



Low Cost Business Resources

If you already have financial and accounting know-how, great—you're one step ahead. However, if you're like the rest of us, you may want to seek outside help.

There are accounting and bookkeeping firms you can hire for assistance. And, for someone with the drive and stamina to work and learn, there are many outstanding free and low-cost resources available:

- ✓ The Small Business Administration (SBA), through its Small Business Development Centers located throughout the country (www.sba.gov).
- ✓ Service Corps of Retired Executives (SCORE) provides free mentoring from experienced businesspeople; local chapters are located nationwide (www.score.org).
- ✓ Find Micro-loan and support services—see www.microenterpriseworks.org.
- ✓ Local business organizations—Chambers of Commerce and organizations such as the National Association of Women Business Owners (NAWBO) will often be able to refer suitable mentors (www.nawbo.org).
- ✓ Local colleges with accounting, business, or entrepreneurship departments.
- ✓ Fellow entrepreneurs.
- ✓ Senior-level people at local community banks.
- ✓ Numerous useful Web sites. For a list of such sites, log in to: www.mominventors.com/millionairemoms.

In Chapter 6, we also include sample financial documents to help you, including samples of an income (profit and loss) statement, a cash flow statement, and a balance sheet.