supporting notes concerning sales estimates and expenses. The figures presented will have to be defended to the reader.

VIII. Personal Financial Statements

A statement of net worth (i.e., balance sheet) will more than likely be needed for each of the key players in the firm. Most investors will require a personal pledge from the business partners before committing their funds. The firm's partners will need to obtain the proper documents from their personal accountant or financial advisor.

Another way to say this is that anybody (including a bank) who is considering putting their money into your business is going to ask you how much of your own money you are putting into the business. Why should they put anything into your business, if you are not willing to commit much of your own resources?

IX. Appendix

An appendix should include any supporting documents, which have been cited in the body of the plan. This can include resumes, samples of the described product, or legal documents validating collateral for the financing.

To re-emphasize, when you are compiling a business plan there is no substitute for accuracy, clarity, and conciseness. Include all that is needed but only what is needed.

Tips for Putting Your Plan Together

1. Don't over diversify your venture. It's a plan--not a portfolio.
2. Identify and discuss key personnel--at length.
3. Describe your product in layman's terms. Don't use jargon.
4. Focus on the market and your product's ability to fill the demand.
5. Be painfully realistic. For example, don't overstate sales.
6. But... don't dwell on the numbers.
7. Discuss possible problems and planned steps to correct them.
8. And remember... a business plan that describes an insurmountable market position... is by definition written by naive people.

Choosing a Legal Structure, pt.1:

The Sole Proprietorship and the Partnership

Once you have decided to start a business, you must decide what type of business entity to use. There are many legal and tax considerations that will enter into a sound decision. These legal considerations can become very involved and you should consult an attorney to help you determine the appropriate structure.

There are four principal forms of business structure in Alabama:

- The sole proprietorship
- The partnership
- The corporation and
- The limited liability company.

The decision should be based on your specific circumstances, goals, and needs. These structures, along with their advantages and disadvantages, are listed below:

The Sole Proprietorship

The sole proprietorship is a business that is owned and operated by one person. To establish a sole proprietorship, you need only obtain whatever licenses are required and begin operation.

Advantages

- Ease of formation
- Sole ownership of profits
- One owner has control and decision making power
- Flexibility in day-to-day management
- Relatively free from government reporting

Disadvantages

- Unlimited liability - this extends to all of the proprietor's assets, including the home and car. (But the impact may be lessened by proper insurance coverage.)
- Unstable business life - the business may be terminated upon the death of the owner
- Less available capital
- Difficult to obtain long term financing
- Relatively limited viewpoint and experience

The Partnership

The Uniform Partnership Act, adopted by many states, defines a partnership as "an association of two or more persons to carry on as co-owners of a business for profit." Though not specifically required by the Act, written Articles of Partnership are customarily executed. These articles outline the contribution by the partners into the business (whether financial, material, or managerial) and generally delineate the roles of the partners in the business relationship.

Some of the characteristics that distinguish a partnership from other forms of business organizations are

- The limited life of a partnership

- Unlimited liability partners
- Co-ownership of the assets
- Sharing of managerial duties
- A sharing of the profits

Advantages

- Ease of formation
- Direct rewards
- Growth and performance facilitated
- Flexibility in decision making
- Relative freedom from government reporting and special taxation

Disadvantages

- Unlimited liability of partners
- Unstable life - elimination of any partner constitutes automatic dissolution of the partnership
- Relative difficulty in obtaining large sums of capital
- Firm bound by the acts of just one partner or agent
- Difficulty of disposing of partnership interest

Choosing a Legal Structure, pt.2: The Corporation

The corporation is by far a more complex business structure. A corporation is a distinct legal entity. That is, it is separate from the individuals who own it. A corporation is formed by the authority of a state government. Corporations that do business in more than one state must comply with each state's law regarding qualification of foreign corporations to do business in each state. These laws may vary considerably. All businesses must comply with and are affected by interstate commerce provisions.

Two Types of Corporations - "C" and "S"

The IRS classifies corporations for tax purposes. There are two tax designations given to corporations, the C corporation and the S corporation. Alabama defines an S corporation for state tax purposes by IRS elections. Some states do not tax corporations at all. C corporations are taxed as a separate legal entity from their shareholders, and C corporations pay their own taxes.

The S corporation, sometimes called the small business corporation, is taxed like a partnership. In the S corporation, the tax is passed through to the shareholder's personal income tax. Several additional restrictions, such as limits on the number and type of shareholders and means of capitalization, apply to the S corporation. When the incorporation process is complete, the firm is automatically classified as a C corporation. To be classified as an S corporation, an election must be made by the corporation and Form 2553 must be filed with the IRS.

Forming the Corporation

The procedure ordinarily required to form a corporation is that first a subscription for capital stock must be taken and a tentative organization created. Then articles of incorporation in statutory form must be filed in the county probate office and with the secretary of state in the state in which the corporation is to be formed. A certificate of incorporation is then issued by the secretary of state, acknowledging the corporation's existence.

Advantages

- One or more stockholders
- Limitations of the stockholder's liability to a fixed amount of investment, unless voluntarily assumed
- Ownership is readily transferable
- Separate legal existence
- Stability and relative permanence of existence
- Relative ease of securing capital
- Centralized management of business
- The ability to draw on the expertise and skills of many

Disadvantages

- Activities may be limited by the charter and various laws
- Minority stockholders may be exploited
- Extensive government regulations and required reports
- Less financial incentive for the manager

- Double Taxation on C corporation (does not apply to S corporation), income tax on corporate net income (profit) and also on salaries, dividends, and capital gains

Choosing a Legal Structure, pt.3: The Limited Liability Company

Limited Liability Companies (LLC) are a newer form of organization for businesses in Alabama, having been adopted on May 20, 1993 with passage of the Alabama Limited Liability Company Act. As defined in the act, Limited Liability Companies are non-corporate entities under which neither the owners nor the business managers are personally liable for the LLC's obligations.

How to Form an LLC

1. One or more people may form an LLC.
2. The LLC is formed by filing articles of organization with a probate judge of the county in which the initial registered office of the LLC is to be located.
3. These articles include the name of the company. The name must contain the words Limited Liability Company or L.L.C. as the last words of the name. These articles also include the purpose for which the LLC is organized, the names of the members of the LLC, and the roles of the members in the business relationship.

General Features

The LLC allows the owners of the company to be classified as a partnership for tax purposes. Partnerships do not pay any income tax at the company level. The partners pay personal income taxes on their share of any partnership earnings. Since January 1, 1997, a limited liability company with two or more members is treated like a partnership for tax purposes unless it elects to be treated as a corporation. Single member LLC's are treated like a proprietorship for tax purposes.

Advantages of an LLC

- Limitation on liability
- No restriction on number or type of owners
- Flexibility of capital structure
- Flexibility in allocating income and expenses to owners
- Flow through of taxes to individual owners

Disadvantages of an LLC

- May be more expensive to create
- Requirements vary from state to state; laws are not as uniform as with corporations
- May incur more legal issues, since the statutes governing LLCs are still untested in court in many situations

Procedure for Incorporation

1. Reserving the Corporation Name

The proposed name of the corporation must be reserved with the Corporations Section of the secretary of state's office. The first step is to request the Secretary to search the files of existing Alabama corporations, current name reservations, and name registrations. If the Secretary finds that the proposed name is available (meaning not so similar to another corporate name as to confuse the public) he will then issue a Certificate of Name Reservation. The fee for the certificate is \$12.00 and is collected by the judge of probate in the county of record, when the Articles of Incorporation are filed in his office.

2. Preparing the Articles of Incorporation

The next step is to complete preparation of the Article of Incorporation in the format prescribed by Section 10-2B-2.02, Code of Alabama 1975, as last amended.

3. Filing with the Office of the Judge of Probate

The following documents must be presented to the office of the Judge of Probate in the county in which the corporation's registered office is to be located:

- (a) Certification of Name Reservation issued by the Secretary of State; and
- (b) Articles of Incorporation, original and two conformed copies; and
- (c) Filing fees of \$35.00 to the Judge of Probate and \$40.00 to the Secretary of State.

4. Review and Certification

The Judge of Probate then reviews and certifies, if acceptable, the Articles of Incorporation and retains the original for permanent recording in his office. One conformed copy is returned to the incorporator, together with the original Certification of Incorporation.

NOTE: We suggest that you make prior contact with the Judge of Probate in the county where the Articles are expected to be filed, since some counties also charge a recording fee.

Insurance

Some small business owners view insurance as if it were some form of tax. They recognize that it is necessary but consider it burdensome. However, used correctly, insurance can contribute to the overall success of your business by reducing the uncertainties under which your business operates. It can also reduce employee turnover, improve your credit rating, and help keep your business operating in case of adverse circumstances. The importance of good insurance management is far too important to overlook.

Please discuss your insurance needs with the agent of your choice, as soon as possible.

Insurance Checklist:

1. Fire and Extended Coverage Insurance
2. Automobile Truck Insurance
3. Business Interruption Insurance
4. Glass Insurance
5. Group Life Insurance
6. Group Health Insurance
7. Retirement Income
8. Employee Benefit Coverage
9. Liability Insurance
10. Worker's Compensation
11. Crime Insurance
12. Rent Insurance
13. Business Life
14. Disability Insurance
15. "Key-Man" Insurance
16. Boiler & Machinery Insurance
17. Your agent will be able to provide detailed explanations for these and other types of coverage.

Communicating with Your Customer

While communication and marketing are by no means the only elements crucial to the success of a business, they can play a critical role. Investing time and minimal funds to learn and practice solid communications techniques can provide measurable benefit to most businesses in both the near and long term.

Many smaller businesses need to communicate with customers and potential customers, but don't have a huge budget to support their efforts. Here are some suggestions to maximize communications efforts within the constraints of a minimum budget.

Target Market(s)

There is no point in attempting to communicate if you don't know whom you're trying to reach. Step one of any good communications effort is to sit down and determine who your current customers are--and who you want your new ones to be.

For example, if you sell toys, that doesn't mean you will be communicating directly with the bib and diaper set. Instead, you're after the people who purchase toys—moms, dads, grandparents, daycare centers, church nurseries, etc. (Don't overlook basic market research here. Although parents are the obvious market for the toys on your shelves, you might discover that large numbers of buyers in your store are grandparents, because you give excellent personal service and advice about what kids of different ages like to play with. When you realize that many of your customers are not parents, you know to put extra efforts into communicating with grandparents.) Once you figure out who your customers are, you can decide how to get your message out to them.

Communications Options

Communications options (not necessarily in order of effectiveness or cost-efficiency) include word-of-mouth, paid advertising, earned media, direct mail, and distribution.

Paid advertising. Paid advertising can be costly. Small businesses should take a return on investment approach to any paid advertising they are considering, be it print or broadcast. Remember, many people who advocate paid advertising are paid to sell advertising. They have a vested interest in the deal they're trying to get you to make.

Put simply, if an advertisement will cost a business \$750 (arbitrary number, for example purposes) in the *local newspaper*, can the firm safely project more than \$750 in revenues as a result of the placed advertisement? Or at least break even?

In regard to *radio advertising*, always review the demographic and ratings information of any station you're considering buying airtime from. This will not only let you know the audience they're reaching, it will also help you decide what content to include in your ads. Basically the same thing applies (study the demographics and circulation base) when purchasing ad space from the *trade press* that covers your industry.

While we're talking trade press, don't forget *trade shows*. If they're a big deal in your line of work, participate in them. You may not be able to afford every one that comes down the pike, but you may not be able to afford not going to at least one or two every few years.

Outdoor advertising is another option; again, take the return on investment approach.

And, don't forget *The Real Yellow Pages* -- how many times have you yourself flipped to the back of the

phone book to find a product or service? In this case, you'll also want to weigh the option of a display ad in this section; again, remember the return on investment rule of thumb.

Electronic Communications. Many businesses both small and large are finding themselves a niche on the *World Wide Web*. There are several options here. Build your own Web site and promote it within other communications methods; or advertise on someone/something else's Web site. Also, consider using social media to promote your business. There's a lot of information available about successful strategies for using FaceBook, Twitter, and other social media to bring your business to people's attention. Do the research to find out how/if this is a good route for you.

Earned media. Earned media is the journalism term that means getting newspapers, trade magazines, and radio and television stations to "cover" your business. You thereby "earn" an article or a mention, rather than paying for advertising space. One way to attract attention to your business is to send a *press release* to the media outlets in your community, or to the trade press that covers your industry (this is often used for targeting business-to-business customers). See **How to Create a Quality Press Release** (next section) for some basic tips on writing a press release.

Direct mail. Direct mail lets you send material directly to your target market. It's pretty cost-effective, and with the technology available on personal computers and at print and copy shops these days, some nice pieces can be turned out quickly and inexpensively. Here are a couple of caveats, though.

- 1) People throw away lots and lots of "junk mail" without a second thought. Remember, you're competing against color, slick pieces produced by very large companies. However, direct mail might work for you. You've also seen good, interesting advertising in your mail box from local small businesses. Investigate the costs and think through the return on your investment.
- 2) A poorly-produced piece of direct mail is worse than no direct mail at all. Pay attention to spelling and presentation.

Distribution. Sometimes, businesses order pens, coffee cups, hats, note pads, etc. (advertising specialties/novelties) and distribute them. You're not about to be surprised at our advice here: take the return on investment approach. Will you really gain enough customers and/or sales to cover the cost of 10,000 ballpoint pens (and don't forget that one-time setup fee)? There is value in promoting name recognition. And there is value in building good will by giving the customer a small token like a ballpoint pen. Trying to calculate the value of those intangibles versus the cost of the items distributed is hard to do, but businesses learn how to make those calculations.

Resources

The great thing about communications is that you don't have to reinvent the wheel. If you've got some money to spend, there are plenty of firms and individuals in this line of work; check your Yellow Pages under advertising, marketing and/or public relations to find firms operating in your community. Better yet, talk to business owners whose products or services you've read or heard about in the newspaper. Find out if they used a professional for communications services. Word of mouth is always a good marketing tool, especially for marketers!

Also check with your local or regional Advertising Federation, Public Relations Society of America and/or International Association of Business Communicators. There are times when your business can make money by hiring the expertise of somebody else.

Checklist for Taking Your Business Online

Website Costs

There are a few sunk costs when getting your business online. These include

- Domain name registration, usually \$10-\$20 per year. This is the fee paid to the agency for the right to have your domain name for a period of time.
- Hosting. Usually \$5-\$100 per month, depending on usage. This is the fee charged for housing your website files on a web server with a high-speed link to the internet, usually at an ISP.
- Website design and development. Anywhere from free to the sky is the limit. This is whatever you pay an individual or agency to create the look and feel of your site, as well as any functionality that it will have.

Selecting Your Domain Name - www.yourcompany.com

- Make it short
- Keep it simple
- Keep it easy to remember

Choosing a Hosting Provider

- What is the cost of the service?
- Can you get an itemized quote with no hidden charges?
- How much disk space/bandwidth will you receive? (The more the better.)
- What kind of support does the company provide?
- Do they offer a way for you to manage your own email addresses?
- Do they create periodic backups of your website files and databases?
- Do they have multiple backbone connections into the Internet? (Ask how much downtime they have had.) Your provider should have multiple, redundant lines.
- Will you get reports that tell how many visitors you have, and where they came from, and which pages they came to?
- What kind of security do they provide to keep your information safe from hackers?
- How fast is their network? A good provider should keep approximately 50 percent of their lines free in order to handle peak times smoothly.

The Minimum Pages Needed

- Home page
- "About" page or Business Information page
- Contact page

What "Look" Should It Have?

- Clean, uncluttered, and easy to navigate through the site
- Fast downloading time. (This means that you should not use large photos)
- Keep the look consistent on each page, so visitors will know they are still on your site when they click from page to page

Promoting your Website

- In addition to reliable tech support, does the provider offer marketing support to help drive traffic to your site? This can also be done through an outside marketing agency.
- After all, a website is the *beginning*, not the *end* of your Internet journey. A professional provider should be as interested in your *success* as they are in *designing* and/or *hosting* your site.

How to Create a Quality Press Release

These are Also Basic Website Tips

- Say the most important thing first.
- And say it plainly. Remember, you're writing to an audience on a seventh-grade reading level.
- Cover the basics:
 - ✓ Who
 - ✓ What
 - ✓ When
 - ✓ Where
 - ✓ How
 - ✓ Why
- One page is preferable.
- Always include an explanation paragraph about your organization SOMEWHERE in the release—either in the middle, if it makes sense to put it there, or as the very last paragraph. NEVER at the beginning.
- Remember, in a press release, people “say,” or, even better, they “said.” Say, said, say, said. No one concludes, reiterates, explains, expounds or pontificates. Nor do they carry on, gesticulate wildly, or sermonize, although they have been known to add.
- Short sentences are better than longer sentences.
- Short paragraphs are better than longer paragraphs.
- Always include a contact phone number for more information.
- Don't assume people know what abbreviations or acronyms mean—spell them out on first reference.
- Invest in an Associated Press style manual to learn when and how to abbreviate state names, when to write out numbers or put numerals, and the proper spelling of Jell-O, among other things.
- Quotes are good if they don't sound contrived.
- Editors also love graphics, photos. Doesn't mean they'll always use them, but it's worth a shot.
- Website visitors also love pictures. All words, no pictures = boring on a website. (But, be careful about big pictures, which will slow down load time on a website.)

Remember, though, there is no guarantee that a newspaper or any broadcast outlet will use a given press release. That final decision lies with the media outlet, not you. Sometimes, however, a phone call to the business editor of a small town newspaper to explain why your news release would be interesting to his readers will make him think twice about your news.

Accounting Primer

Basic Definitions

Revenues - The dollar value of all goods and services sold during a given time period.

Inventory - The cost to acquire and/or produce goods which are currently held by the business.

Cost of Goods Sold - The cost of the goods or services which are associated with the revenue of the period.

For example, Cost of Goods Sold for a retail firm is computed as:

Beginning Inventory + Purchases = Cost of Goods Available For Sale;

Cost of Goods Available For Sale - Ending Inventory = Cost of Goods Sold

Selling and Administrative Expenses - Expenses incurred during the period that are not associated with any particular good/service, but the business as a whole.

Income Statement - Also known as the Profit and Loss Statement - Shows the revenue, cost of goods sold, and expenses of the period. Basic Format:

Revenue - Cost of Goods Sold = Gross Profit;

Gross Profit - Selling and Administrative Expenses = Net Income

Assets - Tangible or intangible items that the business holds or has rights to (less accumulated depreciation).

Current Assets - Assets that are cash or can be converted into cash in less than one year.

Plant, Property, and Equipment - Long-term assets used to produce revenue for the firm.

Other Assets - Patents, copyrights, goodwill, etc.

Depreciation - The systematic way in which the cost of a long-term asset is expensed over time. For example: Straight Line Depreciation simply divides the cost of the asset (less any expected salvage value) by the expected useful life of the asset. Note: Land is not depreciable.

Liabilities - Promises by the business to repay another party.

Current Liabilities are due within one year.

Long-Term Liabilities are due more than one year from now.

Equity - The difference between assets and liabilities. Also equals all contributed capital plus retained earnings.

Fundamental Accounting Equation (Balance Sheet)

Assets = Liabilities + Equity

Working Capital = Current Assets - Current Liabilities

Working capital is an indicator of the firm's ability to operate in the short term.

The following worksheets are provided to help you prepare statements for your business.

Balance Sheet as of [date] **(Business related assets and liabilities only)**

Name of Business _____

Assets

Current Assets

Cash on Hand and in Bank
Deposits
Accounts Receivable
(Less Allowance for Bad Debts)
Notes Receivable
(Less Allowance for Bad Debts)
Inventory
Supplies
Prepaid Interest
Prepaid Insurance
Prepaid Rent
Total Current Assets

Fixed Assets

Land
Building (Less Accumulated Depreciation)
Equipment (Less Accumulated Depreciation)
Furniture and Fixture (Less Accumulated Depreciation)
Lease Hold Improvements (Less Accumulated Depreciation)
Total Fixed Assets

Other Assets

Investments
Intangible Assets
Miscellaneous Assets
Total Other Assets

Total Assets

Liabilities

Current Liabilities

- Accounts Payable
- Notes Payable (Current)
- Mortgage Payable
- Tax Payable

Total Current Liabilities

Long Term Liabilities

- Notes Payable (Long Term)
- Mortgage Payable

Total Long Term Liabilities

Total Liabilities

Capital/Equity/Net Worth

- Paid-in-Capital (by Owners)
- Retained Earnings
- Less: Drawings by Owners

Total Equity

Total Liabilities + Owner's Equity

*Remember Total Assets always equal Total Liabilities and Owner's Equity

The Income Statement

Name of Business _____

Profit and Loss Statement

From: 20__ To: 20__

Sales or Gross Receipts

Less Cost of Goods Sold

Gross Profit

Less Operating Expenses

Rent

Depreciation

Repairs & Maintenance

Salaries & Wages

Payroll Taxes & Fringe Benefits

Taxes, Licenses & Fees

Insurance

Accounting, Legal and Professional Fees

Bad Debts

Telephone

Utilities

Supplies

Security

Auto and Truck

Advertising and Promotion

Interest

Miscellaneous

Total Expenses

Net Profit before Taxes

Federal Income Taxes (Corporation Only)

Net Profit (or Loss)

Key Tax Numbers

Federal Employer Identification Tax Number

Every person who pays wages to one or more employees and who has not previously secured an identification number must file with the Internal Revenue Service for an employer identification number. The application must be filed by those who wish to pay wages on or before the seventh day after the date which business begins. The federal employer identification number will also be needed on Alabama tax forms. To obtain a federal identification tax number contact:

Internal Revenue Service- www.irs.gov
801 Tom Martin Dr.
Birmingham, Alabama 35211
1-800-829-3676
Ask for form SS-4

Alabama Sales Tax Number

Anyone who sells tangible personal property to an end user and collects sales tax must have an Alabama sales tax number. To obtain an Alabama sales tax number contact:

Alabama Department of Revenue- www.revenue.alabama.gov/
Central Registration Unit
P.O. Box 327100
Montgomery, Alabama 36132-7100
(334) 242-1170

Alabama Sales Tax Exemption Number

Any business that buys property for resale purposes is entitled to purchase, at wholesale, tax free, the property they resell. Likewise, any business that is involved in the manufacture of an item for sale is able to purchase the raw materials or ingredients for their products tax free at wholesale prices. To do this, the business must acquire an Alabama Sales Tax Exemption number by contacting:

Alabama Department of Revenue- www.revenue.alabama.gov/
Taxpayer Service Center
P.O. Box 2467
Tuscaloosa, Alabama 35403-2467
(205) 759-2571

Alabama Income Tax Withholding Number

Any business that hires employees and pays wages needs an Alabama income tax withholding number to hold and remit the taxes withheld to the Department of Revenue. To obtain an Alabama income tax withholding number contact:

Alabama Department of Revenue- www.revenue.alabama.gov/
Individual and Corporate Tax Division
Withholding Tax Section
P.O. Box 327480
Montgomery, Alabama 36132
(334) 242-1300

Unemployment Compensation Tax Number

The unemployment compensation tax number is needed in the event that an injury is incurred by someone in your company. This number is used for identification purposes when a report is filed with the Department of Industrial Relations. To obtain an unemployment compensation tax number contact:

Alabama State Department of Industrial Relations- <http://dir.alabama.gov/>
Industrial Relations Building
Attn: Status Unit
649 Monroe Street, Rm. 416
Montgomery, Alabama 36131-4200
(334) 242-8830

Business License Process - City of Tuscaloosa

Note: While these steps are specific to the City of Tuscaloosa, they serve as a model for what to expect in other Alabama cities.

1. Complete the Certificate of Occupancy (C.O.)

Issued at the Revenue Department (1st Floor of City Hall). All new businesses located within the City and its police jurisdiction are required to complete the C.O. form before a business license can be purchased. Most businesses will need approving signatures on the C.O. form from Zoning, Fire, and Inspection Departments. Restaurants must also have clearance from the Health and Sewer Departments.

2. Calculate Estimated Gross

The estimated gross of potential income projected for the remainder of the calendar year will be the tax-measuring basis for most businesses. Upon completion of C.O. form, the estimated gross is required at the Revenue Department, and depending upon the classification and payment schedule, the tax amount will be assessed. If the estimated gross is actually low or high, the difference will be applied to the next year's license in either a credit or an adjustment due.

3. File a Record Card

Will be completed by each business and will remain on file at the Revenue Department. Tax information, mailing and physical addresses, phone numbers, owner(s) and the C.O. number are required on each record card for every tax paying business. All tax information is strictly confidential.

4. Obtain Business License

The license will be issued to the business upon completion of the above steps and the payment of the determined tax amount. All city licenses are not transferable.

For more information, call 248-5110

Tuscaloosa County Information Sources

Note: While these sources are specific to the County of Tuscaloosa, don't overlook these kinds of agencies in other Alabama counties.

Land Regulations

West Alabama Regional Commission- www.warc.info/
4200 Hwy. 69 N., Suite 1
P.O. Box 509
Northport, AL 35476
333-2990

Community Planning & Development Dept. - City Zoning-
<http://www.ci.tuscaloosa.al.us/index.aspx?nid=309>
P.O. Box 2089
2201 University Blvd.
Tuscaloosa, AL 35403
248-5080

Land Regulations (Development Standards Ordinance)

Tuscaloosa County - 349-3870 Courthouse
Tuscaloosa City - 248-5311 City Hall

Information Concerning Building Inspections, Permits & Flood Zones

City of Tuscaloosa:
Dept. of Inspection- <http://www.ci.tuscaloosa.al.us/index.aspx?NID=58>
P.O. Box 2089
Tuscaloosa, AL 35403
248-5110

Special Permits for Food

Physical Address:
Tuscaloosa County Health Department
Public Health 2350 Hargrove Road East, Tuscaloosa, AL 35405
562-6900

Mailing Address:
Tuscaloosa County Health Department
P.O. Box 70190
Tuscaloosa, AL 35405
562-6900

State and Federal Information Sources

Occupational Safety & Health Administration/U.S.- <http://www.osha.gov/osmdir/al.html>
950 22nd St. N.
Suite 1050
Birmingham, AL 35203
(205) 731-1534

Alabama Dept. of Industrial Relations <http://dir.alabama.gov/>
Workers' Compensation Division
649 Monroe Street
Montgomery, AL 36131
(334) 242-8496

U.S. Dept. of Labor ESA Wage & Hour Division
Medical Forum Building, Suite 656
950 22nd St. N.
Birmingham, AL 35203-3711
1-866-4-USWAGE
(1-866-487-9243)

Trademark & Service Mark- www.sos.state.al.us/
Secretary of State
Lands & Trademark Division
P.O. Box 5616
Montgomery, AL 36103-5616
(334) 242-5325

Bureau of Alcohol, Tobacco, and Firearms (Atlanta)
(404) 417-2600

Dun & Bradstreet Credit Ratings- <http://www.dnb.com/>
Birmingham, AL
1-800-234-3867

Patents and Trademark Office- www.uspto.gov/
General Information Services Division
Washington, D.C. 20231
1-800-786-9199

To Incorporate

Secretary of State- www.sos.state.al.us/
Corporation Division
(334) 242-5324
Physical Address:
RSA Union Building
Suite 770100 North Union Street
Montgomery, AL 36104
Mailing Address:
P.O. Box 5616
Montgomery, AL 36103-5616

SBA Loan Information

For information concerning SBA loans please visit <http://www.sba.gov> and/or contact the Alabama Small Business Development Center at www.asbdc.org/.

Useful Small Business Websites

General Small Business Links

- <http://www.smallbusinessresources.com> - Website devoted to small businesses
- <http://www.businessnation.com/> - Small business search engine with some predefined search categories
- <http://www.bizmove.com> - Small business knowledge base
- <http://www.inc.com> - Online version of Inc. Magazine

Good General Search Sites

- <http://www.google.com>
- <http://www.about.com>

Useful Agency Sites

- <http://aern.cba.ua.edu> – UA’s Alabama Entrepreneurial Research Network.
 - Click on “Featured Websites.” Every month a different website is featured. These are websites that are interesting or useful for the entrepreneur seeking to start or expand a small business in Alabama.
- <http://www.business.usa.gov> - Government site with links to various business topics, including legal and financial information
- <http://www.sba.gov> - U.S. Small Business Administration
- <http://www.fedstats.gov> - Fedstats (a Federal Government Database)
- <http://www.ador.state.al.us> - Alabama Department of Revenue
- <http://www.usps.gov> - United States Postal Service
- <http://www.irs.gov> – Internal Revenue Service
- <http://www.census.gov> - U.S. Census Bureau
- <http://cber.cba.ua.edu> - UA Center for Business and Economic Research

Sample Individual Association Sites

- <http://www.restaurant.org> - National Restaurant Association
- <http://www.bookweb.org> - American Booksellers Association
- <http://www.boma.org> - Building Owners and Managers Association
- <http://www.forestresources.org> - Forest Resources Association
- <http://www.nrf.com> - National Retail Federation
- <http://www.sfm-online.org> - Society for Foodservice Management
- North American Retail Hardware Association at <http://www.nrha.org>
- Automotive Service Association at <http://www.asashop.org>

Local Telephone Numbers and Websites for AERN Counties

Bibb County

Bibb County Chamber of Commerce	(205) 926-5222 http://www.bibbchamber.org
License Department	(205) 926-3108
Health Department	(205) 926-9702
Probate Judge	(205) 926-3108
Tax Assessor	(205) 926-3105
Circuit Clerk	(205) 926-3103
Centreville County Seat	(205) 926-4995
Probate Office	(205) 926-3104
County Engineer	(205) 926-3111
County Commission	(205) 926-3114
City of Brent	http://www.cityofbrentalabama.com
City of Centreville	http://centrevillealabama.intuitwebsites.com

Butler County

Greenville Area Chamber of Commerce	(334) 382-3251
Probate Judge	(334) 382-3512
Tax Assessor	(334) 382-3221
Health Department	(334) 382-3154
Circuit Clerk	(334) 382-7166
County Engineer	(334) 382-3232
County Commission	(334) 382-3612
City of Greenville	http://www.greenville-alabama.com/

Chambers County

Greater Valley Area Chamber of Commerce	(334) 642-1411 http://www.greatervalleyarea.com
Health Department	(334) 768-0758
Probate Judge	(334) 864-4380

Revenue Commissioner (334) 864-4392
County Engineer (334) 864-4359
Circuit Clerk (334) 864-4348
County Commission (334) 864-4341

City of Lafayette <http://www.lafayetteal.com>
City of Lanett <http://www.cityoflanett.com>
City of Valley <http://www.cityofvalley.com>

Choctaw County

Choctaw County (205) 459-3459
Chamber of Commerce <http://www.choctawcountyinfo.com>
Health Department (205) 459-4026
Probate Judge (205) 459-2417
Tax Assessor (205) 459-2412
County Engineer (205) 459-2473
Circuit Clerk (205) 459-2155
County Commission (205) 459-2100

Dallas County

Selma-Dallas County (334) 875-7241
Chamber of Commerce http://www.selmaalabama.com/index.php?option=com_content&task=view&id=30&Itemid=73
License Department (334) 874-2112
Health Department (334) 874-2550
Building Inspector (334) 874-2104
Tax Assessor (334) 874-2520

City of Selma (334) 874-2100
<http://www.selmaalabama.com>
City of Valley Grande (334) 875-2929
<http://www.cityofvalleygrande.com/>

Fayette County

Fayette (205) 932-4587

Chamber of Commerce	http://www.fayetteareachamber.org
Health Department	(205) 932-5260
Probate Judge	(205) 932-4591
Revenue Commissioner	(205) 932-6081
County Engineer	(205) 932-6282
County Commission	(205) 932-4510
Civic Center/Art Museum	(205) 932-8727

City of Fayette <http://www.fayetteal.org/>

Hale County

Chamber of Commerce	(334) 624-8455
License Department	(334) 624-7391
Health Department	(334) 624-3018
Probate Judge	(334) 624-7391
Tax Assessor	(334) 624-3854
Circuit Court Clerk	(334) 624-4334
Probate Office	(334) 624-7391
County Commission	(334) 624-4257
Greensboro City Hall	(334) 624-3473

City of Greensboro <http://www.cityofgreensboroal.com>

Greene County

Greene County	(205) 372-9769
Industrial Development Authority	http://gcida.net
Eutaw Area Chamber of Commerce	(205) 372-9002
Health Department	(205) 372-9361
Probate Judge	(205) 372-3340
Tax Assessor	(205) 372-3202
Business Licenses	(205) 372-3340
Food License	(205) 372-9361
Zoning Regulations	(205) 372-4212

City of Eutaw <http://www.eutawonline.com/>

Lamar County

Chamber of Commerce	(205) 695-7718
License Department	(205) 695-9119
Health Department	(205) 695-9195
Probate Judge	(205) 695-9119
Tax Assessor	(205) 695-9139
Circuit Court Clerk	(205) 695-7193
Probate Office	(205) 695-9119
County Commission	(205) 695-7333
Public Safety	(205) 695-7105
Emergency Management Agency	(205) 695-7105
Vernon City Hall	(205) 695-7718

City of Sulligent <http://www.sulligent.siteblast.com/>

Macon County

Tuskegee-Macon County Community Development Corporation	(334) 725-8496 http://www.tuskmaccdc.org/
Tuskegee Area Chamber of Commerce	(334) 727-6619 http://www.tuskegeeareachamber.org/
Health Department	(334) 727-1800
Probate Judge	(334) 724-2611
Revenue Commissioner	(334) 724-2603
County Engineer	(334) 724-2619
Circuit Clerk	(334) 724-2614
County Commission	(334) 727-5120

City of Tuskegee <http://www.tuskegeealabama.org/>

Marengo County

Demopolis Area Chamber of Commerce	(334) 289-0270 http://www.demopolischamber.com/
License Department	(334) 295-2205
Health Department	(334) 295-4205
Probate Judge	(334) 295-2210
Tax Assessor	(334) 295-2214

Circuit Clerk (334) 295-2219
Probate Office (334) 295-2210
County Engineer (334) 295-2236
County Commission (334) 295-2200

Demopolis City Hall (334) 289-0577
City of Demopolis www.demopolisal.gov/
City of Linden <http://www.lindenalabama.net/>

Marion County

C3 of Northwest Alabama Economic Development Alliance (205) 468-3213
www.NorthwestAlabamaEDA.Org
Chamber of Commerce (205) 921-7786
Probate Judge (205) 921-2471
Tax Assessor (205) 921-2606
Health Department (205) 921-3118
Circuit Clerk (205) 921-7451
County Engineer (205) 921-2115
County Commission (205) 921-3172

City of Brilliant www.brilliantal.org
City of Guin www.guinal.org
City of Hamilton www.cityofhamilton.org
City of Winfield www.winfieldcity.org

Monroe County

Monroeville / Monroe County Chamber of Commerce (251) 743-2879
<http://www.monroecountyal.com/>
Health Department (251) 575-3109
Probate Judge (251) 743-4107
Revenue Commissioner (251) 743-4107 ext. 124
County Engineer (251) 743-3672
Circuit Clerk (251) 743-2283
County Commission (251) 743-4107

City of Monroeville (251) 575-2081, www.cityofmonroeville.com/

Perry County

Perry County Chamber of Commerce	(334) 683-9622 http://www.perrycountyalabamachamber.com/
Business Licenses	(334) 683-2210
Health Department	(334) 683-6153
Tax Assessor	(334) 683-2219
Probate Judge	(334) 683-2210
City of Marion	http://www.marionalabama.org/
City of Uniontown	http://www.uniontownal.org/

Pickens County

Aliceville Public Library	(205) 373-6691
Health Department	(205) 367-8157
Probate Judge	(205) 367-2010
Tax Assessor	(205) 367-2040
Office of the Revenue Commissioner	http://pickensalabama.com/
Aliceville Chamber of Commerce	(205) 373-2820
Reform Chamber of Commerce	(205) 375-6240

Sumter County

Sumter County Alabama Chamber of Commerce	(205) 652-1580
Sumter County Industrial Dev. Authority	(205) 652-9303
License Department	(205) 652-7286
Health Department	(205) 652-7972
Probate Judge	(205) 652-7281
Tax Assessor	(205) 652-2424
Circuit Clerk	(205) 652-2291
Probate Office	(205) 652-7281
County Engineer	(205) 652-9608
County Commission	(205) 652-2731
County Extension Office	(205) 652-9501

Livingston City Hall
City of Livingston
City of Epes
City of York

(205) 652-2505
<http://www.ci.livingston.al.us/>
<http://www.cityofepesalabama.com>
<http://www.citofyorkal.net>

Tallapoosa County

Alexander City
Chamber of Commerce
Health Department
Probate Judge
Revenue Commissioner
County Engineer
Circuit Clerk
County Commission

<http://www.alexandercity.org/>
(256) 234-3461
(256) 329-0531
(256) 825-4266
(256) 825-7818
(256) 825-1062
(256) 825-1098
(256) 825-4268

City of Alexander City
Dadeville Area Chamber of Commerce

<http://www.alexandercityonline.com/>
<http://www.dadeville.com/>

Washington County

Washington County
Public Library
Washington County
Chamber of Commerce
Washington County
Economic Development Initiative
License Department
Health Department
Probate Judge
Tax Assessor
Circuit Clerk
County Commission
County Engineer
CO-OP Extension Services
Dept. of Human Resources
Emergency Management Agency

(251) 847-2097
www.wcpls.org
(251) 847-2214 (Office is in First Community Bank Building)
www.washingtoncountyal.com
(251) 847-2214 (Office is in First Community Bank Building)
www.washingtoncountyal.com
(251) 847-6713
(251) 847-2245
(251) 847-2201
(251) 847-2915
(251) 847-2239
(251) 847-2208
(251) 847-2423
(251) 847-2295
(251) 847-6100
(251) 847-2668

Town of Chatom (251) 847-2580
www.chatom.org

McIntosh City Hall (251) 944-2428

Millry Town Hall (251) 846-2698

Wilcox County

Alabama-Tombigbee (334) 682-4234
Regional Commission **http://www.atrcregion6.com**

Wilcox Area (334) 682-4929
Chamber of Commerce **http://www.wilcoxareachamber.org/**

Circuit Clerk (334) 682-4126

License Department (334) 682-4883

Probate Court (334) 682-4881

Tax Assessor (334) 682-9731

Tax Collector (334) 682-4476

Wilcox County Commission (334) 682-9112

Public Health Bureau (334) 682-4515

Wilcox County Engineers Office (334) 682-4725

Wilcox County Purchasing Shop (334) 682-9171

Wilcox County Human Resources (334) 682-4213

Wilcox County City Hall (334) 682-4603