



Educators as Entrepreneurs

April 9th

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Tech Goes Home

Who is this TGH course for?

- People who have an interest in making money by selling products or services
- People interested in entrepreneurship
- People interested in starting a small business or nonprofit
- People who already have a small business and need the digital skills to grow their business

What are the learning objectives for this program?

- **Business Structure:** Understanding what it means to “have” a business and which of the 4 basic business structures to choose.
- **Branding:** Creating a brand identity
- **Business Finances:** How to track income and expenses for your business
- **Taxes:** How to prepare what you need for your accountant
- **Selling Products:** Online marketplaces, accepting payments, and attracting customers
- **Selling Services:** Having an online presence, accepting payments and marketing
- **Marketing:** Best practices for your particular type of business

Curriculum

The Small Business program teaches basics digital skills, and also includes includes a minimum of 3 hours of focus on information, activities, apps, and skills specifically aimed at selling products or services.



Business Structures

Sole Proprietorship

- ▶ Sole proprietorship is the simplest organizational structure available.
- ▶ You do not have to take any formal action to form a sole proprietorship.
- ▶ Owners of sole proprietor businesses are responsible for their own record keeping and must pay the IRS self-employment taxes.
- ▶ According to the IRS, it is the most common form of business in the U.S.
- ▶ Businesses that typically form sole proprietorships are home-based businesses and one-person businesses.
- ▶ This type of business provides no protection for business owners, as they can be held personally responsible for their company's debt and financial obligations. Basically, if you get sued, you can lose your house, your car, everything you own.

Partnership

- ▶ A partnership is formed when two or more people join, or partner, together to run a business. Each partner has equal share in the net profits and losses of their business.
- ▶ Like a sole proprietor, each partner reports their income on their personal tax return and pays self-employment taxes to the IRS. They are also personally liable for financial debt and obligations of their company and also the actions of other partners.
- ▶ You do not have to take any formal action with the state form a partnership.
- ▶ Although partnerships can be formed through oral agreements and handshakes, written agreements can be the best option in the event of disputes or lawsuits between partners.

Limited Liability Company

- ▶ An LLC is a limited liability company.
- ▶ You must file paperwork with the state to become an LLC.
- ▶ The LLC structure is considered a hybrid as they can be formed as corporations or partnerships.
- ▶ LLCs can provide owners some protection from liability and other obligations. Basically, if you get sued, you can lose the business, but not your personal belongings.
- ▶ The taxation of LLCs also depends on its structure. Due to its limited protection, some companies such as banks and insurance companies are restricted from being LLCs.

Corporations

- ▶ The most complex organizational structure for businesses is the corporation.
- ▶ You have to file lots of paperwork to become a corporation and there are fees involved
- ▶ This type of business structure completely separates the liabilities and obligations incurred by company operations from being the responsibility of the owners.
- ▶ Corporations are regulated by the laws of the state they are set up in.
- ▶ Unlike sole proprietor and partnership businesses, corporations are taxed as separate entities at corporate tax rates.
- ▶ The owners then pay taxes on their own salaries through their individual tax.

501(c)(3)

- ▶ A 501(c)(3) organization is a corporation, trust, unincorporated association, or other type of organization that is organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes.
- ▶ You must file paperwork with the federal government to create a 501(c)(3)
- ▶ A 501(c)(3) does not have an owner. The Executive Director or Chief Executive Officer is an employee who runs the organization. They are monitored by a Board of Directors.
- ▶ These organizations are also called “non-profit” or “not-for-profit” organizations. However, the organization can make a profit, but since there is no owner, the profit stays within the organization.

John, a 17 year old, buys a lemon for \$1, makes lemonade, and sells one glass to his friend for \$2. He plans to sell more lemonade.

Is he a business owner?

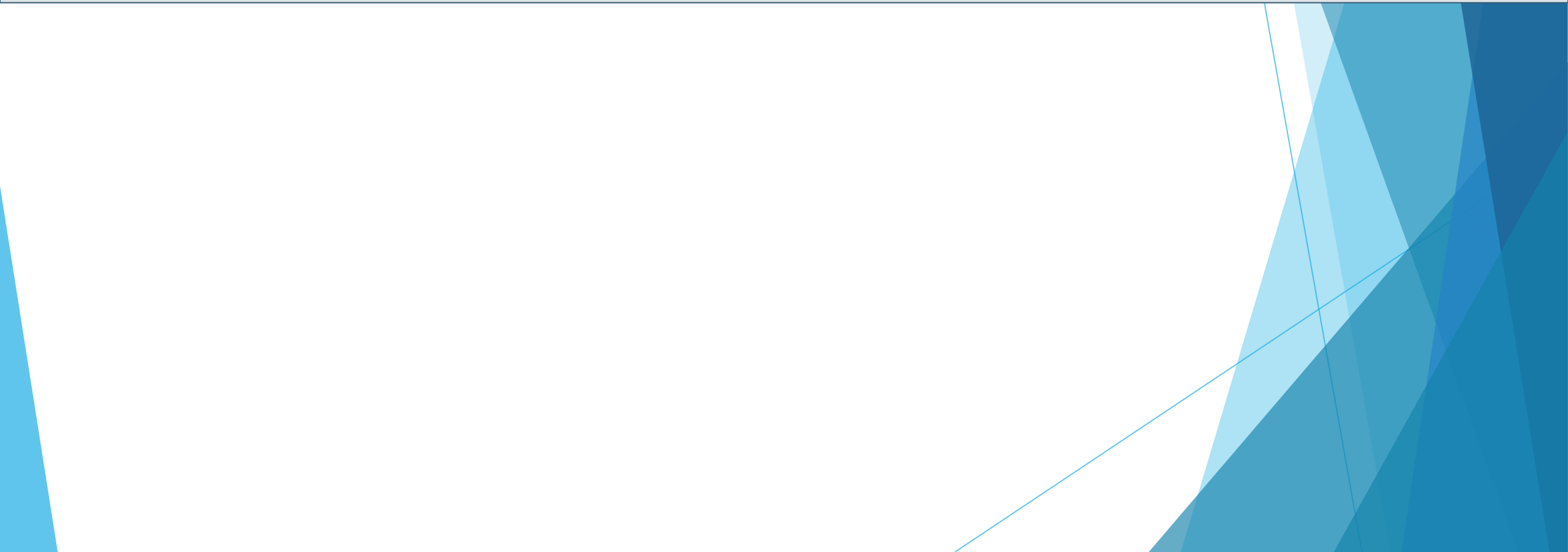


John, a 17 year old, buys a lemon for \$1, makes lemonade, and sells one glass to his friend for \$2. He plans to sell more lemonade.

Is he a business owner?

HECK
YEAH!

What kind of business structure best suits this lemonade seller?



What kind of business structure best suits this lemonade seller?

Technically, he is already a sole proprietorship!

This type of business structure does not need to be set up, so he's ready to start doing business.

Since he is not making a ton of money and he has a low risk for getting sued then a sole proprietorship makes perfect sense.

When should a sole proprietor or partnership become an LLC or a corporation?

As a guideline, if you make \$50,000 or more in bottom line profit then it might be worth considering.

You also want to think about

- ▶ Is there a chance that something bad can happen as a result of your product or service? Make a risk assessment. If you're starting a medical business you may face a lot of potential liability, as opposed to running a scrapbooking business.
- ▶ Is there anything customers or clients can get if they come after you? Think about what personal assets you have, and whether you want those protected in the event of a lawsuit.

If your answer to both of these questions is yes, then you may want to create an LLC or corporation

More Reading

About Sole Proprietorships

- ▶ <https://www.sba.gov/content/sole-proprietorship>
- ▶ <https://www.entrepreneur.com/encyclopedia/sole-proprietorship>

When Should You Consider Incorporating Your Small Business?

- ▶ <https://fundbox.com/blog/sole-proprietor-or-incorporate/>
- ▶ <https://mashable.com/2014/02/17/incorporate-your-startup/>
- ▶ <https://www.liveca.ca/when-is-it-time-to-incorporate-my-small-business/>



Liability Insurance

Who needs insurance?

- ▶ Some businesses with a high liability may want to get liability insurance.
 - Caregivers, food providers, etc
- ▶ Certain insurance coverage is required for specific businesses.
- ▶ Some insurance will be required once you hire an employee
 - Worker's Compensation
 - Unemployment Insurance
- ▶ More Reading
 - https://business-law.freeadvice.com/business-law/starting_a_business/need-insurance04-2.htm
 - <https://smallbusiness.chron.com/sole-proprietor-need-professional-liability-insurance-20016.html>

Jane is taking your TGH course. She wants to start a house cleaning business. She plans to be a sole proprietorship and later become an LLC. Should asks if she should get liability insurance? What do you say to her?



Jane is taking your TGH course. She wants to start a house cleaning business. She plans to be a sole proprietorship and later become an LLC. Should asks if she should get liability insurance? What do you say to her?

That's up to her! Suggest she speak to a lawyer or a professional insurance agent.



Branding

Branding Your Business

Branding is a way of identifying your business. It is how your customers recognise and experience your business. A strong brand is more than just a logo; it's reflected in everything from your customer service style, staff uniforms, business cards and your marketing materials and advertising.

Your brand should reflect what your business stands for and what sets it apart from your competitors - it expresses the qualities, strengths and 'personality' of your business.

A strong brand will help customers to remember your business and feel greater confidence that your products or services will suit their needs. Customers tend to be loyal to a brand they trust.

Branding Your Business

▶ Pick a business name

- Don't rush to pick a business name!
- Make it easy to spell and remember

▶ Logo

- They help people remember and recognize your business
- Logos are great, but you may need to spend some money to get a nice one made.
- You can hire a freelance artist at <https://www.fiverr.com/> design a logo for you.
- In the meantime, your logo can just be your business name.

▶ Your Look

- Pick out one or two main colors
- Pick out a font
- Be consistent in using that font and colors so that your brand is recognizable.

Create a business gmail account.

► Create a business Gmail address

- This will help you separate your personal email from your business email
- If you have an established business use your business name
 - LittleShopOfHairdos@gmail.com
 - NewWaveHairSalon@gmail.com
- If you don't have an established business name picked out then use your own name
 - RitaSmith@gmail.com
 - RSmith@gmail.com
- Or something with your name and an idea of what you do
 - SmithHairSalon@gmail.com
 - RitasHairSalon@gmail.com

► Why a Gmail account?

- So you can use all the apps, the drive, and more for your business!

Create a pitch!

► Elevator Pitch - 30 seconds

- The goal of creating an elevator pitch is to craft a statement that explains to someone – without any experience in your industry – what you do, how you do it, and who you do it for. It should be straightforward and easy to understand and digest.
- <https://www.thebalancecareers.com/elevator-speech-examples-and-writing-tips-2061976>

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► Business Summary - 3 minutes

- Same idea but a bit longer with a few more important details
- Try to keep it to about a paragraph or two. Share it with others and get feedback.
- Practice it until you have it memorized but you can say it without it sounding rehearsed!



Business Finances

Financial Records

Keep records in Google Sheets

► **One Tab for Income**

- Date of payment
- Customer Name
- Customer email or other information
- Service or Product
- Payment amount

Financial Records

Keep records in Google Sheets

► One Tab for Expenses

- Date
- Name of Expense (something short that you can identify like Computer, Hair Cutting Supplies, Hair Dye, printer)
- Category - Categorize your expenses (travel, advertising, office supplies, business supplies)
- Include a mileage log
- <https://www.irs.gov/businesses/small-businesses-self-employed/deducting-business-expenses>
- <https://quickbooks.intuit.com/r/professional/complete-list-of-self-employed-expenses-and-tax-deductions/>

► Keep all your receipts for anything you buy related to your business

Financial Records

- ▶ **Google Sheets** is sufficient to get your business organized
- ▶ As you grow your business and learn more digital skills, you may want to use other programs to keep your records and to get insights into your business.
- ▶ **MINT** is a great website to help you manage and save your money.

Consider a separate bank account for business.

- ▶ Your personal and business finances can be mixed at first, when you're not making a lot of money. Make sure you are keeping accurate records.
- ▶ Once you have substantial transactions it will be easier to separate it your personal and business finances into separate bank accounts.
 - This will keep it easy to tell your expenses apart
 - Then just pay yourself when you need to move money into your personal account
- ▶ You don't need it to be a "Business" Account.
 - Opening a 2nd personal checking account is likely cheaper and will be adequate until you incorporate.



Taxes

Maria, makes \$2,000
in profit selling hand
knit baby clothes in
2020.

Does she need to file
taxes?



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Who is required to file. In most cases, income, filing status and age determine if a taxpayer must file a tax return. Other rules may apply if the taxpayer is self-employed or if they are a dependent of another person. For example, if a taxpayer is single and younger than age 65, they must file if their income was at least \$12,000. There are other instances when a taxpayer must file. Taxpayers can visit [IRS.gov/filing](https://www.irs.gov/filing) for more information or use the automated interview at <https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>

How to do your taxes.

- ▶ It's recommended that you use an accountant to do your taxes!
- ▶ You will need to provide your accountant with your business information
 - ▶ Your Google Sheet with your income and expenses
 - ▶ Your expenses must be organized into categories
 - ▶ Copies of all your receipts
 - ▶ Mileage Log
 - ▶ Any 1099-Misc forms you may receive for work performed for a company
 - If a company pays you \$600 or more for the year, then that other company may be required to issue you a 1099-Misc.
 - <https://www.opendigits.co/blog/what-is-form-1099-misc-and-when-do-i-need-to-issue-one>
- ▶ You'll also give them any other regular paperwork for your personal taxes, like W2s, insurance, social security number, etc
- ▶ Keep all your paperwork for 7 years incase you get audited.

Paying Taxes

- ▶ **Total Income - Total Expenses = Taxable Income**
 - ▶ \$5 spent on lemons and equipment to make lemonade
 - ▶ \$1 spent on advertising
 - ▶ \$10 made from lemonade sales
 - ▶ \$10 income - \$6 expenses = \$4 taxable income

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- ▶ **Self Employed Tax**

- ▶ You will owe the government taxes based on your taxable income.
- ▶ Self employed tax includes state tax, federal tax, medicare and social security.

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- ▶ **Quarterly Tax Payments**

- ▶ Keep in mind that as you become more profitable you will owe more taxes and so your accountant will suggest that you set up quarterly tax payments to avoid having a giant tax bill.



Getting Started

First ask yourself “Am I selling a product or a service?”

► **If selling products, the focus will be on**

- Finding the right online marketplace for your products
- How to take payments
- Understanding the transaction fees
- Thinking about shipping your products
- Marketing your products
- Using Keywords in your listings for search engine optimization

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► If selling services, the focus will be on

- Your online presence
- Listing your site for local customers to find
- How to take payments
- Understanding transaction fees
- Marketing - Getting the word out there about your business

Advice

- ▶ **Concentrate on money making activities! Especially at first.**
 - Spend your time on activities that help produce sales.
 - You need a nice website, but you don't need to spend 10 hours deciding on a color scheme. Instead spend your time reaching out to customers!
- ▶ **And limit your expenses!**
 - Many businesses don't make a profit in the first year. Some businesses even take a few years to break even. When starting out, it's best to only spend what you really need to.
 - Limiting your expenses will help you grow sustainably.

Advice

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Selling Products

Online Marketplaces

- ▶ They are reputable and have lots of traffic.
 - If you're selling on these sites you will have lots of eyes on your products.
- ▶ List products for sale on
 - **Ebay**
 - You can sell just about anything on Ebay. You will pay a fee for your listing. You can choose auction style or a flat price ("buy it now").
 - **Etsy**
 - Originally started as a marketplace for artists with hand-made products, but has expanded to include vintage and other items. Great place to sell unique items that you are making yourself,
 - **Amazon**
 - Amazon is best for people with a bit of experience selling. They are very strict with quality standards.
- ▶ Since these sites have their own traffic you don't really need your own website to get started

Accepting Payments

► Ebay

- Payments are sent directly from the buyer to you through Paypal
- You must have a Paypal account to buy and sell on ebay

► Etsy and Amazon

- Payments are sent from the buyer to Etsy or Amazon
- Etsy and Amazon will then direct deposit your funds into your bank account through direct deposit

► In person sales

- Paypal
- Square
- Google Wallet

Transaction Fees

► Marketplaces

- Most marketplaces will charge you a fee to list your item for sale
- And then they will charge you a commission based on the sale price
 - **Etsy** is \$0.20 fee per listing for 3 months. They take a 5% commission on the final sale price and a 3% + \$0.25 payment processing fee.
 - **Ebay** is \$1 per listing for buy it now or an amount based on your lowest bid for an auction. They then take a percentage of each sale, ranging from 1.5% to 14%.
 - **Amazon** is free to list items for sale. They take a 8-10% commission on the final sale.

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► Payment Apps

- All payment apps will charge you a transaction fee, usually about 3%
 - Paypal
 - Square
 - Google Wallet

Use Keywords

▶ Using Keywords helps people find your products

- Use descriptive words - the words you would use to find a product
- Use lucrative words like
 - Vintage instead of used
 - Hand made

▶ Descriptive Example:

- Bad: Engagement Ring
- Good: 14k Yellow Gold 1 Carat Real Natural Diamond Engagement Ring Square Princess Cut Size 7 Solitaire

▶ Use proper product names and product numbers

- Bad: Canon Printer
- Good: Canon Pixma MX992 all in one Inkjet Office Printer Scanner Fax Copy NEW

Shipping

- ▶ Free shipping is very attractive!
- ▶ Consider the cost of shipment. It's easier to ship lighter objects rather than heavier ones!
- ▶ If shipping heavier objects make sure to charge properly so you don't lose money.
- ▶ Package your products nicely and include a hand written thank you.

Marketing

- **#1 GOAL: Focus on getting positive reviews on your marketplaces**
 - follow up with customers and offer a freebie on their next order for leaving a review.
 - Have friends leave you a review!
 - Sellers and products with reviews sell more. It makes you look legitimate and trustworthy
- **Make people feel like they are getting a deal**
 - Have “sales” and be aware of holidays
 - Use coupons and free shipping as incentives whenever possible
 - Don’t cut your profit, instead raise your “full” price and then mark it down on sale to the price you need to make a profit.

Marketing

If you are selling your own unique creations...

- ▶ **Use Social Media to increase sales**

- ▶ Create a Facebook business page (this is different than a facebook profile)
- ▶ Create an Instagram page
- ▶ Create a Twitter account
- ▶ Create a custom hashtag for your business
 - Example: #jennyshairsalon

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- ▶ **You can create one post and publish it on all social media platforms**
 - ▶ An instagram post can be posted to Facebook and Twitter all at once
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- ▶ **Create your own website**
 - ▶ Google Sites is free and easy to use
 - ▶ More on websites later in this slideshow



Selling Services

Your Online Presence

If you are selling services you need to be online.

Social Media will help give you that “Word Of Mouth” approach.

- ▶ Most people will try a product or service that is recommended to them by a friend.
- ▶ Word of Mouth is one of the best ways to advertise.
- ▶ Being on social media makes it easy for people to tag their friends on your posts.
- ▶ It allows customers to share their own pictures and testimonials, creating free advertising for you.

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Remember to consider your target market when selecting where to focus your energy.

- ▶ Younger people tend to favor Instagram
- ▶ Older people tend to favor Facebook and a regular website

Social Media Marketing

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 - ▶ More advanced users could use a service like Hootsuite that will let you to publish to all social media accounts at once, schedule posts and other features.

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- ▶ **Offer your clients discounts for referring other customers.**

- ▶ For example: Refer a friend and get \$5 credit for them and \$5 credit for you on your next appointment

Your Company Website

- ▶ **You don't need a complicated, expensive website!**
 - ▶ Many services do ok with just social media - especially those serving younger clients, so if you are using social media you don't need a website right away. But it's good to have.
 - ▶ A simple and easy to use website is key!
- **Google Sites**
 - ▶ Free and Easy to use
 - ▶ Here's sample: <https://sites.google.com/techgoeshome.org/lis-hair-salon>
- **Buy a web address (URL)**
 - ▶ Can help you look more professional and the link is easy to remember
 - ▶ \$12 per year at <https://domains.google/>
 - ▶ You buy www.LisHairSalon.com and it will go to <https://sites.google.com/techgoeshome.org/lis-hair-salon>

Your Company Website

▶ WIX

- ▶ You can make a beautiful website using their templates and stock images
- ▶ Will take a little while to learn to use the interface (longer than Google Sites) but after that it's easy.
- ▶ The free version includes a WIX advertisement banner at the top
- ▶ They also have paid premium plans without their logo

▶ WIX Example

- ▶ [Wholefoodketo.com](https://wholefoodketo.com)

Forwards to free WIX website <https://nessieruiz.wixsite.com/keto>

Your Company Website

▶ MailChimp

- ▶ Mailchimp is not a website maker
- ▶ Mailchimp is a service that collects email addresses from your clients
- ▶ They provide a landing page
 - This is a one page website
 - But sometimes one page is all you need
- ▶ You can then send email advertisements to your “list”

▶ MailChimp Example

- ▶ www.phototextbook.com
Forwards to free landing page <https://mailchi.mp/f15029a836fc/pre-launch>
- ▶ www.AnniTarkoffLICSW.com
forwards to <https://mailchi.mp/f759a43861b3/annatarkofflicsw>

Advertise Locally

Google My Business

- ▶ List your business on Google Maps
 - ▶ it shows up on searches
 - ▶ People can leave reviews
- ▶ You will need to put in an address
 - ▶ If you have a home-based business then you will need to put your home address in BUT you can make the address private. Google will show your business as being in a general area.

Advertise Locally

Yelp

- ▶ A popular app for looking up services in your community
- ▶ Like Google Maps, people can leave reviews

Both Google My Business and Yelp are really important to have!

Accepting Payments

Top Options

- ▶ Paypal
- ▶ Square
- ▶ Google Wallet
- ▶ Level Up

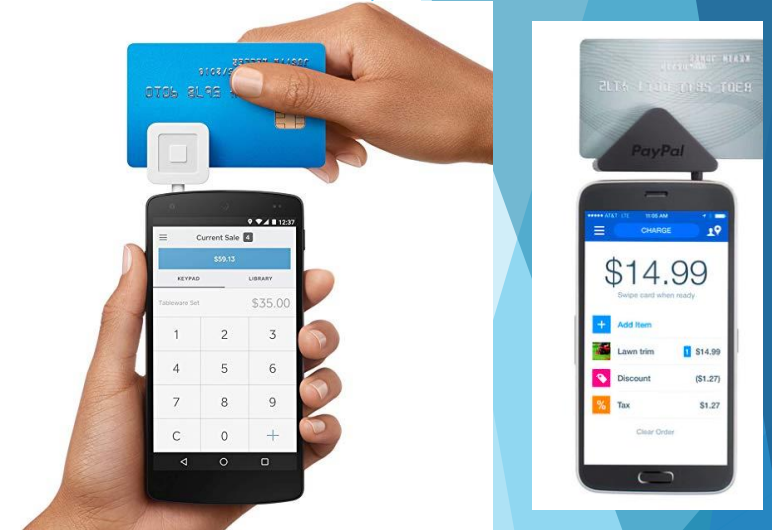
Each of these Apps will take a transaction fee.

You can set up payment with these apps on your website.

Or you can get an attachment to let you run a credit card from your own smartphone.

You can then transfer your earnings into your bank account.

There always the option to get paid with CASH!



Other Tools

Google Calendar

- ▶ Make appointments
- ▶ Invite your customers to the appointment

Google Slides

- ▶ Good way to make flyers and coupons
 - ▶ File > Page Setup > Type in 8.5 x 11 to make document the size of a sheet of paper
 - ▶ You can print or download a PDF
- ▶ When you are first starting out it's a good idea to leave flyers at other businesses who have bulletin boards for advertisements

RESOURCES

Free customer service training course

<https://www.sba.gov/course/customer-service/>

Grant opportunities for small businesses

<https://www.sba.gov/funding-programs/grants>

[Small-Business Grants for Women: 10 Go-To Spots](#)

[Resources for Veteran Entrepreneurs](#) (PDF)



Thank you!

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