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## Legal and Business Perspectives on Small Business Start-Ups: A Selective, Annotated Bibliography

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LEGAL AND BUSINESS PERSPECTIVES ON SMALL BUSINESS  
START-UPS: A SELECTIVE, ANNOTATED BIBLIOGRAPHY

by  
April L. Schwartz\*

*This annotated Bibliography focuses on small business start-up resources. Schwartz has compiled resources for the specialized area of business law that involves helping clients to launch new businesses. Advising entrepreneurial clients requires careful legal counsel as well as general business knowledge, such as selecting the optimal business entity, producing a business plan, and determining financing options for a new business. This Bibliography describes numerous monographs, serials, and websites to aid lawyers in gaining expertise in the business and legal aspects of launching a new enterprise.*

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I. PREFACE

Advising small business clients requires both legal knowledge and practical business expertise. Numerous monographs, serials, and websites are available to attorneys and entrepreneurs who seek information on the complex web of legal and business issues that small businesses face on a daily basis.

Business experts have written extensively on the practicalities of starting a new business, as well as on specific aspects of small business education, policy, and research. Their publications range from do-it-yourself materials to theoretical, case, and research studies. Numerous established business websites also offer all manner of information, directories, and advice for business people, educators, researchers, policy-makers, and students. Concomitantly, legal specialists are increasingly contributing works on the law of small business startups. Legal academic institutions, law firms, and institutes

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maintain websites featuring the law of entrepreneurship and business start-ups, directed toward lawyers, law educators, law students, legal researchers, and policymakers.

The following annotated, selective Bibliography is designed to reflect the ways in which the disciplines of law and business intersect in treating the area of business start-ups, with an emphasis on small business. Materials listed are directed toward practitioners and those they advise. Resources listed cover introductory through specialized treatments of entrepreneurial/business topics. Sources used to compile this list include KATHY SHIMPOCK-VIEWEG, *BUSINESS RESEARCH HANDBOOK: METHODS AND SOURCES FOR LAWYERS AND BUSINESS PROFESSIONALS* (1996), *LEGAL NEWSLETTERS IN PRINT* (Arlene L. Eis ed., 2002), *LEGAL LOOSELEAFS IN PRINT* (Arlene L. Eis ed., 2002), FRANCIS R. DOYLE ET AL., *SEARCHING THE LAW* (2d ed. 1999), KENDALL F. SVENGALIS, *LEGAL INFORMATION BUYER'S GUIDE & REFERENCE MANUAL* (2002), and *ENCYCLOPEDIA OF BUSINESS INFORMATION SOURCES* (James Woy ed., 2002).

Annotations have also been drawn from relevant website reviews and summaries, including *Amazon.com* and publisher databases. Individual state materials are not listed in this bibliography.

## II. LEGAL TRANSACTIONS & COUNSELING

STEVEN C. ALBERTY, *ADVISING SMALL BUSINESSES* (Clark Boardman Callaghan 1995).

Small-business entities—sole proprietorships, partnerships, closely held corporations, and limited liability companies—are discussed. The topics concern transactional issues such as choosing the best business entity, alternative sources of financing, operating the business (with special emphasis on closely held corporations), and termination of interests in businesses. Consequences of tax laws for small business entities are also covered.

STEVEN C. ALBERTY, *ADVISING SMALL BUSINESSES: FORMS* (2001).

A companion to *Advising Small Businesses*, this resource includes step-by-step instructions for completing forms in more than 45 different categories. Forms and checklists include attorney-client relationships, tax issues, financing options, corporate operations, employee relations and compensation, occupational safety and health, insurance, franchising, intellectual property, antitrust actions, and termination of a business interest.

CCH, INCORPORATED, *BUSINESS FRANCHISE GUIDE* (1995 & CD-ROM Supp. 2001).

This resource, available in print, CD-ROM, and Internet formats,

contains federal and state franchise and distribution laws, regulations, uniform disclosure formats and court decisions.

STUART R. COHN, *SECURITIES COUNSELING FOR NEW AND DEVELOPING COMPANIES* (1994).

Cohn comprehensively covers securities concerns for emerging companies, such as exemptions from federal registration, exemptions under state securities laws, secondary distributions, liability provisions affecting companies and management, and securities violations.

CLIFFORD R. ENNICO, *FORMS FOR SMALL BUSINESS ENTITIES* (updated through April, 1997).

This resource contains forms relating to the principle types of small business entities and to transactions and problems common to each type. It brings together structural and operating forms.

TRANSACTIONAL LAWYER'S DESKBOOK: *ADVISING BUSINESS ENTITIES* (Arthur Norman Field & Morton Moskin eds., 2001).

Among the transactions discussed: advising the board of directors, tender offers and responses, shareholder meetings and proxy solicitations, integrated security law disclosure, public financing, non-public debt financing, rating agencies and processes, aspects of merger and asset acquisition choices, asset sales, insurance, indemnification, veil piercing, working with state filing processes, and attorney-client privilege involving the corporate client.

RICHARD D. HARROCH, *START-UP & EMERGING COMPANIES: PLANNING, FINANCING, AND OPERATING THE SUCCESSFUL BUSINESS* (2002).

Here are issues on topics such as the venture financing process, corporate securities and tax laws, business and legal considerations, limited liability companies, strategic alliances, stock options, contracts, benefit plans, and accounting procedures.

SUSAN S. JARVIS, *BASIC LAW FOR SMALL BUSINESSES* (1997).

Jarvis deals primarily with the types of lawsuits brought against small businesses in the areas of torts, agency law, property law, bailment, insuring for risks, employment law, consumer rights, forms of business organizations, and going global.

GARY M. LAWRENCE, DUE DILIGENCE IN BUSINESS TRANSACTIONS (2002).

This overview provides information for attorneys on what is considered to be adequate due diligence under federal securities law.

GARY M. LAWRENCE & CARL BARANOWSKI, REPRESENTING HIGH-TECH COMPANIES (2002).

For a technology start-up, the authors discuss how to determine the most appropriate legal structure and advantageous financing, what to include in a business plan, how to provide the best protection for the client's intellectual property, how to handle fast-changing technology, how to structure a non-disclosure agreement, how to maintain control of software, and other related subjects.

JULIAN S. MILLSTEIN ET AL., DOING BUSINESS ON THE INTERNET: FORMS AND ANALYSIS (2001).

Topics include registering and protecting domain names, contracting for Internet and Web services, understanding patent, trademark and copyright issues, adapting business plans to evolving legal requirements, and licensing of content. Over fifty forms and checklists are taken from actual Internet transactions.

PRACTISING LAW INSTITUTE, COUNSELING CLIENTS IN THE NEW ECONOMY: OPPORTUNITIES FOR THE EMERGING AND ESTABLISHED COMPANY (Trevor S. Norwitz et al. eds., 2001).

Articles cover all aspects of start-ups. Among the topics included here are ethical issues in forming attorney-client relationships with start-ups, structuring Internet spin-offs, equity carve-outs and joint ventures, employee benefits issues, antitrust reviews, reorganization and reduction-in-force issues, and employee benefits issues.

PRACTISING LAW INSTITUTE, STRUCTURING, FINANCING AND REPRESENTING THE SMALL BUSINESS (Robert L. Ostertag ed., 1997).

Forms used for corporate, partnership, and limited liability companies are included, as well as recommendations for counseling small businesses, reporting financial information, and exploring financing options.

LEE R. PETILLON & ROBERT JOE HULL, REPRESENTING START-UP COMPANIES (2001).

This loose-leaf details how to organize a start-up business, form a business plan, locate and structure capitalization, select the best financing options, maximize tax exemptions and deductions, create compensation and stock incentives, design a control structure, orchestrate a change of control, handle the initial public offering, file SEC reports, comply with federal and state securities laws, sell a founder's interest, and merge the company.

JONATHAN D. ROBBINS, ADVISING EBUSINESSES (2001).

Crucial issues examined are site content and copyrights, privacy, advertising, marketing and the Internet, domain names, and unfair competition.

PRACTISING LAW INSTITUTE, REPRESENTING THE SMALL BUSINESS: STRATEGIES AND TECHNIQUES FOR OLD AND NEW ECONOMY CLIENTS (Audrey M. Roth ed., 2000).

Articles cover legal representation of a small business, federal tax considerations in structuring small businesses, avoiding intellectual property pitfalls of the Internet, e-commerce licensing agreements, trade secrets in cyberspace, and other legal topics.

FRED S. STEINGOLD, LEGAL FORMS FOR STARTING & RUNNING A SMALL BUSINESS (Shannon Mische ed., 2d ed. Supp. 2001).

Forms are provided for basic contracts, forming a business, running a corporation, borrowing money, buying a business, leasing space, purchasing and improving real estate, buying, selling and manufacturing, and hiring employees and independent contractors.

LEGAL ASPECTS OF SELLING AND BUYING (Philip F. Zeidman ed., 2d ed. Supp. 2002).

Here are answers to frequently asked questions about antitrust, franchising, and distribution laws.

### III. BUSINESS ORGANIZATIONS

R. FRANKLIN BALOTTI & JESSE A. FINKELSTEIN, *THE DELAWARE LAW OF CORPORATIONS & BUSINESS ORGANIZATIONS* (Aspen Publishers 3d ed. Supp. 2002).

This resource reviews all aspects of establishing and operating organizations incorporated in Delaware.

ASPEN LAW AND BUSINESS, *STATE LIMITED LIABILITY: COMPANY AND PARTNERSHIP LAWS* (Michael A. Bamberger & Arthur J. Jacobson eds., Supp. 2002).

This five-volume work covers the limited liability company and limited liability partnership laws in all states. The state limited liability company material is organized into separate units, one for each state as well as the District of Columbia.

ALAN R. BROMBERG & LARRY E. RIBSTEIN, *BROMBERG AND RIBSTEIN ON LIMITED LIABILITY PARTNERSHIPS, THE REVISED UNIFORM PARTNERSHIP ACT, AND THE UNIFORM LIMITED PARTNERSHIP ACT (2001)* (Aspen Law & Business 2002).

The authors examine general and limited partnerships, including their nature and formation, partnership property, and other topics.

J. WILLIAM CALLISON, *PARTNERSHIP LAW AND PRACTICE: GENERAL AND LIMITED PARTNERSHIPS* (2000).

Callison offers detailed coverage of every substantive area of general and limited partnership law, including entity and aggregate theories of partnership law, a concise explanation of the tax law to minimize partnership tax liability, and details on all aspects of general and limited partnership operation.

CCH INCORPORATED, *GUIDE TO LIMITED LIABILITY COMPANIES* (Maurice M. Cashin et al. eds., 5th ed. 1999).

The guide addresses the formation of the LLC, with a synopsis of each state's LLC statute.

ZOLMAN CAVITCH, *BUSINESS ORGANIZATIONS* (2000).

This treatise covers all aspects of the law of business organizations. The emphasis is on partnerships and especially corporations, but all other entities are also examined. The corporate material includes corporate purposes and powers, distribution of corporate control, dividends, corporate finance, corporate creditors, close corporations, issues affecting shareholders, the rights and duties of corporate officers and directors, corporate redemptions and spin-offs, securities regulation, mergers and acquisitions, and corporate dissolution and liquidation.

In addition, the treatise's tax analysis encompasses corporate taxation, state taxation, taxation of partnerships, executive compensation, mergers and acquisitions, and dissolution and liquidation. Also addressed are tax accounting and corporate financial accounting.

DENIS CLIFFORD & RALPH WARNER, *THE PARTNERSHIP BOOK: HOW TO WRITE A PARTNERSHIP AGREEMENT* (6th ed. 2001).

Information regarding the establishment of business partnerships is provided, including legal forms and step-by-step procedures.

ASPEN LAW & BUSINESS, *CONTEMPORARY CORPORATION FORMS* (2d ed. Supp. 2002).

The more than 500 forms include text and commentary with citations to state statutes.

ROBERT A. COOKE, *HOW TO START YOUR OWN (SUBCHAPTER) S CORPORATION* (2d ed. 2001).

Cooke explains what an S corporation is, when it is a good idea to be an S corporation, and how to form one. He also outlines the creation of a limited liability company.

ROBERT A. COOKE, *SMALL BUSINESS FORMATION HANDBOOK* (1999).

Included are instructions and forms for setting up a business as a sole proprietorship, partnership, corporation, and limited liability company.

JAMES D. COX ET AL., *CORPORATIONS* (1995 & Supp. 2000).

Chapters analyze forms of business association, incorporation, and other topics.



JOHN M. CUNNINGHAM, DRAFTING LIMITED LIABILITY COMPANY OPERATING AGREEMENTS (1999 & Supp. 2001).

Detailed information is provided on each step of the limited liability company formation process, including the extent of legal services to be provided and fee issues.

JAMES A. DOUGLAS ET AL., CLOSELY HELD CORPORATIONS: FORMS AND CHECKLISTS (2002).

Coverage includes organizing a closely held corporation, beginning with preliminary considerations and going on to pre-incorporation agreements, bylaws, minutes and resolutions, shareholder and voting trust agreements, buy-sell agreements, employment agreements, sale or liquidation of a corporation, S corporations, and professional corporations. An appendix includes statutory provisions for closely held corporations.

W. KELSEA ECKERT ET. AL., HOW TO FORM YOUR OWN CORPORATION (3d ed. 2001).

The pros and cons of incorporation are presented, helping the reader decide which type of corporation is most appropriate and offering legal and tax information, forms, and Web addresses for more information.

CORPORATE AGENTS, INC., THE ESSENTIAL LIMITED LIABILITY COMPANY HANDBOOK: THE NEWEST ALTERNATIVE IN BUSINESS (1995).

Here are instructions for how to set up a limited liability company and methods for discussing specific features with legal and accounting professionals.

WILLIAM MEADE FLETCHER ET AL., FLETCHER CYCLOPEDIA OF THE LAW OF PRIVATE CORPORATIONS (perm. ed., rev. vol. 1999).

This classic treatise examines incorporation and all other aspects of corporate law.

STEVEN ALAN FOX, KEYS TO INCORPORATING (3d ed. 2001).

The advantages and disadvantages of incorporating a business are discussed, introducing readers to the steps involved.

ARNOLD S. GOLDSTEIN, *THE LIMITED PARTNERSHIP BOOK* (1998)

Goldstein discusses the advantages of a limited partnership and reviews the process of formation.

RICHARD D. HARROCH, *PARTNERSHIP & JOINT VENTURE AGREEMENTS* (2002).

Discussions include material on formation, capital contributions, tax allocations, distributions, powers of the general partner, voting rights of the limited partners, foreign investors, real estate joint ventures, and other topics.

ROBERT G. HEIM, *GOING PUBLIC IN GOOD TIMES AND BAD: A LEGAL BUSINESS GUIDE* (2002).

Written for corporate officers and attorneys, this handbook details critical steps of the IPO process. Beginning with the basic step of deciding if an IPO is right for a particular company and progressing through each subsequent stage, this manual explains pre-IPO financing, choosing an underwriter, conducting due diligence, filing a registration statement, complying with securities laws, and getting a company's shares listed on an exchange.

WILLIAM A. KLEIN & JOHN C. COFFEE, JR., *BUSINESS ORGANIZATION AND FINANCE: LEGAL AND ECONOMIC PRINCIPLES* (7th ed. 2000).

The sole proprietor section covers ownership, owners and creditors, owners and control of employees, owners and control of managerial employees, as well as duty of care and loyalty. The partnership section covers formation, fiduciary obligation, control, agency, liability, duration, and transferability. Chapters on corporations deal with formation, obligations of officers and directors, accountability, financial structure, and federal income tax. Finally, corporate investment devices, types of securities, valuation, financial strategies, capital markets, leverage and choice of capital structure, dividend policy, and securities markets are reviewed.

ANTHONY MANCUSO, *FORM YOUR OWN LIMITED LIABILITY COMPANY* (Beth Lawrence ed., 3d ed. 2002).

The editors discuss how to set up a limited liability company in any state without the aid of an attorney, including how to choose a valid LLC name, prepare and file articles of organization with the secretary of state, set up a member-run or manager-run LLC, and take care of ongoing legal and tax paperwork.

JOHN H. MATHESON & BRENT A. OLSEN, PUBLICLY TRADED CORPORATIONS: GOVERNANCE, OPERATION & REGULATION (Supp. 2001).

This guide offers a practical approach to identifying and defining the roles of directors, shareholders and officers, complying with requirements for communications in shareholder meetings, meeting compliance requirements of communications not connected with shareholder meetings, handling corporate misrepresentation and duty to disclose, creating remedies and defenses concerning the regulation of securities transactions of corporate insiders, handling tender offers, devising takeover tactics, and numerous other topics.

JUDITH H. MCQUOWN, INC. YOURSELF: HOW TO PROFIT BY SETTING UP YOUR OWN CORPORATION (9th ed. 1999).

McQuown provides information on pension plans, choices of business organization, and investing corporate surplus, with specific advice for women and minorities.

F. HODGE O'NEAL & ROBERT B. THOMPSON, O'NEAL'S CLOSE CORPORATIONS (1998).

This treatise contains step-by-step guidance for corporate planning, drafting, and designing of close corporations.

STANLEY PRESSMENT, CHOICE OF BUSINESS ENTITY ANSWER BOOK (1997).

This is a comprehensive guide to tax and non-tax issues to be considered when advising clients.

LARRY E. RIBSTEIN & ROBERT R. KEATINGE, RIBSTEIN AND KEATINGE ON LIMITED LIABILITY COMPANIES (2001).

This four volume set offers a full discussion of the issues surrounding taxation of LLCs, guidance on choice of business, reprints of all state LLC statutes, analysis of fiduciary duties, federal and state securities laws and federal bankruptcy laws affecting LLCs, and information on bankruptcy.

CHESTER ROHRLICH ET AL., ORGANIZING CORPORATE AND OTHER BUSINESS ENTERPRISES (6th ed. 2000).

The authors provide a guide for the attorney who is advising proposed or existing small businesses on legal and tax factors to be considered in selecting a form of business organization. They provide information about the law from the inception of an enterprise through the death of the owners or termination of the enterprise. Topics discussed include federal taxation, corporate domicile, promoter's rights, initial capitalization, acquisition of a business, and federal securities regulation.

JEFFREY C. RUBENSTEIN & LAWRENCE H. BRENMAN, *LIMITED LIABILITY COMPANIES: LAW, PRACTICE & FORMS* (1999).

This guide helps analyze planning issues, tax implications, and filing and statutory requirements for structuring a variety of LLCs, including small businesses. It provides coverage of LLC laws and principles, tax implications, applicable state statutes, specific filing requirements, and analysis of additional planning issues.

DANIEL SITARZ, *INCORPORATE YOUR BUSINESS* (3d ed. 2001).

This is a guide to incorporating in all fifty states.

CARL R. J. SNIFFEN, *THE COMPANY CORPORATION, INCORPORATING YOUR BUSINESS FOR DUMMIES* (2001).

Chapters describe choosing a business entity, conducting an organizational meeting, obtaining federal and state identification numbers, filing elections, and registering a corporation. Also covered are shareholder rights and duties, preparation of shareholder agreements, role of directors and officers, director and shareholder meetings, and getting money in and out of the corporation. Finally, compliance issues are listed, along with sample forms and lists of state resources.

LARRY D. SODERQUIST ET AL., *CORPORATE LAW AND PRACTICE* (2d ed. 1999).

Included are chapters on choosing the corporate form, preincorporation transactions, incorporation, capitalization, organizing the corporation, mergers and acquisitions, and other topics.

KARON S. WALKER ET AL., *LLCS FOR START-UPS & GROWING COMPANIES: CHOOSING THE BEST ENTITY* (2001).

Walker looks at New York entities while other contributors examine Delaware limited liability companies, tax requirements, formation, compensation and benefits, financing, expanding operations in the United States, and exit strategies.

PHILIP P. WHYNOTT, *THE LIMITED LIABILITY COMPANY* (Thomas W. Overton ed., 3d ed. 2002).

This guide covers the organization and operation of the limited liability company.

#### IV. BUSINESS PLANS

RHONDA ABRAMS, *THE SUCCESSFUL BUSINESS PLAN: SECRETS AND STRATEGIES* (Running 'R' Media 3d ed. 2000).

This workbook includes worksheets and a sample plan.

BOB ADAMS, *ADAMS STREETWISE COMPLETE BUSINESS PLAN: WRITING A BUSINESS PLAN HAS NEVER BEEN EASIER!* (1998).

Adams covers all of the major sections of creating a business plan including the executive summary, market analysis, competitive analysis, strategy, and sales and marketing sections, as well as providing help with the financials.

JAMES B. ARKEBAUER, *THE MCGRAW-HILL GUIDE TO WRITING A HIGH-IMPACT BUSINESS PLAN: A PROVEN BLUEPRINT FOR ENTREPRENEURS* (1995).

Arkebauer provides examples for starting with a definitive purpose, writing a successful business description, preparing market profiles, preparing a marketing strategy, writing an operations plan, creating a schedule, assembling the management team, and presenting financials.

DAVID H. BANGS, JR., *THE BUSINESS PLANNING GUIDE: CREATING A PLAN FOR SUCCESS IN YOUR OWN BUSINESS* (8th ed. 1998).

Bangs describes in detail how to write a business plan and includes sample documents.

DAVID H. BANGS, JR., *THE START-UP GUIDE: A ONE-YEAR PLAN FOR ENTREPRENEURS* (3d ed. 1998).

The author outlines what needs to be accomplished one year, six months, four months, three months, two months, and one month before start-up.

JOEL P. BOWMAN & BERNADINE P. BRANCHAW, *HOW TO WRITE PROPOSALS THAT PRODUCE* (1992).

The authors discuss communication styles and outline techniques for making a persuasive business proposal.

JOSEPH COVELLO & BRIAN HAZELGREN, *YOUR FIRST BUSINESS PLAN: A SIMPLE QUESTION AND ANSWER FORMAT DESIGNED TO HELP YOU WRITE YOUR OWN PLAN* (3d ed. 1998).

The authors offer stylistic devices to write a first plan, such as balancing enthusiasm with facts, capturing and holding the interest of potential lenders and investors, understanding and developing financial statements, recognizing the unique selling advantage of products or services, and avoiding errors.

FRANKLIN A. GEVURTZ, *BUSINESS PLANNING* (3d ed. 2001).

Gevurtz includes chapters on choice of business entity, forming a partnership, limited partnership, or limited liability company, forming a corporation, financing, corporate restructuring, and purchase and sale of a business.

DAVID E. GUMPERT, *HOW TO REALLY CREATE A SUCCESSFUL BUSINESS PLAN* (3d ed. 1996).

Featured are the business plans of Pizza Hut, People Express, Ben & Jerry's Ice Cream, Celestial Seasonings, and Software Publishing. Answers are provided for questions about company identity, potential buyers, product identification, methods of selling the product, and cash flow projections.

CCH INCORPORATED, *BUSINESS PLANS THAT WORK FOR YOUR SMALL BUSINESS* (Susan M. Jacksack ed., 1998).

This book explains the business planning process with the full text of five business plans that have been used by owners in varied categories of small businesses.

GALE RESEARCH INC., *BUSINESS PLANS HANDBOOK: A COMPILATION OF ACTUAL BUSINESS PLANS DEVELOPED BY SMALL BUSINESSES THROUGHOUT NORTH AMERICA* (Kristen Kahrs & Karin E. Koek eds., 1995).

This book provides 33 business plans arranged in 28 industry groupings.

Industries covered include both traditional and high-tech companies. Each is an actual business plan for a company that has succeeded, although names, products, and selective data have been changed to protect confidentiality. A typical plan includes statement of purpose, business and industry trends, identification of the market (demographics, demand, competition), marketing strategy (pricing, promotion, growth potential), product and production (process, patents, trademarks, suppliers, equipment needs), personnel (required training, salaries, benefits), and financials (sources of funding, capital-equipment lists, balance sheet, income projections).

MIKE MCKEEVER, *HOW TO WRITE A BUSINESS PLAN* (5th ed. 1999).

The author helps the reader to evaluate the profitability of a business idea, estimate operating expenses, prepare cash flow and profit and loss forecasts, determine assets, liabilities and net worth, find potential sources of financing, and present the plan to lenders and investors.

PETER J. PATSULA, *SUCCESSFUL BUSINESS PLANNING IN 30 DAYS: A STEP-BY-STEP GUIDE FOR WRITING A BUSINESS PLAN AND STARTING YOUR OWN BUSINESS* (2000).

Charts, worksheets, and graphs in a workbook format aid in development of a business plan.

LINDA PINSON, *ANATOMY OF A BUSINESS PLAN: A STEP-BY-STEP GUIDE TO BUILDING A BUSINESS AND SECURING YOUR COMPANY'S FUTURE* (5th ed. 2001).

Here are instructions for creating an organization, identifying a market, determining the competition, setting up financials, and handling tax issues.

PAUL TIFFANY & STEVEN D. PETERSON, *BUSINESS PLANS FOR DUMMIES* (1997).

The book is divided up into six parts based on the major elements of a business plan, from creating a mission statement by developing goals and objectives to executing and managing the finished plan.

## V. FINANCE & ACCOUNTING

WILLIAM ALARID, *FREE HELP FROM UNCLE SAM TO START YOUR OWN BUSINESS (OR EXPAND THE ONE YOU HAVE)* (5th ed. 2000).

This guide describes over one hundred loan, grant, information, and counseling government programs that help small businesses. It includes numerous examples of how others have used these services.

JAMES BANDLER, *HOW TO USE FINANCIAL STATEMENTS: A GUIDE TO UNDERSTANDING THE NUMBERS* (1994).

Several types of financial statements are illustrated and explained.

DAVID H. "ANDY" BANGS & ANDI AXMAN, *A CRASH COURSE IN FINANCE: UNDERSTAND AND CONTROL YOUR FINANCES, MAXIMIZE YOUR PROFITS, AND CREATE TRUE WEALTH IN YOUR BUSINESS* (2001).

The authors discuss finding and getting financing, understanding cash flow and balance sheets, prioritizing money, and using the Internet to find and get money.

GUSTAV BERLE, *RAISING START-UP CAPITAL FOR YOUR COMPANY* (1990).

Berle lists sources of private and public financing, indicating pitfalls for each, and offers solutions for potential problems.

ART BEROFF & DWAYNE MOYERS, *WHERE'S THE MONEY?: SURE-FIRE FINANCING SOLUTIONS FOR YOUR SMALL BUSINESS* (Marla Markman & Karre Lynn eds., 1999).

Chapters deal with start-up financing, equipment leasing, community development financial institutions, microloans, asset based loans, bank term loans, SBA-guaranteed loans, 504 loans, and private loan guarantees.

ROBERT BROWN & ALAN S. GUTTERMAN, *FINANCING START-UPS: HOW TO RAISE MONEY FOR EMERGING COMPANIES* (2000).

Funding sources described include family, friends, banks, equipment lessors, government agencies, angels, venture capitalists, and public markets. Appendices contain a sample business plan, a term sheet, a due



diligence request, and lists of bank and venture capital funding sources. Includes CD-ROM.

ROSE MARIE L. BUKICS & RUTH E. ENGLE, *THE SMALL BUSINESS SURVIVAL GUIDE TO DEBITS, CREDITS, AND CASH: WHAT EVERY GROWING BUSINESS NEEDS TO KNOW ABOUT ACCOUNTING & FINANCE* (1994).

Here is a basic guide to financial management and accounting for small business owners and managers.

IRVING BURSTINER, *THE SMALL BUSINESS HANDBOOK: A COMPREHENSIVE GUIDE TO STARTING AND RUNNING YOUR OWN BUSINESS* (3d ed. 1997).

Included is information on estimating financial planning needs, choosing a business organization, managing production and finances, and marketing your products or services.

GEORGE M. DAWSON, *BORROWING TO BUILD YOUR BUSINESS: GETTING YOUR BANKER TO SAY "YES"* (Cynthia A. Zigmund & Jack Kiburz eds., 1997).

Included are the bank rationale for making loan decisions, how to negotiate a loan, and avoiding paperwork problems in order to develop a productive relationship with a bank.

ROBERT B. DICKIE, *FINANCIAL STATEMENT ANALYSIS AND BUSINESS VALUATION FOR THE PRACTICAL LAWYER* (1998).

This guide reviews the key principles of corporate finance and accounting. The book handles analyzing financial reports, and explores basic and advanced techniques for valuing companies.

DUN & BRADSTREET CREDIT SERVICES, *INDUSTRY NORMS AND KEY BUSINESS RATIOS: ONE YEAR* (1982-83 ed.).

Provides financial ratios for different lines of business arranged by Standard Industrial Classification Code.

DAVID EVANSON, *WHERE TO GO WHEN THE BANK SAYS NO: ALTERNATIVES FOR FINANCING YOUR BUSINESS* (Steven Gittelsohn ed., 1998).

For small and new businesses seeing equity capital in amounts from \$250,000 to \$15 million, this book describes alternate sources of funding.

DANTE FICHERA, *THE INSIDER'S GUIDE TO VENTURE CAPITAL, 2002: WHO THE KEY PLAYERS ARE, WHAT THEY'RE LOOKING FOR, AND HOW TO REACH THEM* (2001).

This guide provides a listing of active venture funds, including "names, addresses, phone numbers, and e-mail addresses of more than 400 venture capitalists and investors."

FINANCIAL RESEARCH ASSOCIATES, *FINANCIAL STUDIES OF THE SMALL BUSINESS* (24th ed. 2001).

This updated publication provides samples of business ratios and balance sheets for many small business operations that are helpful in estimating the operating cost of a business.

LYN M. FRASER, *UNDERSTANDING FINANCIAL STATEMENTS* (3d ed. 1992).

The analytical tools and concepts needed to understand financial statements are presented.

STEVEN P. GALANTE, *GALANTE'S VENTURE CAPITAL & PRIVATE EQUITY DIRECTORY* (2002).

These profiles are indexed by city, state, funding stage, industry preference, investment funds under management, geographic investment preference, and key contact names, as well as alphabetically by name of organization.

*SMALL BUSINESS SOURCEBOOK* (John Ganly et al. eds., 1983).

Information services and sources, such as government agencies, suppliers, venture capital firms, educational offerings, and franchisers are listed.

ROBERT J. HAFT, *VENTURE CAPITAL AND SMALL BUSINESS FINANCINGS* (2002).

Haft presents methods for structuring short-term and long-term financing for small businesses. The text provides a cost-benefit analysis of financing strategies such as equipment leasing, employee equity incentive plans, research and development programs, and a state by state summary of financing programs.

GEORGE B. JAVARAS ET AL., START-UP EXPENSES (1995).

Legal regulations, statutes, and cases illustrate issues in tax treatment of costs incurred in starting a new business.

ALAN JOCH, HOW TO FIND MONEY ONLINE: AN INTERNET-BASED CAPITAL GUIDE FOR ENTREPRENEURS (2001).

This e-book lists online sites for the entire range of business financing. Entries list contact information, fees, application requirements, and a site rating system.

HAROLD R. LACY, FINANCING YOUR BUSINESS DREAMS WITH OTHER PEOPLE'S MONEY: HOW AND WHERE TO FIND MONEY FOR START-UP AND GROWING BUSINESSES (1998).

This resource guide is a comprehensive source of micro-lenders, government loans, and free sources for each state.

JACK S. LEVIN, STRUCTURING VENTURE CAPITAL, PRIVATE EQUITY, AND ENTREPRENEURIAL TRANSACTIONS (Martin D. Ginsburg & Donald E. Rocard eds., 2002).

Levin provides detailed strategies on matters such as selecting the best business entity, designing suitable tax-wise securities for purchase, obtaining the most advantageous tax rate, choosing the most advantageous form for an acquisition, and other ways to minimize the parties' tax burdens and maximize the economic structuring potential.

TERRI LONIER & LISA M. ALDISERT, THE SMALL BUSINESS MONEY GUIDE: HOW TO GET IT, USE IT, KEEP IT (1999).

From finance companies to "angels" and from leasing to strategic alliances, this book explores sources of funding.

PATRICK D. O'HARA, SBA LOANS: A STEP-BY-STEP GUIDE (4th ed. 2002).

This book offers advice on how to prepare a successful SBA loan request, including what information the SBA and banks need. It is supplemented with loan application forms. Detailing every SBA loan now available (including handicapped assistance, Vietnam veteran, disaster, and environmental loans), it also covers international trade

loans, the HUBZone empowerment contracting program, and updates to the export working capital program.

PRATT'S GUIDE TO VENTURE CAPITAL SOURCES (2001).

The directory contains information on over 1700 venture capital companies, arranged by state or country, type of financing, minimum investment, preferred investment, and contact person. CD-ROM included.

THE RISK MANAGEMENT ASSOCIATION, ANNUAL STATEMENT STUDIES 2000-2001 (2000).

These RMA studies compare financial data on manufacturing, wholesaling, retailing, service, and contracting businesses derived from statements of commercial bank borrowers and prospects. The financial statements on each industry are shown in common size, and are accompanied by widely used ratios.

COLEMAN R. ROSENFELD, SMALL BUSINESS FINANCING (2000).

The workbook covers all aspects of the outside financing of small businesses. It provides definitions of alternative methods, and explanations of how each plan is developed. Included are sections on business plans, due diligence, venture capital and venture capitalists, transactions, private exempt transactions, SEC Rules 504, 505, and 506, private placement memorandum, and going public.

DANIEL SITARZ, SIMPLIFIED SMALL BUSINESS ACCOUNTING (2d ed. 1999).

The fundamentals of small business accounting and bookkeeping are explained for non-accountants.

JOSEPH TABET & JEFFREY SLATER, FINANCIAL ESSENTIALS FOR SMALL BUSINESS SUCCESS: ACCOUNTING, PLANNING, AND RECORDKEEPING TECHNIQUES FOR A HEALTHY BOTTOM LINE (1994).

Tabet provides practical lessons in planning and recordkeeping for small business owners, including budgeting, cash flow projections, financial ratios, and sales projections.

JOHN A. TRACY, HOW TO READ A FINANCIAL REPORT: WRINGING VITAL SIGNS OUT OF THE NUMBERS (5th ed. 1999).

Tracy explains profit, sales revenue, cost of goods sold, and depreciation.

LEO TROY, ALMANAC OF BUSINESS AND INDUSTRIAL FINANCIAL RATIOS (33d ed. 2002).

Business and financial ratios of different types of businesses are compiled from IRS tax forms.

GARY R. TRUGMAN, UNDERSTANDING BUSINESS VALUATION: A PRACTICAL GUIDE TO VALUING SMALL TO MEDIUM-SIZED BUSINESSES (2d ed. 2002).

Written for the CPA, this book includes chapters on valuation for estate and gift tax, divorce litigation, shareholder disputes, court case opinions, guidance on valuing professional practices, and economic damages analyses. Forms are included.

MARK VAN OSNABRUGGE & ROBERT J. ROBINSON, ANGEL INVESTING: MATCHING START-UP FUNDS WITH START-UP COMPANIES - THE GUIDE FOR ENTREPRENEURS, INDIVIDUAL INVESTORS, AND VENTURE CAPITALISTS (2000).

This book includes a resource section that features services that match entrepreneurs with investors, as well as websites, information networks, and organizations that provide strategies, advice, and investment.

SAMUEL C. WEAVER & J. FRED WESTON, FINANCE AND ACCOUNTING FOR NONFINANCIAL MANAGERS (2001).

This is a comprehensive guide to key terminology and subject matter, such as financial reporting, balance sheets, income statements, regulations, cash flow areas, and performance measures.

GERALD I. WHITE ET AL., THE ANALYSIS AND USE OF FINANCIAL STATEMENTS (3d ed. 2002).

The book explains how to determine the value of any asset.

CHARLES R. WRIGHT, UNDERSTANDING AND USING FINANCIAL DATA: AN ERNST & YOUNG GUIDE FOR ATTORNEYS (2d ed. 1996).

Here is a description of financial data found in statements, an explanation of how to analyze statements, and how to use the data in various situations.

THE CORPORATE FINANCE SOURCEBOOK (Karen Zehring ed., 1980).

Investment sources and financial services are listed, including venture capital firms, cash managers, and major private lenders.

## VI. GENERAL & MISCELLANEOUS

ROBERT L. ANDERSON & JOHN S. DUNKELBERG, ENTREPRENEURSHIP: STARTING A NEW BUSINESS (1990).

This textbook outlines the start-up phase of a new business, including development of a business plan, selection of a business location and facility design, financing, staffing, marketing, pricing, advertising, purchase of supplies, inventory systems, cost and management of working capital, coverage of taxes and tax forms, startups in other countries, and insurance.

DAVID H. BANGS, JR. & LINDA PINSON, THE REAL WORLD ENTREPRENEUR FIELD GUIDE: GROWING YOUR OWN BUSINESS (1999).

The authors discuss creation of a strategic plan, managing daily operations, and using technology to leverage resources.

WENDY BEECH, BLACK ENTERPRISE GUIDE TO STARTING YOUR OWN BUSINESS (1999).

The author uses stories of successful black entrepreneurs to introduce chapters on legal issues, protecting a business idea, and advertising.

AMAR V. BHIDÉ, THE ORIGIN AND EVOLUTION OF NEW BUSINESSES (2000).

This study integrates research and modern theories of business and economics to understand entrepreneurship. Relevant chapters are "The Nature of Promising Start-ups," and "The Evolution of Fledgling Businesses."

JOSEPH H. BOYETT & JIMMIE T. BOYETT, *THE GURU GUIDE TO ENTREPRENEURSHIP: A CONCISE GUIDE TO THE BEST IDEAS FROM THE WORLD'S TOP ENTREPRENEURS* (2001).

The ideas of seventy famous entrepreneurs on how to start a new business are extracted from books and articles.

GEORGE BREEN & ALBERT B. BLANKENSHIP, *DO-IT-YOURSELF MARKETING RESEARCH* (3d ed. 1998).

Different types of marketing research are contrasted.

U.S. SMALL BUSINESS ADMINISTRATION, *BUILDING THE FOUNDATION FOR A NEW CENTURY: SECOND ANNUAL REPORT ON IMPLEMENTATION OF THE RECOMMENDATIONS OF THE 1995 WHITE HOUSE CONFERENCE ON SMALL BUSINESS* (1997).

The SBA highlights the legislative and administrative actions that have contributed to the implementation of the recommendations of the 1995 White House Conference on Small Business. Sixty final recommendations are proposed, encompassing areas such as access to capital, the globalization of markets, and the effect of taxes on small business formation and development.

TIM BURNS, *ENTREPRENEURSHIP.COM* (2001).

Internet businesses can be started by analyzing business opportunities, creating a business plan, and learning some principles of accounting. The author explores these three areas.

WILLIAM D. BYGRAVE, *THE PORTABLE MBA IN ENTREPRENEURSHIP* (2d ed. 1997).

Legal issues, intellectual property, venture capital and debt, and other aspects of starting a business are explored.

MARC J. DOLLINGER, *ENTREPRENEURSHIP: STRATEGIES AND RESOURCES* (3d ed. 2003).

This textbook uses discussion cases and stories to cover topics such as family businesses, new venture finance, non-profits, securing investors, and creating a management team and board of directors.

PETER F. DRUCKER, *INNOVATION AND ENTREPRENEURSHIP: PRACTICE AND PRINCIPLES* (1993).

Drucker offers a formal analysis of the process of innovation and entrepreneurship.

*LAUNCHING YOUR FIRST SMALL BUSINESS: MAKE THE RIGHT DECISIONS DURING YOUR FIRST 90 DAYS* (John L. Duoba & Joel Handelsman eds., 1998).

Readers are taken step-by-step through the start-up process.

*THE ENTREPRENEUR MAGAZINE SMALL BUSINESS ADVISOR* (2d ed. 1999).

Starting, managing, and growing a business are all covered in this basic reference guide.

U.S. SMALL BUSINESS ADMINISTRATION, *THE FACTS ABOUT STARTING A SMALL BUSINESS* (2002).

This Small Business Administration publication lists and describes SBA programs.

SETH GODIN, *THE BOOTSTRAPPER'S BIBLE* (1998).

This book presents a pragmatic approach to starting a business without capital.

SETH GODIN, *IF YOU'RE CLUELESS ABOUT STARTING YOUR OWN BUSINESS AND WANT TO KNOW MORE* (1998).

Chapters include topics such as making a business plan, marketing, choosing the form of business, financing, and expanding a business.

RICHARD P. GREEN II & JAMES J. CARROLL, *INVESTIGATING ENTREPRENEURIAL OPPORTUNITIES: A PRACTICAL GUIDE FOR DUE DILIGENCE* (2000).

To consider a business for acquisition, a due diligence investigation should include the following: defining the enterprise, defining the product, investigating the market for the product, product costs of manufactured goods and purchased items, facility concerns, insurance, valuation of short-term, long-term, and intangible assets, short-term,



long-term, and contingent liabilities and pending litigation, owner discretionary spending, and placing a value on the business. IRS publications and sources of demographic information are reviewed, as well as tasks and questions to be answered during the exercise of due diligence.

U.S. SMALL BUSINESS ADMINISTRATION, HANDBOOK OF SMALL BUSINESS DATA (1994).

This handbook offers information on such topics as small businesses, business growth, minority-owned businesses, women-owned businesses, health care, and small business financing. Also included are sections on pensions, characteristics of workers in small firms, small business and high technology, and intellectual property.

STEPHEN C. HARPER, THE MCGRAW-HILL GUIDE TO STARTING YOUR OWN BUSINESS: A STEP-BY-STEP BLUEPRINT FOR THE FIRST-TIME ENTREPRENEUR (1991).

Basic information is provided for creating a business plan, selecting the target market, product service strategy and price strategy, promotional strategy and physical distribution strategy, determining the initial capital requirement, and projecting the financials for the first year. Also covered are methods of financing the business and of buying an existing business or franchise.

RICHARD D. HARROCH, SMALL BUSINESS KIT FOR DUMMIES (1998).

Advice is provided on managing and completing paper work, legal and business administration, and sample forms. CD-ROM included.

HARVARD BUSINESS REVIEW, HARVARD BUSINESS REVIEW ON ENTREPRENEURSHIP (1999).

These articles are written by business faculty and venture capitalists who describe ways to prioritize activities in starting a new business, as well as how to manage a new start-up once it is off the ground.

CARL HAUSMAN & WILBUR CROSS, THE COMPLETE SMALL-BUSINESS SOURCEBOOK: INFORMATION, SERVICES, AND EXPERTS EVERY SMALL AND HOME-BASED BUSINESS NEEDS (1999).

This resource directory lists federal, state, and local agencies, trade associations, and private organizations.

ROBERT D. HISRICH & MICHAEL P. PETERS, *ENTREPRENEURSHIP: STARTING, DEVELOPING, AND MANAGING A NEW ENTERPRISE* (3d ed. 1995).

The authors use profiles of famous entrepreneurs and their businesses to exemplify entrepreneurial characteristics. Topics covered include starting a new venture, and developing the business, creating a business plan, a marketing plan, a financial plan, and an organizational plan, financing and managing a new venture, overcoming legal issues, and exploring the world of international entrepreneurship.

STRATEGIC ENTREPRENEURSHIP: CREATING A NEW MINDSET (Michael A. Hitt et al. eds., 2002).

Articles cover international research on finance, growth, and public policy.

GREG HOLDEN, *STARTING AN ONLINE BUSINESS FOR DUMMIES* (2d ed. 2000).

This book includes information on selecting the best computer hardware, designing a site, marketing a product online, and following through on promises to consumers. CD-ROM included.

START RUN & GROW A SUCCESSFUL SMALL BUSINESS (Susan M. Jacksack ed., 3d ed. 2000).

The book concentrates on the areas of planning, marketing, facility, employees, managing finances, controlling taxes, and building wealth, as well as getting out of the business and planning for succession.

MICHAEL D. JENKINS, *STARTING AND OPERATING A BUSINESS IN THE U.S.* (1999).

Federal regulations, business practices, tax guidelines, and financing are covered. A Web resource list is included, as well as a CD-ROM that lists legal and tax information for all the states.

BERNARD B. KAMOROFF, *SMALL TIME OPERATOR: HOW TO START YOUR OWN BUSINESS, KEEP YOUR BOOKS, PAY YOUR TAXES AND STAY OUT OF TROUBLE!* (2001).

The basics of business taxes are discussed, particularly employment and sales tax. Also included is information on business licenses and permits,

insurance, inventory records, sole proprietorship, profit and loss statements, and cash flow prediction statements.

JACK M. KAPLAN, *GETTING STARTED IN ENTREPRENEURSHIP* (2001).

Topics include developing business ideas and opportunities, analyzing the market, starting home-based businesses, opening franchises, buying existing businesses, preparing a business plan, getting funding, going public, and launching an Internet business.

PATRICK KELLY & JOHN CASE, *FASTER COMPANY: BUILDING THE WORLD'S NUTTIEST, TURN-ON-A-DIME, HOME-GROWN, BILLION-DOLLAR BUSINESS* (1998).

Kelly owns PSS/World Medical. He traces the development of his company and offers advice, including the following: hire good people, keep teaching and learning, promote from within, deploy people for maximum effectiveness, open the books, commit to performance, stay ahead of the competition, let employees fire bad leaders, share the wealth, root out bureaucracy, and have fun.

KAY KOPLOVITZ & PETER ISRAEL, *BOLD WOMEN, BIG IDEAS: LEARNING TO PLAY THE HIGH-RISK ENTREPRENEURIAL GAME* (2002).

Koplovitz and Israel give advice to female entrepreneurs on how to create a pitch and how to prepare for the questions of investors.

JENNIFER KUSHELL, *THE YOUNG ENTREPRENEUR'S EDGE: USING YOUR AMBITION, INDEPENDENCE, AND YOUTH TO LAUNCH A SUCCESSFUL BUSINESS* (1999).

The author explores advantages and disadvantages facing a young person starting a new business. The planning process is reviewed, emphasizing hidden costs. Interns are suggested as good sources for building a work team. Networking to build business relationships with mentors is highlighted.

RIEVA LESONSKY, *START YOUR OWN BUSINESS: THE ONLY START-UP BOOK YOU'LL EVER NEED* (2d ed. 2001).

Chapters cover starting versus buying, choosing the name, attracting investors, hiring employees, location, loans, image, leasing versus buying equipment, choosing a phone system, and long-term planning.

RON LIEBER, UPSTART START-UPS!: HOW 34 YOUNG ENTREPRENEURS OVERCAME YOUTH, INEXPERIENCE, AND LACK OF MONEY TO CREATE THRIVING BUSINESSES (1998).

This book, written for young would-be entrepreneurs, explores how to act on a good idea, overcome inexperience, develop a business plan, get financial backing, and establish credibility with consumers. It examines business models that have worked for others to augment one's own plan.

JOSEPH R. MANCUSO, MANCUSO'S SMALL BUSINESS BASICS: START, BUY OR FRANCHISE YOUR WAY TO A SUCCESSFUL BUSINESS (2d ed. 1998).

Listed are key organizations and topics for small business.

MARKETING RESEARCH: HOW TO DO IT (1995).

Marketers demonstrate how to plan and implement successful research.

JOHN B. MINER, THE 4 ROUTES TO ENTREPRENEURIAL SUCCESS (1996).

This study of one hundred entrepreneurs details the characteristics of successful entrepreneurs.

SEAN MOONEY, INSURING YOUR BUSINESS (1992).

This source will help you get the best insurance coverage for your business. Mooney lists the types of insurance that all business owners should be aware of and offers insurance information for specific types of businesses.

JOEL NAFTALI & LEE NAFTALI, GENERATION E (ENTREPRENEUR): THE DO-IT-YOURSELF BUSINESS GUIDE FOR TWENTYSOMETHINGS AND OTHER NON-CORPORATE TYPES (1997).

The authors provide a business idea directory and a guide to accounting and taxes.

JOHN L. NESHEIM, HIGH TECH STARTUP: THE COMPLETE HANDBOOK FOR CREATING SUCCESSFUL NEW HIGH TECH COMPANIES (2000).

Case studies are used to illustrate the process of forming a company, getting started legally, ownership, dilution, negotiation, and valuation,

personal rewards and costs, venture capitalists, leasing as a source of capital, bankers as funding sources, Wall Street and the initial public offering, and corporate sources of venture capital.

PERI PAKROO, *THE SMALL BUSINESS START-UP KIT* (2000).

This kit covers basics in record-keeping, contract writing, and planning.

MARK A. PETERSON, *THE COMPLETE ENTREPRENEUR: THE ONLY BOOK YOU'LL EVER NEED TO MANAGE RISK AND BUILD YOUR BUSINESS WEALTH* (1996).

Among topics covered are how to assess business and financial risks, how to work with banks, how to decide whether or not to enter into a partnership, how to develop employee and customer relationships, and how to deal with taxes, records and regulations.

LINDA PINSON & JERRY JINNETT, *STEPS TO SMALL BUSINESS START-UP: EVERYTHING YOU NEED TO KNOW TO TURN YOUR IDEA INTO A SUCCESSFUL BUSINESS* (4th ed. 2000).

Information on record keeping, marketing, and business planning are included, with forms, examples and worksheets.

BOB REISS & JEFFREY L. CRUIKSHANK, *LOW RISK, HIGH REWARD: STARTING AND GROWING YOUR BUSINESS WITH MINIMAL RISK* (2000).

The focus of this book is managing and reducing risks in every facet of business. Among the suggestions are using commissioned rather than salaried employees, contracting for facilities rather than building, testing ideas before implementing them, and protecting ideas by preventing knockoffs and responding aggressively if they appear.

U.S. SMALL BUSINESS ASSOCIATION, *RESOURCE DIRECTORY FOR SMALL BUSINESS MANAGEMENT: PUBLICATIONS & VIDEOTAPES FOR STARTING & MANAGING A SUCCESSFUL SMALL BUSINESS* (1998).

The directory lists Small Business Association publications.

DAVID RUSSELL, *INSURING THE BOTTOM LINE: HOW TO PROTECT YOUR COMPANY FROM LIABILITIES, CATASTROPHES AND OTHER BUSINESS RISKS* (1996).

This book helps owners and managers decide what kind of business insurance they need and how to buy it cost-effectively.

ROB RYAN & PHAEDRA HISE, *ENTREPRENEUR AMERICA: LESSONS FROM INSIDE ROB RYAN'S HIGH-TECH START-UP BOOT CAMP* (2001).

Ryan explores core values of an entrepreneur, when to talk to venture capitalists, how to test a business idea, how to grow a business, and how to differentiate the business from its competition.

RICK SEGEL, *RETAIL BUSINESS KIT FOR DUMMIES* (2001).

Instructions are here for picking a location and selecting merchandise, writing a business plan, defining a customer base, writing ads, handling legal issues, and using e-retailing. Forms and CD-ROM are included.

POONAM SHARMA ET AL., *THE HARVARD ENTREPRENEURS CLUB GUIDE TO STARTING YOUR OWN BUSINESS* (1999).

Subjects include the business plan, financing, legal protection, identifying and targeting a particular market, advertising, researching the industry, business ethics, and stories of undergraduates who successfully started businesses.

KIMBERLY STANSÉLL, *BOOTSTRAPPER'S SUCCESS SECRETS: 151 TACTICS FOR BUILDING YOUR BUSINESS ON A SHOESTRING BUDGET* (1997).

Stanséll relates the techniques of veterans who started their businesses with very little capital.

HOWARD H. STEVENSON ET AL., *NEW BUSINESS VENTURES AND THE ENTREPRENEUR* (5th ed. 1999).

Using forms such as business plans, prospectuses, leases, laws, and legal opinions, the authors summarize information on how to evaluate an opportunity and develop a business concept, locate necessary resources, acquire an existing business, and manage the business.

WILLIAM J. STOLZE, *START UP: AN ENTREPRENEUR'S GUIDE TO LAUNCHING AND MANAGING A NEW BUSINESS* (5th ed. 1999).

Addressed are issues such as how much money is enough, how to write a successful business plan, what is most important to business success, and why small companies are better. Also featured is a section on how to use the Internet to fill the information and promotion needs of a business.

ROBERT SULLIVAN, *THE SMALL BUSINESS START-UP GUIDE* (3d ed. 2000).

Checklists, references, and Web address lists are provided.

KEN SUTHERLAND, *RESEARCHING BUSINESS MARKETS: THE IMRA HANDBOOK OF BUSINESS-TO-BUSINESS MARKETING RESEARCH* (1991).

This research guide was prepared under the auspices of the Industrial Market Research Association.

U.S. SMALL BUSINESS ADMINISTRATION OFFICE OF ADVOCACY, *THE THIRD MILLENNIUM: SMALL BUSINESS AND ENTREPRENEURSHIP IN THE 21ST CENTURY* (2000).

This is a SBA summary of where small business stands in the United States and where it is likely to be over the next several years.

JOHN B. VINTURELLA, *THE ENTREPRENEUR'S FIELDBOOK* (1999).

This exercise book covers the start-up alternatives of home-based, franchise, and existing businesses. It also covers entrepreneurship on the Internet.

JOHN C. WISDOM, *CHECKLISTS AND OPERATING FORMS FOR SMALL BUSINESSES* (1993).

These lists and forms cover accounting, business plans, finance, taxes, insurance, marketing, and operations.

## VII. LEGAL PERIODICALS

*BUSINESS LAW TODAY* (bimonthly).

This is the American Bar Association magazine for business lawyers.

THE BUSINESS LAWYER (quarterly).

This American Bar Association periodical contains articles of significant interest to the business lawyer, including case law analysis, developing trends and annotated listings of recent literature.

BUSINESS VALUATION REVIEW (quarterly).

This publication covers the field of business valuation and valuation of intangibles.

CORPORATE GOVERNANCE ADVISOR (bimonthly).

*CGA* monitors developments in Congress, state legislatures, and securities regulations. Keeps readers abreast of important news regarding the activities of boards of directors, institutional investors, and shareholders.

JOURNAL OF SMALL AND EMERGING BUSINESS LAW (triannually).

Published by the students of Lewis & Clark Law School, this law review addresses the intersection of legal issues with the needs of small businesses and emergent industries and technologies.

MINNESOTA JOURNAL OF BUSINESS LAW AND ENTREPRENEURSHIP, *at* <http://www.law.umn.edu/centers/kommerstad/journal/index.htm> (last visited Oct. 17, 2002) (semiannually).

This new faculty-edited e-journal focuses on business and legal subjects of interest to “business, legal, and academic professionals who work in the area of business law and entrepreneurship.”

SMALL BUSINESS EMPLOYMENT LAW ALERT (monthly).

*Alert* covers federal and state employment law and business trends.

START-UP & EMERGING COMPANIES STRATEGIST (monthly).

This periodical covers “venture capital and venture financing process; licensing agreements; e-commerce; strategic alliances; domain names and trademarks; stock options; private placements; stock purchase



agreements; employment agreements; tax and securities laws;" and other legal and business issues.

### VIII. BUSINESS PERIODICALS

ADVANCES IN THE STUDY OF ENTREPRENEURSHIP, INNOVATION, AND ECONOMIC GROWTH (annually).

This series presents the latest research on entrepreneurship and innovation and the impact on economic performance. As the introduction to the 2000 issue explains, topics in the series include "intellectual property concerns, innovation within and across firms, the effect of government regulation and tax policies, patenting and other property rights issues, organizational factors, market structure effects, marketing strategies, entrepreneurship programs and other educational activities, and the relative performance of entrepreneurial firms. The disciplines covered include economics, marketing, management, finance, and history."

BLACK ENTERPRISE (monthly).

Focusing on business opportunities and challenges for today's black businessperson, *Black Enterprise* provides practical information on starting and managing a business or building family wealth. It also profiles successful African-American professionals and some editions rank black companies.

BUSINESS WEEK (weekly).

This general business news magazine often covers topics of interest to those starting businesses.

ENTREPRENEUR (monthly).

Here are articles on marketing, money, management, and technology.

ET&P: ENTREPRENEURSHIP THEORY AND PRACTICE (quarterly) (formerly AMERICAN JOURNAL OF SMALL BUSINESS).

The official journal of the United States Association for Small Business and Entrepreneurship (USASBE) includes the following topics: national and international studies of enterprise creation, small business management, family-owned businesses, minority issues in small business and entrepreneurship, new venture creation, research methods, venture

financing, corporate entrepreneurship, and entrepreneurship education.

FAMILY BUSINESS REVIEW (quarterly).

*Family Business Review* combines scholarly research and practical experience in exploration of the dynamics of the family firm. Its interdisciplinary forum captures the insights from professions such as management, family therapy, organizational behaviors, finance, consulting, and law and government, as well as from managers and owners of family businesses.

FSB (FORTUNE SMALL BUSINESS) (monthly).

*FSB* focuses on the information needs of America's small business owners. It provides information on management, finance and technology, and profiles small businesses and business owners.

HARVARD BUSINESS REVIEW (monthly).

The review carries articles on communication, finance and accounting, global business, innovation and entrepreneurship, leadership, management, organizational development, sales and marketing, strategy and technology, and operations for business.

IN BUSINESS: THE MAGAZINE FOR SUSTAINABLE ENTERPRISES & COMMUNITIES (bimonthly).

This magazine includes articles on building sustainable businesses with environmentally friendly goals.

INC. (18 times per year).

*Inc.* provides hands-on advice, case studies, big picture overviews on the state of small business in the U.S., and articles on how to conduct business life.

JOURNAL OF BUSINESS & ENTREPRENEURSHIP (semiannually).

*JBE* is directed toward academicians and business practitioners. Manuscripts "cover marketing, management, finance, accounting, applied information technology, and business law."

JOURNAL OF BUSINESS VENTURING: INTERNATIONAL ENTREPRENEURSHIP, NEW BUSINESS DEVELOPMENT, TECHNOLOGY, AND INNOVATION (bimonthly).

This journal disseminates empirical and theoretical findings that advance knowledge in entrepreneurship.

JOURNAL OF DEVELOPMENTAL ENTREPRENEURSHIP (triannually).

Here are articles on “descriptive, empirical, and theoretical research that focuses on issues concerning microenterprise and small business development.”

JOURNAL OF ENTERPRISING CULTURE (quarterly).

Articles concern international conceptual research, theoretical research, and empirical and case based works.

JOURNAL OF SMALL BUSINESS MANAGEMENT (quarterly).

Featured are articles on small business research from around the world.

JOURNAL OF SMALL BUSINESS STRATEGY (semiannually).

Small business and entrepreneurship are emphasized using applied research.

MINORITY BUSINESS ENTREPRENEUR (bimonthly).

This publication tracks legislation and profiles successful women and minority entrepreneurs.

MYBUSINESS MAGAZINE (bimonthly).

This magazine is a primary source of business information for members of the National Federation of Independent Business (NFIB), and provides an efficient way to stay abreast of NFIB initiatives on behalf of small businesses.

THE SMALL BUSINESS ADVOCATE (5-10 times per year).

This newsletter details economic developments and regulatory trends related to small business.

#### SMALL BUSINESS ECONOMIC TRENDS (monthly).

*Trends* is based on a survey of small and independent business owners drawn from the membership files of the National Federation of Independent Business (NFIB). The survey reports on subjects such as small business optimism, most important problems, selling prices, credit conditions, and employment.

#### SMALL BUSINESS ECONOMICS: AN INTERNATIONAL JOURNAL (eight times per year).

This international journal focuses on the determinants of the formation, growth, and dissolution of firms, and on the relationship between firm size and innovation. Other small business subjects are also included.

#### SMALL BUSINESS PROFILES (annually).

The profiles are a compilation of the latest small business information for the fifty states and the District of Columbia, available at <http://www.sba.gov/ADVO/stats/profiles/> (last visited Oct. 21, 2002).

#### VENTURE CAPITAL JOURNAL (bimonthly).

This journal analyzes capital and private equity markets, including stories on new capital sources, fund formations, key executive moves, recent deals, profiles of leading firms and their portfolios, interviews with institutional investors, proprietary industry data and analysis, and detailed tracking of venture-backed IPOs.

### IX. LEGAL WEBSITES\*

BusinessLaw.gov, at <http://www.businesslaw.gov>.

This Small Business Administration site reports on legal and regulatory information for small businesses.

CityLegalGuide.com, at <http://www.citylegalguide.com>.

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\* All websites last visited Sept. 9, 2002, or later.

Arranged by state, this resource contains frequently asked small business questions and answers.

Court TV Small Biz Center, at <http://biz.courttv.findlaw.com/guide>.

The *Small Biz Guide* provides links to sites exploring legal issues involved in the launch of a new business. It provides strategies on forming, financing, and marketing a small business, as well as step-by-step checklists, model business plans, forms, and other business documents.

Findlaw for Business, at <http://smallbiz.findlaw.com>.

This Findlaw page links to state-by-state self-help guides to locating forms, to planning and forming a small business, and to finding a lawyer.

Hieros Gamos Legal Business Center, at <http://www.hg.org/sbcenter.html>.

The Center includes papers on starting a business, e-commerce, legal structures, financing, accounting, and employment issues.

The 'Lectric Law Library's Business Law Lounge: Dedicated to Matters of Interest to Businesses & the Folks Running Them, at <http://www.lectlaw.com/bus.html>.

Documents outline forms of business organizations, laws, rules and regulations, employer/employment issues, and general business materials.

The 'Lectric Law Library's Business & General Forms, at <http://www.lectlaw.com/formb.htm>.

General forms for business entities online include articles of incorporation, corporate shareholder's agreements, corporate bylaws, certificates of corporate vote, minutes of first meeting of board of directors, proxies, stock purchase agreements, joint venture agreements, and partnership agreements.

Small Business Taxes and Management (updated daily), at <http://www.smbiz.com>.

Cases, laws, regulations, and general business issues are reviewed.

## X. BUSINESS WEBSITES\*

America's Business Funding Directory, at <http://www.businessfinance.com>.

The site enables the user to search more than 78,000 sources of funding capital.

John F. Baugh Center for Entrepreneurship, at <http://business.baylor.edu/entrepreneur/>.

Resources on the site include an innovation evaluation center, inventor's page, an innovative evaluation program fact sheet, entrepreneurship links (with entrepreneurship centers listed by state), forums and workshops, and entrepreneurial ventures.

Bison.com: A Franchise Network – BISON Franchises & Franchising Online, at <http://www.bison1.com>.

Bison.com provides a list of basic franchise information, with ways to find low initial investments and home-based operations.

Bplans.com: The Planning People, at <http://www.bplans.com>.

Bplans provides links to numerous business areas, including a section on business planning for start-ups and an outline for a marketing plan. It also has sample business plans for mixed companies, retail companies, and distribution companies. Information on business planning software is also available.

Bizjournals.com, at <http://www.bizjournals.com/>.

Here is business news from forty-one local markets and forty-six industries.

Bizmove.com: The Small Business Knowledge Base, at <http://www.bizmove.com/>.

*The Small Business Knowledge Base* has articles on Internet-based businesses and related international trade.

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\* All websites last visited Sept. 9, 2002, or later.

BizStats.com, *at* <http://www.bizstats.com/>.

Access to useful business statistics and online analysis of businesses and industries is provided.

CCH Business Owner's Toolkit, *at* <http://www.toolkit.cch.com/tools/tools.asp>.

Model business documents include sample letters, contracts, forms, policies ready to customize, financial spreadsheet templates, help for managing business finances, checklists, and a "selection of the forms and publications most commonly used by small business owners when filing taxes with the IRS or contracting with the federal government."

CELCEE - Center for Entrepreneurial Leadership Clearinghouse on Entrepreneurship Education, *at* <http://www.celcee.edu/>.

The CELCEE acquires and publishes information related to "entrepreneurship education from diverse sources, including journal articles, websites, syllabi, conferences, pamphlets, curriculum guides, government publications, videos, books, computer software, and more."

Creating an Effective Business Plan, *at* [http://home3.americanexpress.com/smallbusiness/tool/biz\\_plan/index.asp](http://home3.americanexpress.com/smallbusiness/tool/biz_plan/index.asp).

American Express has an online business workshop for creating an effective business plan.

eMarketer.com, *at* <http://www.emarketer.com/>.

Internet statistics and demographics, e-commerce projections and analytical commentary, business to business (b2b) and business to consumer (b2c) trends, and e-mail marketing are exhaustively covered.

Entrepreneur Magazine's Guide to Raising Money, *at* <http://www.entrepreneurmag.com>.

The site offers a gateway to funding sources on the Web.

Ewing Marion Kauffman Foundation, *at* <http://www.emkf.org>.

The Foundation's webpage describes grants available for entrepreneurs.

Entrepreneur.com, at <http://www.entrepreneur.com>.

Start-up basics, business plans, market research, financing, legal issues, naming the business, the business structure, and location are among the topics addressed here.

Entrepreneurship Education on the Web, at <http://eweb.slu.edu>.

This site provides business plans, information on getting grants, and a list of entrepreneurship centers.

Entreworld.org, at [www.entreworld.org/](http://www.entreworld.org/).

This website features monthly topics such as business models, as well as fact sheets on subjects related to starting a business, including market evaluation, product and service development, finances, marketing, legal and taxes, technology, and special interest groups. It also includes links to college centers for entrepreneurship.

FedBizOpps, at <http://www.fbodaily.com/>.

Here are daily announcements of bids for supplies and services for most federal agencies. Also listed are contracts awarded.

Franchise Handbook Online, at <http://www.franchise1.com>.

The handbook includes a directory of franchise opportunities and useful information on operating a franchise business.

FranInfo: Welcome to the World of Franchising, at <http://www.franinfo.com>.

FranInfo provides assistance in locating franchises.

Business Owners' IdeaCafé, at <http://businessownersideacafe.com>.

IdeaCafé includes a business grants center, articles on starting a business, business plan samples, and business books.

Inc.com, at <http://www.inc.com>.

*Inc. Magazine's* website, with advice on writing a business plan, starting a business, running a one-person business, and buying a franchise.



Morebusiness.com, at <http://www.morebusiness.com/>.

This site includes articles and templates of business and marketing plans, contracts and agreements, free legal forms, press releases, and business checklists.

National Federation of Independent Business, at <http://www.nfib.com>.

The NFIB is a national advocacy association for small business. The website holds NFIB publications, news, and educational information.

Quicken.com Small Business, at [http://www.quicken.com/small\\_business/start](http://www.quicken.com/small_business/start).

The "start-a-business" page offers advice from small business counselors by e-mail, information on obtaining licenses and permits, samples and templates of business plans, and other small business topics.

RedneckTech.com: The 'Deep South' Guide to Technology Entrepreneurship and Incubation, at <http://bama.ua.edu/~bpowell/default.htm>.

Here is a guide to technology entrepreneurship and small business incubators.

Small Business Taxes and Management, at <http://www.smbiz.com/>.

This site provides tax and management guidance to small and medium sized businesses and their owners, including special reports, updates, IRS links, and other resources.

Startup Journal: The Wall Street Journal Center for Entrepreneurs, at <http://www.startupjournal.com/>.

The *Wall Street Journal* Center for Entrepreneurs has articles on all aspects of start-ups.

U.S. Business Advisor, at <http://www.business.gov/>.

The SBA Business Advisor provides one-stop access to information, services, and transactions of the federal government, including such topics as business development, financial assistance, taxes, laws and regulations, international trade, workplace issues, and buying and selling.

U.S. Small Business Administration, *at* <http://www.sba.gov>.

SBA resources for starting a business include links to state worker compensation laws and information, state business names, licenses and incorporations, state tax home pages, the SBA/IRS/CD Small Business Resource Guide, and IRS applications for employee identification numbers.

