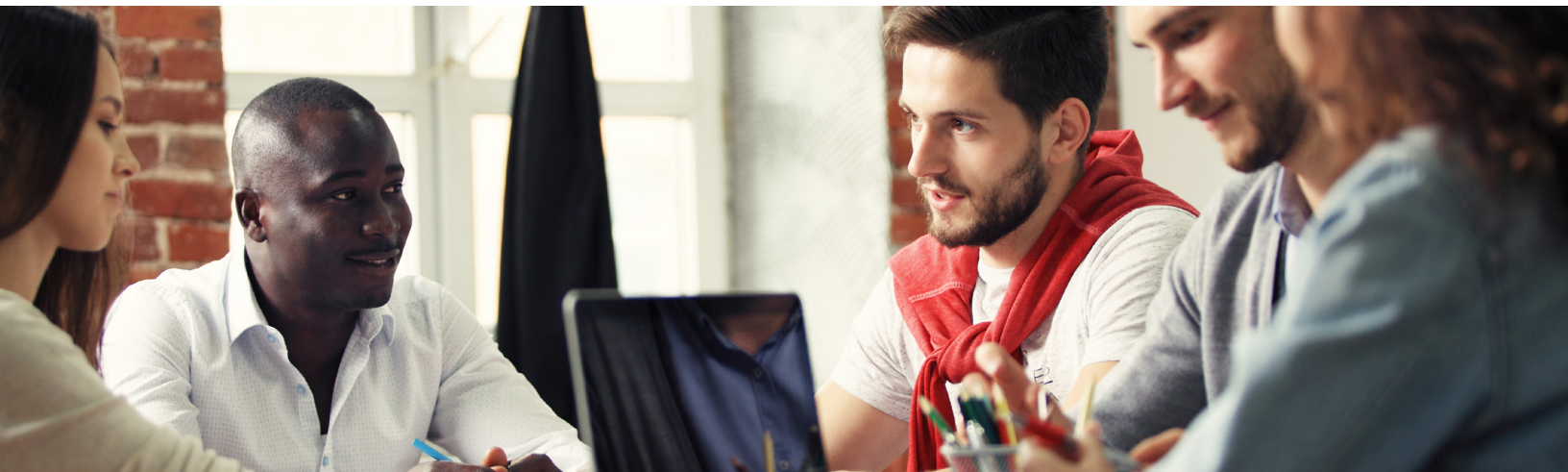




INTELLIGENT OFFICE

Leveraging the SBA For Entrepreneurial Success

PART 3: MANAGING A SMALL BUSINESS



Congratulations! You have gotten your small business up and running. Now what? This part of our four-part series on leveraging the Small Business Administration to help you launch and manage a small business will focus on the operational aspects of running a business. Whether you need leadership strategies, day-to-day decision making skills, ideas to manage growth or ways of creating dialogue with your community, this white paper will offer common sense advice on running a business, day-to-day, in the real world. For this section, we'll be discussing the basic building blocks of managing a small business including leadership development, laws and regulations, practical business practices, exit strategies, and more. The subsequent and final part of this four-part series will take a deeper dive into business marketing and sales. By leveraging SBA programs and resources and absorbing this complex but vital information, you will give yourself and your small business a valuable leg up when it comes to entering the competitive local marketplace.

Leadership

Although many autobiographies from some of the most successful people in the business would have you believe otherwise, the majority of distinguished leaders are forged in the fires of competition and the market, not born to greatness. However, leadership is a critical element of entrepreneurship, particularly in the day-to-day aspects of figuring out strategy, leading your team, forming relationships with partners and vendors, and other seemingly trivial aspects of running a business. However, it is easy to become overwhelmed, either by the sheer volume of decisions you must make in order to stay afloat, or to become intimidated by the success of your competitors. In these kinds of circumstances, it's best to fall back on the old acronym coined by Navy engineers: K.I.S.S., or "Keep it simple stupid."¹ By taking a simple and straightforward approach to leadership, you won't get bogged down in complexities, offbeat business strategies, or hackneyed advice. In fact, let's launch this section of advice with a thought from the late visionary Steve Jobs, who in an unscripted 1994 interview advised, "Life can be much broader once you discover one simple fact: Everything around you that you call life was made up by people that were no smarter than you and you can change it, you can influence it, you can build your own things that other people can use."²

1. The Common Characteristics of Good Business Leaders

If your goal is to become a leader, it's important to put some effort into developing those aspects of your personality that you feel lend credence to leading other people in service. You may have to work on polishing up your own empathy in order to relate to people, or build up your strength of mind in order to make difficult decisions. Just remember Steve Jobs' advice and realize that anyone can make a change in themselves if they just set their mind to the task. Here are some of the common characteristics of good business leaders that you may wish to practice in your own business acumen.

- | | |
|------------------------|-------------------|
| a. Emotional stability | f. Self-assurance |
| b. Dominance | g. Compulsiveness |
| c. Enthusiasm | h. Intuitiveness |
| d. Conscientiousness | i. Empathy |
| e. Social boldness | j. Charisma |

You can read more about these [psychological and emotional elements of leadership](#) at the SBA website.³

¹ <http://people.apache.org/~fhanik/kiss.html>

² <http://www.goodnet.org/articles/7-inspirational-quotes-by-steve-jobs-on-leadership-list>

³ <https://www.sba.gov/content/being-leader>

2. Tips for Wise Decision-Making

Decision-making is one of the toughest tasks you will face as an entrepreneur. Everyone wants to make the right decision all the time, which is an impossible goal once you think about it. But by developing healthy and productive habits early on in your entrepreneurial career and forging a sound strategy for making decisions, whether they are long-term decisions with important consequences or on-the-fly decisions that could make your break your business, you will emerge with a strategic approach to making business decisions. Here are some tips for making business decisions.

a. Know all of the facts. Gathering all of the facts is important, and we're not just talking about knowing the tiny details about how your business runs. In addition to understanding your own model, you must understand the market, have a sense of your competition, understand how the local and broader economies work, and the satisfaction level of your employees, among other factors. It is also important to read your own business reports and audits as well as to keep a close eye on media coverage of your business and the public's perception of your business in the community. Only then will you have the right scope of knowledge to make important decisions about your business.

b. Focus on the results. When making any decision about your business, it's important to focus on the short-term and long-term results of your decision. It is also worth taking your own emotional temperature before making a decision to ensure that anger, frustration or other negative emotions aren't playing a factor in your decision. By focusing on what result is best for your business, you are far more likely to come to an informed and strategic decision about what to do next.

c. Ask others for ideas. No business, not even a single-entity entrepreneurial effort, exists in a vacuum. Therefore, it's important to develop a network of trusted associates, colleagues and other professionals from whom you can seek out advice and counsel. Whether it's your attorney, your accountant, your partners or a local community business support group, find people that you trust and use their business experience to help improve your own decision-making ability.

d. Stand your ground. Entrepreneurship inherently involves numerous and sometimes multiple decisions coming at business owners frequently and with some urgency. What often derails entrepreneurs under this kind of pressure is panic. In his 2000 memoir *Kitchen Confidential*, celebrity chef Anthony Bourdain describes the arc of restaurant owners whose businesses are failing.⁴ In the autobiography, he describes restaurant owners who turned to half-baked schemes like focusing on brunch, two-for-one campaigns, karaoke nights and other poorly-formed ideas to save their businesses from ruin. The lesson here is to stay the course and have faith in your own ideas, strategies, and decisions. If in the face of your best efforts your business ultimately fails anyway, it's time to turn to our last piece of advice for this section.

e. Learn from your mistakes. One of the biggest missteps that many entrepreneurs make when it comes to decision-making is not following up on their decision. Making a decision is not the last step in your strategy chain. Strategy also involves a constant evaluation and re-evaluation process to determine whether the decision you made was a good one but also to discover if you could have done better. By taking the time to learn what you did right and what you did wrong, you will gain experience and have a better base of knowledge from which to operate the next time you have to make a similar decision. Every time you make a mistake is not necessarily a bad thing; if you're paying attention and filing that knowledge away for a future event, you're adding to your arsenal of tools and tricks and improving the strength of your position in the market.

⁴ https://en.wikipedia.org/wiki/Kitchen_Confidential_%28book%29

3. Common Decision-Making Mistakes

As we have reflected upon in the section above, everyone makes mistakes. It's one of the common elements of the human condition. But mistakes don't have to be the hallmark of your business and some of the most common business mistakes are easy to avoid if you pay attention to them in advance. Here are some of the most common decision-making mistakes that have been identified by the SBA and other experts in the entrepreneurial market.⁵

a. Relying on "experts." While business intelligence is a valuable tool, it's important to realize that many of the multi-million dollar enterprises based in places like Silicon Valley are in the business of creating and marketing so-called "expert" advice and data to their clients. Those experts are still either only human or an amalgamation of potentially flawed systems whose algorithms may lie in contrast with your own instincts. Try relying on a broad spectrum of advisors, sources and resources to diversify your knowledge of your business, market and industry.

b. Using outdated models. While business intelligence is a valuable tool, it's One of the worst concepts that negatively affects large companies is relying on outmoded ideas about how a business should run. Imagine that the advertising world never outgrew the environment portrayed on the AMC drama "Mad Men." Madison Avenue would be filled with sleek-suited men smoking in the office and leaving much of the work to their beleaguered secretaries while they enjoy three-martini lunches in the middle of the day. It's important to look at how you do business in the modern world. For example, many companies are turning away from the prototypical 9-5 office environment and using [virtual workspaces](#), [flexible hours](#), [virtual assistants](#) and other forward-thinking methodologies to help improve their decision-making environments.⁶

It's also important not to be fooled into thinking that it's only small companies that make this mistake. This sadly common story was passed through the industry recently. A \$10 million company in the high-tech market was approached by a junior employee who wanted to know why the company couldn't take credit cards as payment. By using mobile technology and card reader technology, the company could easily streamline and improve its payment processes. But because the company's accountant wasn't comfortable with the new technology, the junior employee was chastised repeatedly and instructed to continue using the old purchase order system that dated back to the late 1980s. By not being open to newer ways of doing business, the company not only missed an opportunity to do more business and make more money but it also alienated the junior employee by denigrating his or her ideas. By being open to new ideas, it's easier for companies to make better decisions and find ways to improve for a brighter future.

c. Keeping the blinders on. Finally, another common mistake made by entrepreneurs in the decision-making process is only hearing what they want to hear or seeing what they want to see. Perception problems can be crippling to a business owner. Managing a small business is a very personal enterprise and ego has derailed more than one small business whose owner believed his or her ideas were best above all advice. Being aware of your own prejudices, expectations, ego and approach can help you avoid this pitfall and have a broader overview of your business, the market, and your place in the local economy and community.

4. Time Management

This is such an important aspect of leadership that we won't spend a lot of time on the subject here, other than to note that being able to manage not only your time but also that of your partners, employees, vendors and customers is critical. Take the time to thoroughly research time management and develop a strategy for developing a work schedule. You can begin by exploring [the SBA's introduction to time management](#) for entrepreneurs on their website.⁷

⁵ <https://www.sba.gov/content/making-decisions>

⁷ <https://www.sba.gov/content/making-decisions>

⁶ <http://www.intelligentoffice.com/>



Running a Business

Now that we have established your role in the company and given out some tips for providing leadership to your employees, let's discuss some of the guiding principles for running a business on a day-to-day basis. Naturally, many of these topics are too complex and comprehensive to discuss in-depth in a single white paper. However, we hope that by providing an overview of these subjects, you will be aware of these issues and come back to them as you manage your small business on a day-to-day basis.

1. Elements of the Employee Handbook

Unless you are operating a single-person entity, it is very likely that you will have employees either by the time you launch or very soon in the future. The most critical tool in your arsenal for communicating directions, company culture and expectations to your employee(s) is your employee handbook. A good employee handbook will typically include these elements:

- » Non-disclosure agreements and conflict-of-interest statements
- » Anti-discrimination policies
- » Compensation
- » Work schedules
- » Standards of conduct
- » General employment information
- » Safety and security
- » Computers and technology
- » Media relations
- » Employee benefits
- » Leave

Explore [the SBA's article on "Managing Employees"](https://www.sba.gov/content/managing-employees) to learn more in depth about each of these elements as you begin writing your employee handbook.⁸

⁸ <https://www.sba.gov/content/managing-employees>

2. Managing Finances and Payroll

There are a wide variety of aspects to managing finances and payroll, and there are just as many approaches these days to handling these important aspects of your small business. Typically, most businesses choose to engage an accountant or an accountancy firm on a part-time basis to manage the day-to-day and monthly finances of a small business. However, new technologies have enabled some small businesses to utilize payroll services to handle the necessities of payroll and accounting for a fraction of the cost of a traditional accountant. Like using virtual offices, virtual assistants or other forward-thinking technologies, a business can operate with high market efficiencies and improve its performance. Here are some of the issues you will face when running a small business.

a. Establishing and managing business credit. This step in the process involves establishing a business credit file and business credit history, paying bills on time and improving your business' credit rating, monitoring and updating your business credit line, and monitoring the credit of your vendors and customers. These actions are important in order to help you secure better terms in the future, ensure that you get needed supplies at the most competitive terms, evaluate potential customers and avoid identity theft.⁹

b. Determining how to accept payments. There are more ways than ever for customers to pay their bills and it takes some time to determine the best methods for your small business. Will you accept cash, credit cards, purchase orders or online payments? Which credit cards will you accept? (Some cards, like American Express, require a higher transaction fee). Many customers are migrating to credit cards with identity chips embedded in them, as well as more futuristic models like Apple Pay. Will you invest in these new technologies, or will your competitors gain an advantage over you in terms of technology. By giving thought to these issues and making a firm plan for accepting payments, you will have secured an important first step in opening your doors to your customers.

c. Determining who your customers are. This step sounds obvious but it's not. If you are opening a cupcake company, it only seems logical to open a storefront and sell your wares to passers-by who like cupcakes. But in fact, you can sell cupcakes to people on the street or buy a food truck or only cater to weddings or build an industrial-strength factory to churn out organic cupcakes that you plan to distribute through a nationwide grocery chain like Whole Foods. You can quickly see that it's important to establish the scope of your endeavor, know who your customers are and how you are going to access them. Note that there are a lot of differences between a small business that sells direct to consumer and one that offers business-to-business services. Thoroughly explore the resources at SBA.gov and determine how you are best going to serve and reach your unique customer base.¹⁰

d. Setting up a payroll system. This is another aspect of running a small business that seems obvious but can present a number of pitfalls for entrepreneurs. By investing some time in setting up a quality but easy-to-manage payroll system, you will help your small business meet its legal and regulatory requirements and avoid any costly penalties from the I.R.S. Among the many important steps in setting up payroll are securing an Employee Identification Number (E.I.N.), choosing the terms of employee compensation and pay periods, choosing a payroll system and reporting payroll taxes to the U.S. government.¹¹

⁹ <https://www.sba.gov/content/managing-your-business-credit>

¹⁰ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/running-business/managing-business-finances-accountin>

¹¹ <https://www.sba.gov/content/10-steps-setting-payroll-system>

3. Human Resources and Labor Laws

While hiring would seem to be a fairly straightforward practice, there are a large number of state and federal laws that govern labor law. The various labor laws in the United States can quickly become complex if any of your workers are under age, foreign workers, union members, or members of other protected groups. However, there are also benefits that come up for small business who employ workers like veterans or people with disabilities, where the government provides certain incentives for hiring such employees. Thoroughly explore the SBA's subsection on human resources to familiarize yourself with the unique challenges and opportunities presented by human resources and labor laws.¹²

4. Using Technology: Including virtual offices and employees

Technology presents more opportunities in the modern day than perhaps any other innovation in the small business world. Just a few of the new technologies that present opportunities for small business include e-commerce, online advertising, digital content marketing, online review sites, Skype or YouTube videos to help you market your products and interact with customers, and more. Many of the more innovative companies are doing away with the "back office" entirely by using virtual assistants to field calls from customers and using virtual office space to hold meetings, assemble shipments, and meet with vendors and more. For example, think of [the temporary restaurants](#) popping up in cities like San Francisco, where all the advertising is done through social media and word-of-mouth.¹³ The restaurants assemble their kitchens, serve a boutique meal to a specific batch of customers, and are gone before the sun comes up. It's a unique business model that relies on wit and ingenuity over traditional, sometimes cumbersome business models that require significant investment in space, equipment and personnel. Be sure to explore all the [technological innovations](#) that may be able to help you achieve more.

5. Insurance Requirements

Insurance, as you've probably guessed by now, is also a complicated aspect of managing your small business. To simplify the issue, we're really talking here about two types of insurance. First, there is a wide variety of insurance that protects your business, its assets, and your interests in the business. Among these protections are:

- » General Liability Insurance
- » Commercial Liability Insurance
- » Product Liability Insurance
- » Home-based business insurance
- » Professional Liability Insurance

The second type of protection comes into play if your small business is going to utilize paid employees in order to serve your customers or conduct business. By law, small businesses with employees are required to pay for certain types of insurance that protects those employees, which may include workers' compensation insurance, unemployment insurance tax and disability insurance, in addition to any type of health insurance you may provide as part of an employee's compensation and benefits. Explore [the SBA's insurance resources subsection](#) to find out more about these issues.¹⁴

¹² <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/running-business/human-resources>

¹³ https://en.wikipedia.org/wiki/Pop-up_restaurant

¹⁴ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/running-business/insurance>

6. Emergency Preparedness: Including SBA disaster grants overview

It may not be the first challenge that comes to mind, but small business owners can be affected even more dramatically than large businesses when disaster strikes. Where a large multinational corporation can tap deep resources and heavy insurance policies to recover quickly from a disaster, small businesses can take months and even years to recover—just think of all the great restaurants in New Orleans that never reopened after Hurricane Katrina, to use one example. The Small Business Administration can also be a small business' best friend in the wake of a disaster, given that the administration is one of the major U.S. governing bodies to provide disaster assistance, along with the Federal Emergency Management Agency (FEMA), the Farm Services Agency (FSA), and state governments. Explore [the SBA's Emergency Management subsection](#) to learn about emergency preparedness and disaster recovery planning, disaster assistance, disaster planning and cleanup, and the role of state governments in the wake of an emergency or disaster.¹⁵

7. Green Business Practices and Energy Efficiency

Sustainability is an important concept in entrepreneurship these days. One might think that recycling, energy efficiency and other environmental efforts might belong only to large companies that have the resources to invest in LEED-certified construction, paperless offices, and robust recycling facilities. We're also talking here about more than environmental concerns. In the simplest terms, "business sustainability" is the management and coordination of environmental, financial and social demands and concerns to ensure responsible, ethical and ongoing success. This is about companies trying to be good people, show their faith in the communities in which they are located, and invest in the health, safety, viability and social structure of the communities in which they operate. Explore [the SBA's Green Business Guide](#) to learn more about sustainability, and in the next section we'll talk about engaging with the community.¹⁶



¹⁵ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/running-business/emergency-preparedness-and-disaster>

¹⁶ <https://www.sba.gov/green-business-guide>

8. Corporate Social Responsibility, Volunteerism and Community Investment

Whether they realize it or not, every single business in the United States becomes a member of the community in which they do business. Whether it's hiring employees, engaging with customers, or simply being a good neighbor, no business in America stands alone. This is doubly true of America's small businesses, which form the backbone of the majority of the country's neighborhoods. You will hear this concept batted around at high levels as "corporate social responsibility," but don't be intimidated by this technical term. What we're really talking about is being a good neighbor, and put into practice, this type of strategy has significant benefits. Corporations sometimes refer to it as the "triple bottom line," meaning that a successful community engagement plan benefits "people, planet and profits." Engaging with people creates happy employees, doing green business means a better place to live and work, and the combination of these strategies brings greater financial success to companies.

While it doesn't have to be one of your highest priorities, social responsibility should be one of your small business' core values. Keep in mind that engagement doesn't have to be complicated; you don't have to plan out a whole year's worth of efforts just to have something to put in your annual report. Take a day off every month and take your employees to volunteer somewhere in the community—contact a local women's shelter and come build them a garden—this is a real project that was undertaken by a financial services firm in Denver a few years ago, and the clients are still growing their own vegetables and flowers today. Sponsor a junior high softball team. Buy trophies for the local elementary school spelling bee. Whatever you decide to do, just make sure your efforts are in alignment with your small business, its values, and the interests of your customers. Also, don't be afraid to publicize your investment. We're not after sainthood here, just a positive presence in the community. There's nothing wrong with sponsoring education, community events, or other opportunities and sharing your support on your website and in the community media.

Still don't know where to start? Contact the Hands On Network to [find a volunteer action center near you](#). These experienced professionals can train you and your staff on how to engage with the community, find worthwhile local nonprofit organizations to support, and even organize days of service or volunteer projects to help you make the most of your investment in your community.

9. Doing Business Abroad

So you've conquered the neighborhood, the state, the country and you think it's time to sell those cupcakes (or whatever widget you produce) overseas. How do you go about entering the international market? As usual, the Small Business Administration can help. The SBA is affiliated with the national network of U.S. Export Assistance Centers, which are operated by the U.S. Commercial Service, a federal agency that operates under the umbrella of the U.S. Department of Commerce. This dynamic agency, staffed by International Trade Specialists, can help you:

- » Identify and evaluate international partners
- » Create market entry strategies
- » Navigate international documentation challenges
- » Other export related guidance

Keep in mind that doing business over international borders may also involve international travel, complex paperwork, international regulations and other challenging issues. Explore the SBA's [subsection on Doing Business Abroad](#) to access resources including international travel tips and advisories, frequently asked questions, guidelines for foreign business travel, passport information, and more.¹⁷

¹⁷ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/running-business/doing-bu>

Business Laws and Regulations

This is yet another cost of doing business that can seem intimidating to novice entrepreneurs. Attorneys, after all, are expensive to access and violating certain laws and regulations can increase your potential liability. Let's briefly examine the types of laws you may encounter while you operate your small business.¹⁸

1. Environmental Regulations

Here we're talking about the various health and safety laws and regulations that are presented under the auspices of the Environmental Protection Agency and state agencies. Explore [the SBA's web site](#) to find out more about potential environmental permits, environmental compliance, and state and industry information.¹⁹

2. Finance Law

Finance laws exist to ensure fair competition and to protect the financial interests of companies and individual investors. These regulations are largely under the umbrella of antitrust law and bankruptcy law.²⁰

3. Online Business Law

Rules for doing business online fall mostly under the umbrella of the Federal Trade Commission. These rules are concerned with customer privacy, online advertising and marketing, and digital copyright, among other issues.²¹

4. Advertising Law

Marketing is an important aspect of your strategy to grow and succeed in your small business, and we will discuss these concepts in more detail in our fourth and final white paper. However, it is important to pay attention to your advertising and marketing strategy to ensure that you or your employees are not making false or misleading statements about your products or services.²²

5. Resources for Handling Legal Concerns

Explore [the SBA's web site](#) for resources about handling legal concerns, arbitration, lawyer referrals, contracts, resources available from SCORE chapters, and more.²³

6. Understanding fair practice

No one wants to get involved in antitrust litigation, least of all a small business. So-called "fair practice" laws and regulations are designed to minimize issues like:

- » Conspiring to fix market prices
- » Price discrimination
- » Conspiracy to boycott
- » Conspiring to allocate market or customers
- » Monopolization

¹⁸ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/business-law-regulations>

¹⁹ <https://www.sba.gov/content/environmental-regulations>

²⁰ <https://www.sba.gov/content/finance-law>

²¹ <https://www.sba.gov/content/online-business-law>

²² <https://www.sba.gov/content/advertising-law>

²³ <https://www.sba.gov/content/handling-legal-concerns>

Getting Out of Business

Even titans like Henry Ford didn't stay in business forever. Like the song says, there is a time to every season and eventually it will be time for you to leave the business. Whether you are retiring, closing the business, or handing it down to the next generation, eventually it will be time to leave the business. Counterintuitively most entrepreneurs, most of whom spend much of their lives planning their next move, often don't plan for closing time. Thinking about these concepts before the time comes will save you time, trouble and stress in the long run.

1. Planning an Exit Strategy

These are the high-level plans you want to address, like creating a succession plan for your business should something happen to you or your partners, and investing in a retirement plan to ensure your worth. Most of all, plan to leave on your own terms. Leaving a business has an impact on your reputation, the lives of your employees, vendors and customers, and your assets and tax implications, so examine all the options and choose the strategy that is right for you.

Delve into [the SBA's subsection "Getting Out,"](#) to find out more about the steps for closing a business, selling a business, transferring ownership, liquidating assets, and other aspects of exit strategy.²⁴

Health Care Issues & Resources

Health care is an important aspect of everyday American life and these costs and responsibilities can have a huge impact on American entrepreneurship. These complexities have been compounded by the passage of The Patient Protection and Affordable Care Act, also known as the Affordable Care Act, or in the media by the moniker "Obamacare." This act was recently upheld by the U.S. Supreme Court and can offer both benefits and challenges for both small businesses and self-employed business owners. Explore [the SBA's resources on health care](#) to get a sense of what impact health care needs may have on you and your small business.²⁵

²⁴ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/getting-out>

²⁵ <https://www.sba.gov/healthcare>

Industry Guides and Forms

Keep in mind that the SBA also offers many other resources and directions to augmented information that may help you manage and improve your small business. We will discuss some of these supplementary resources in our next white paper. In the meantime, take some time to explore [the SBA's extensive library of business guides](#) by industry, which may help you narrow down your interests in a certain industry subsector.²⁶ For those already operating a small business, the SBA offers [an extensive library of commonly used business forms](#) including IRS forms, small business forms, resource partner forms, lending forms, and federal forms.²⁷

Conclusion and Summary

Thank you for reading and considering this guide to managing your small business and achieving success by leveraging the resources of the Small Business Administration. Our fourth and final installment of our four-part series will focus on both the conceptual elements and nuts-and-bolts aspects of sales and marketing. We will also take a deep dive into the benefits and challenges of government contracting and take a closer look at how the SBA may be able to assist you in doing business. Finally, we will each of the SBA's local assistance contract points in detail and offer advice on the best way for your small business to engage with these vital resources. We hope you will join us for our fourth installment soon, and we wish you every success as you continue your journey through the exciting and dynamic field of small business ownership.

About Intelligent Office

Intelligent Office (www.intelligentoffice.com) is a professionally staffed temporary and virtual office space for mobile executives and small businesses. Founded in 1995 and headquartered in Denver, Colorado, Intelligent Office operates over 50 service locations throughout North America. In addition to flexible shared office and conference space, Intelligent Office also markets Intelligent Assistant®, a virtual receptionist and executive assistant service that serves as a modern alternative to traditional staffing as well as Intelligent Solutions, a concierge service that provides a battery of vital services to busy executives. Visit our website today for a free, customized quote to find out how Intelligent Office can help you manage, market and grow your small business.

²⁶ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/business-guides-industry>

²⁷ <https://www.sba.gov/category/navigation-structure/starting-managing-business/managing-business/forms>



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