

# he 10 Guidelines To Starting A New Business

By Bob Brolhorst

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1. Research and know the field you are entering. Know who your competition is, what products or services will you be offering that give you an edge? Do you have a niche you can market?
2. Network with other small business owners and listen to their advice. Of course. Where do you find small business owners like yourself? Check out your Chamber of Commerce, as well as doing a search in one of the top search engines.
3. If you don't already have one, get a good accountant who will file your taxes and give you sound business advice.
4. Open a business account at a bank that serves small businesses. Interview them. After all, you'll be entrusting all your company's earnings to their care. Most of the time the best banks to seek out is the one you have your personal account with. You know them and they know you.
5. Know what your advertising and marketing options are.
6. Read books, take seminars, take classes.
7. Contact the Small Business Administration office nearest to you. They offer many valuable and usually FREE services and information from retired businessmen that have been in the field that you have chosen. They also provide various resources for funding and marketing your business.
8. Find an insurance agent who is honest and willing to give you sound business advice and that is not in business just sell policies. Make sure that she/he is in touch with what your business does and knows what types of coverage you need.
9. Make sure you have a Lawyer on retainer to advise you of any legal aspects

that you should be aware of.

10. Accept credit cards! This may be another determining factor as to what bank you choose to have your business account at. To be able to compete with other competitors, it is a must to have a merchant account where your website visitors can pay for your products or services with a credit card. If you are working on a low budget then one of the free services like PayPal may be what you are looking for.

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