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A Small Business Resource Guide



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Small Business Resource Guide

Most businesses in Adams County would fall under the definition of a small business as outlined by the U.S. government. Simply put, if you employ less than 500 people, generate less than \$7.5M in average annual receipts, operate primarily in the U.S., and are independently owned and operated, you are a small business. There are a few other standards that are reviewed in each industry, but this covers a large percentage of those currently doing business in our community and those who would potentially make Adams County their business home.

Why Adams County? Adams County has been famous for over 150 years. Before the Civil War ravaged our community, we were farmers, educators, wagon makers, tanners and more. Our community then, and now, is built on dedication, respect of the land, fresh air and relationships. We work hard and we play hard. We invite strangers into our community and our homes, and we make them friends. This is our character. People learn this about us as part of the 3.8M people who visit our community annually.

In 2016, Longwoods International research firm released a study of nine state tourism campaigns. The report demonstrated how each state's tourism campaign drove business development, real estate sales, purchase of second homes and even college recruitment. The study further showed that when an actual visit occurred, the impact from tourism marketing on all activities was magnified.

Maura Gast, the Executive Director for Visit Irving (Irving, Texas), noted during a presentation on tourism that tourism is economic development, and that it all starts with a visit. Our visitors provide our community with a tremendous opportunity to showcase our assets – our people, our quality of life, our amazing landscape and access to fresh local foods, our educational opportunities and the perfect location for their next home or business.

Throughout the pages of this guide, you will find ideas on how to determine if you are ready to start or expand a business. Learn to navigate local site selection and work with local municipalities to make your business a reality. You will uncover general guidelines on building a business plan and a marketing plan. Discover the variety of resources available to you for funding, workforce development and connecting with the business community.

Adams County provides a clear advantage for doing business. With a variety of organizations ready to assist in making our businesses, our economy and our community stronger, small businesses can be equipped for success. With strong small businesses, Adams County will have a sustainable economy, healthy quality of life and provide a future for our citizens.



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I'm ready — is my business idea?

Building a plan that works

Have you ever crafted a business plan? The term crafted comes from the concept of craftsmanship, sometimes defined as “the quality that comes from creating with passion, care, and attention to detail.” At the Small Business Development Center (SBDC) we are here to help you craft your business plan.

For many entrepreneurs and small business owners, writing a business plan to start or expand a business sounds like a challenging task and they often question the value of business planning. If they were planning to build a new home they would not question the value of planning. Of course, if they were building a new home they would likely have an architect or homebuilder develop the plan and they would provide input to the process (primarily sharing likes and dislikes with the expert creating the plan).

With a business idea or an existing business looking to expand, you have to be the primary architect of your plan. Nobody else will know your business concept and your business goals like you do. You do not have to go it alone, however, because the SBDC provides professional business consulting services and brings experience, tools and expertise to support you in crafting a solid business plan based on relevant market data.

Builders want a clear set of blueprints and a well thought out critical path of operations to get from early site work to final finishes and punch out of a completed project. Essentially, the process of planning requires us to carefully think through each phase of a construction project, identify materials, tools and labor needed and estimate costs on each section of the project. It also requires a clear linear path of steps – the foundation and sill plate before the floor joists, the framing before the sheathing, the wiring and plumbing prior to covering walls with drywall, etc.

Developing a business plan is a similar process. The size and scope of a business launch or expansion, much like building a shed or a multi-unit residential complex, will determine how complex and detailed your plan will be. But regardless the scope of the project, pre-planning provides the opportunity to think through every aspect of the project and to apply timelines, personnel, materials, equipment and costs to the project.

SBDC Business Consultants assist you in developing your plan by first understanding your background and experience and what your business goals are. Your plan will identify the organization and management of the company, including key employees and their roles as well as advisors informing management decisions in the business. This conveys you have

the managerial capacity in place to operate the business. The plan will also clearly describe your products and/or services assuring others who read the plan have a clear vision of what the business will provide to the customer.

The SBDC has access to industry data and research tools to help you assess the state of the industry/business sector (is it stagnant, declining or growing?), identifying potential competition, exploring who and where your prospective customers are and identifying marketing strategies to reach them. The market research precedes other parts of the business plan since this information helps you understand your market and informs the forecasting of potential customers and revenues the business may realistically hope to generate as it starts or expands operations.

Conservative assumptions from the market research data, along with well-considered estimates of fixed and variable costs associated with opening/expanding and operating the business, are the foundation of financial projections for your business. The key issue here – will the projected revenues allow you to cover costs and, hopefully, make money? This often becomes the key piece of information upon which the entrepreneur makes a decision to pursue or not pursue the business start or expansion.

Financial projections are essential if you are pursuing financing for the business. In addition to showing the sources and uses of funds, the projections provide a pathway to a breakeven point for the business and eventual profitability. It identifies the amount of capital you will likely need to make it! The tools we use at the SBDC for financial projections generate monthly projected profit and loss statements, projected cash flows and initial and projected balance sheets for at least three years.

Of course, building a structure results in tangible, visible and touchable outcomes. Building a business is often a less tangible undertaking. It is not easy to always see progress, or gaps, or an insufficient foundation. Our financials are generally the best evidence of the health of the business. The financial plan not only informs others, but provides a dashboard for you to monitor the progress of the business.

A business plan, however, is not a static document but a roadmap that may change as the business encounters challenges and opportunities. The SBDC remains a resource as you work to grow your business and is available to assist you with the myriad challenges many small business owners face.

There is the old saying, “you don’t plan to fail, you fail to plan,” and there is much evidence in the world of small business of this being true. Statistics for small business failures are quite daunting but external analysis of SBDC clients show that 83% who started with SBDC assistance are still in business eight years later. A business plan is one of the key building blocks of any new or expanding company.

Thanks to funding support from the Small Business Administration and the Pennsylvania Department of Community and Economic Development, the Small Business Development Center provides no-cost, confidential business consulting assistance to individuals seeking to start or grow a business in Pennsylvania. We work out of local economic development partners’ offices, such as the Adams Economic Alliance and district legislative offices to make our services easily accessible to you. The Small Business Development Center is the first step for assistance planning a new business venture or an expansion of your existing small business.





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Adams Intel: Adams County Data, All the Time

Is your business facing a critical decision? Are you on the verge of starting your own business? Would you like market data and research at your fingertips? Discover all you need to know to make critical decisions by visiting our Adams Intel microsite, an extensive collection of Adams County data, research and information. The project was developed by the Alliance in partnership with technology firm Localintel.

We are excited to provide Adams Intel—quite possibly the largest interactive collection of Adams County data and market research ever assembled, in order to support existing Adams County businesses and entrepreneurs. Additionally, we view Adams Intel as an extremely valuable tool to showcase Adams County's many positive attributes, as another step in the process of attracting new businesses and entrepreneurs that align with our growth industries.

Adams Intel will help business owners, executives and others to explore the advantages and strengths of Adams County's market including industry-specific data. The tools bring together location and market data, GIS technology, powerful analytics and advanced-user

experience. Adams Intel can be thought of as a catalog of online economic development tools, offering data in eight areas:

- Story Map – providing Adams County's story and advantages
- Business Climate – offering statistics, taxes, incentives and trends
- Industry Trends – providing research and performance
- Customers – with demographics, location and numbers
- Competition – analyzing location, size and employees
- Workforce – evaluating occupation, education and location
- Properties – searching those for sale or lease
- Additional Resources – including further assistance and contact information

Adams Economic Alliance is the first economic development organization in Pennsylvania to offer these cutting-edge, customized tools. And the best part is, the information and data is all free, and available at your fingertips! To access Adams Intel, simply go to AdamsAlliance.org and look for the link on the home page.



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Site Selection — Navigating the Local Code

Small businesses are crucial to the economic wellbeing of Adams County. Small businesses provide important services to Adams County residents and provide a substantial number of employment opportunities. Every small business owner makes important decisions regarding where and how to develop their business. The Adams County Office of Planning and Development (ACOPD) recognizes how challenging these decisions can be and can help by providing relevant information and advice.

There are two broad questions to ask when attempting to locate a potential site for your business. First, does the site contain the necessary features needed for my business without containing potential impediments such as floodplains or wetlands, and is this allowed with the local zoning? Second, will I be able to make the site improvements I need to make for my business? Both of these questions should be thoroughly explored before the purchase of a site is finalized.

Site selection considerations may include:

- **Zoning** – Does the current zoning ordinance permit my business at the potential location?
- **Natural Features** – Are there features such as soils, slope, floodplains, wetlands, etc. that could impact the development of the property?
- **Utilities** – Does the property have access to sewer and water service, electric, broadband or other utilities necessary for the business?
- **Transportation Infrastructure** – Does the transportation system meet the needs of the business?

Once you have narrowed down your site selection process to one

or more sites that can accommodate your business, you will want to work closely with the local municipality to determine the design requirements and necessary permits for your project.

Building development or expansion can involve site improvement considerations such as:

- **Subdivision and Land Development Ordinance** – Every municipality has standards that regulate how property is developed.
- **Stormwater Management** – Every municipality has standards that manage stormwater runoff.
- **Permitting** – Projects may be subject to a variety of permits, such as zoning, building, driveway, environmental, property improvement, and others.

ACOPD recommends that communication with the municipality be initiated early in both the site selection and site design process. Municipal officials are responsible for the Land Development Plan submission, review, and approval process. Providing municipalities with complete information regarding a proposed project early on can help reduce or even eliminate setbacks later in the review and approval process. Viewing municipal officials as partners goes a long way to facilitating a successful approval process.

ACOPD staff is available as an advisory resource to current and prospective business owners. We can either provide or advise on who to contact to obtain the information mentioned above. We look forward to continuing our role as a partner within the small business community of Adams County. We can be reached by phone at 717-337-9824. Our address is 670 Old Harrisburg Road, Suite 100, Gettysburg, PA.





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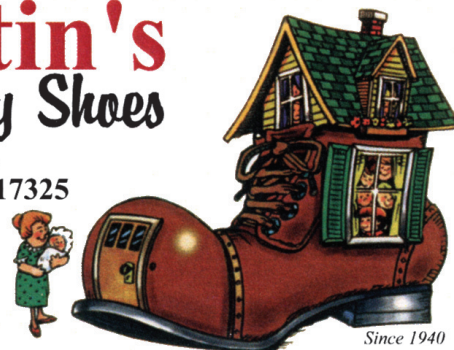
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Next Steps: Financing Your Business

The thought of starting your own business can be mind-boggling, let alone trying to figure out how you'll finance your new venture. Let us help to clarify the financing process and share a few thoughts for you to consider.

Step One: Financial Plan

You've read earlier in this resource guide about the importance of developing a solid business plan for your new venture. The financial component to the business plan is possibly the most critical piece of your plan because it will provide potential lenders with details explaining how your new venture will sustain itself. It's important to be realistic, even conservative, with financial projections. You want to paint a true reflection of how much debt load your new venture will be able to support. Most lenders like to see at least three-year projections for a new venture, and at least one-year projections for existing businesses that are expanding.

Step Two: Consider the Costs

Gathering your project costs is another important component to the financing process. It's important to be prepared before discussing your financing needs with potential lenders, to understand exactly how much your venture will cost. Are you planning to lease space, build new construction, or perhaps operate out of your home? Will your space require renovations? What kind of supplies, equipment or machinery might you need? Having a good handle on how much start-up capital you'll need will be a key component. A general rule of thumb is to have enough operating capital on hand for at least six months to one year. Collecting your project costs will quickly put into perspective whether or not your new venture can sustain itself and if you'll need to go back to the drawing board and make adjustments. We all have big dreams that we want to achieve. Sometimes, in order to achieve our dreams, we need to adjust the scope and tackle hurdles one challenge at a time. Starting out on a smaller scale doesn't mean failure – it means you're cognizant of what your new venture is capable of, and adjusting the plan to achieve smaller goals will build your larger, overall dream.

Step Three: Loans and Grants

This is an area where our organization excels; our resources and contacts can enhance your financing plans, and our consultations are free and available to all! Considering state and federal-funded loan and grant opportunities provides a vehicle through which marginal projects can be accomplished. Don't get me wrong, there are certain requirements and qualifications that must be met in order to obtain these funds, but more often than not, these programs offer low, fixed-rate options that make or break the deal. Low rates can provide better cash flow for your business and fixed rates can take the guess work out of the future. You'll always know what your monthly payments are. This is huge, especially for a new venture, which might be operating on minimal cash flow.

Step Four: The PIDA Loan Process

The Alliance is the official Adams County partnering organization with the state's Pennsylvania Industrial Development Authority (PIDA).

Low-interest, fixed-rate PIDA loans cannot finance 100 percent of any project and therefore do not compete with local banks. The Alliance partners with various banking institutions to bring projects to fruition. There must be a dollar for dollar match for the PIDA loan.

Adams County business owners and entrepreneurs are encouraged to apply for low, fixed-rate financing programs available through our organization. The primary goals of the Commonwealth's financing programs are to support small businesses, expand the tax base, and create and retain jobs. Loan amounts are predicated on how many full-time jobs will be created and/or retained with each project. Eligible businesses with 100 or fewer full-time employees qualify for PIDA funds, including:

- agriculture producers and processors
- industrial and manufacturing enterprises
- research and development
- construction businesses
- child day-care enterprises
- qualifying hospitality and service businesses
- developers

More PIDA guidelines:

- Funds must be used for new projects; existing debt cannot be refinanced.
- Eligible real estate projects include the purchase, expansion and renovation of land and buildings.
- PIDA funds can also be used to purchase machinery and equipment.

PIDA Loans: A History of Success

Since 1996, the Alliance has facilitated more than 147 loans, totaling \$30.4 million in public investment from the Commonwealth that leveraged more than \$80.1 million of local, private investment. More than 580 full time jobs have been created and 1,625 have been retained in Adams County as a result of the public investment.

It is the mission of the Adams Economic Alliance to develop and implement creative community-based strategies to enhance economic opportunity and foster a dynamic framework for balanced growth and development through the Adams County Economic Development Corporation, Adams County Industrial Development Authority and Adams County General Authority.

To apply for a PIDA loan or find out more information, contact Alliance Vice President Kaycee Kemper at 717-334-0042, extension 2, or email her at kkemper@adamsalliance.org.





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Training opportunities at HACC's Workforce Development and Continuing Education Division cover key industry areas, such as advanced manufacturing and logistics, information technology, health-care, hospitality and public safety. From front-line workers to supervisors, training topics include leadership development, conflict resolution and project management.

Many companies throughout Central Pennsylvania have taken advantage of HACC's highly popular "Professionally Yours" series that highlights the essential functions of effective leadership. HACC trainers are also skilled in lean manufacturing, including kaizen and Six Sigma principles, as well as the development and implementation of apprenticeship programs.

Entrepreneurs and start-up businesses can also benefit from the services available through HACC's Workforce Development and Continuing Education Division.

Customized training sessions can be as small as one-on-one coaching or multi-day events for an entire staff. As a Workforce & Economic Development Network of Pennsylvania (WEDnetPA) partner, HACC works collaboratively to identify funding and align with eligible businesses to provide elite customer service.

Business leaders recognize the importance of continually educating their workforce, as it adds value to processes and serves as an extra professional incentive. With the most recent unemployment statistics in

Pennsylvania hovering around 4% (US Bureau of Labor and Statistics, 2019), it is more imperative than ever that businesses offer continuing education opportunities to retain skilled workers and entice individuals into open positions. HACC is here to meet those needs.

Are you interested in meeting with a representative from HACC for a free needs' assessment on your training needs? For more information, please contact Matt Ebaugh, workforce development coordinator, at 717-801-3219 or mwebaugh@hacc.edu. More information can also be found at hacc.edu/noncredit.

Submitted by HACC, Central Pennsylvania's Community College. For more information, please email newsroom@hacc.edu.



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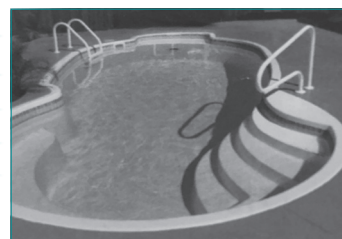
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Adams County Office of Planning & Development

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717-337-9824
www.adamscounty.us/Dept/Planning/Pages/default.aspx

Shippensburg University- Small Business Development Center

1871 Old Main Drive
Grove Hall 405
Shippensburg, PA 17257
717-477-1935
www.ship.edu/sbdc/

The Manufacturers' Association

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Emigsville, PA 17318
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Marketing your business — You've built it, now invite them to come

While we all wish business really was a “build it and they will come” situation, that just isn’t the case. With today’s connected world, it is harder than ever to stand out. For this reason, it is critical to establish a marketing strategy, plan, and budget before launching or expanding your business. Marketing cannot be an afterthought, or else your business will be.

You started on this journey because you saw a need you could fulfill or a problem you could solve with your product or service. This is exactly where your marketing strategy should begin as well. If you are not a marketing professional by trade, and you are not able to hire someone, you can still do proper marketing. Here are a few questions to ask yourself as you build your marketing plan.

- What is the need my product or service is fulfilling or what problem am I solving? This is your focus.
- Who has this need or problem? This is your audience.
- Where can I find that audience? This is your marketing distribution plan.
- What is my promise to that audience with my product or service? This is your brand.
- What makes your business and the product or service you are offering different than everyone else? This is your value proposition.
- What is your story? This is your messaging.
- What is your budget? The U.S. Small Business Administration recommends that small businesses allocate 7 to 8 percent of their gross revenue for marketing and advertising.

These elements should all come together in your marketing plan. In addition to your marketing plan, you should also have a communications plan, which should also define your brand’s voice. Your brand’s voice may sound complex; however, you can get to this easily with a simple question, if my business was a person, who would they be? For instance, if you are selling quality toddler’s clothing at low pricing, you may want to be fun and trendy, yet sensible. It often helps to create a visual image of your persona – in this case, a young mom who is trendy herself, wanting to make sure her child is dressed comfortable and fashionable without breaking the bank. Once you know your voice, it will be easy to create all communication to make sure everything is as consistent as possible.



Once you know your voice, you can also begin to add social media components to your communications plan. This will detail what platforms you intend to use, how often you plan to post, and your goals. Whether you are a business to business or business to consumer offering, social media has a place in your communications plan. Be sure to create an editorial calendar of when you will post on each platform and general topics you plan to cover. This should be done quarterly. It is also a good idea to draft out a variety of posts that can be preloaded for two weeks to a month to be sure you don’t miss a post. In order to be effective with social media, it’s important to be consistent and post relevant content on a scheduled basis. Even more important than your fresh posts are responding and engaging with your audience. Be structured and social media will be easier than as you think it is.

Working to get journalists to cover your business is also very important. This, along with your social media plan, begin to develop out your communication strategy. Utilizing earned media generated by distributing press releases and working with journalists add value to the paid media you may be placing in traditional and non-traditional marketing platforms. Your website also becomes part of your communication plan. Be sure to look at the audience and what type of information you need them to know and what visuals will best represent your business. Feel free to keep your site simple – the easier it is to navigate and the clearer your content, the more value it adds to your marketing and messaging.

Today, marketers have access to easy-to-build websites, material layout and printing, so there is less of a need for marketing agencies in the small business world. However, there is value in connecting with a consultant to assist you as you launch or expand your company. These professionals have the skill and access to data that makes their efforts more effective and efficient. They can assist in ensuring that paid marketing through digital and traditional platforms is targeted to your audience as defined by your marketing plan. It is always good to get off on the right foot so that you can then take over your marketing moving forward if that is your intent.

Marketing your business should not be scary. You have a passion for your business, and marketing is your opportunity to share that passion and engage others to share it with you.



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Advocacy and Networking - A Connected Business is a Strong Business

Being a small business owner is not for the faint of heart. Not only do you need to know your product or service inside and out, but you must be able wear many hats, whether that is hiring a new employee, preparing payroll or designing your marketing materials. How do you grow your business once you are established? If you hire an additional employee to cover the extra workload, do you have enough income to sustain that employee? You need more space, how can you finance that? It seems as though there are always questions, and we can provide answers!

The Chamber helps you make connections, provides educational opportunities and advocates on your behalf for the ongoing growth and development of Adams County businesses.

Connections:

Having a successful business requires developing relationships and creating loyalty. It is much easier to do business with someone you have already met and have some connection with. This can be challenging with a limited number of hours in a day, but plays a role in reaching new customers or clients. Taking advantage of opportunities, whether through The Chamber, or another organization will help with the continued growth of your business. Utilizing networking events and attending programs should be included in and planned for as much as marketing dollars are planned for in your budget. Find out what different organizations have to offer that you already belong to and schedule your time to get engaged on a monthly or quarterly basis, or more if time permits. And, don't forget to exchange business cards in order to drop a quick email to contacts after you meet. That extra 10% makes a difference.

Education:

Continuing education and ongoing professional development cannot be overlooked. There are numerous avenues within Adams County that offer programs or courses to support whatever your needs are, or that of your employees. In addition to The Chamber's numerous workshops and programs on topics that range from economic updates that give insight on trends to common (or not so

common) human relations needs, there are several local organizations that provide invaluable programming and courses to support your needs. Leadership development is also a part of the equation. While some are born leaders, many others can benefit greatly from honing their leadership style. Developing leadership from current employees provides the sense of "climbing the ladder" even in a small business environment, and builds trust and loyalty between you and your employees.

Advocacy:

Legislation can have a big impact on your business. Do you communicate to your legislators what that impact is? Although this can be a daunting activity, it is incredibly important to share your opinion on how legislative actions affect your business and the business climate of our region and state. The Chamber helps make it easy by holding annual meetings with our state and federal legislators, as well as monthly committee meetings where legislators seek input from the business community and let us know about relevant business related activity at the capitol.

While there are many facets to being a successful business owner that can be very challenging, there are organizations here to help you succeed and I encourage you to reach out to any in this directory to help with any part of your business that isn't firing on all cylinders. The underlying goal for each of our organizations is to support a thriving business environment in Adams County.





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