

Free and Low-Cost Resources for Economic Gardening

*Prepared by Christine Hamilton-Pennell, Business/Industry Affairs Department, City of Littleton
May 2006*

General Sites (Business Advice)

AllBusiness, <http://www.allbusiness.com/>, offers a number of short articles on all aspects of running a small business. You can find information on topics such as starting a business, incorporation, sales and marketing, accounting and finance, franchises, buying and selling a business, insurance, and Internet and technology. A variety of business forms and guides are available for purchase.

Business Week Online – Small Biz, <http://www.businessweek.com/smallbiz/index.html>, offers news and advice for entrepreneurs on topics such as marketing, sales, leadership, and technology. There are special “resource centers” on opening a franchise, comparing salaries, and purchasing health insurance and retirement plans.

Entrepreneur.com, <http://www.entrepreneur.com/>, has a vast array of resources on starting a business, buying a franchise, growing a home-based business, business opportunities, money and finance, sales and marketing, management, e-business, technology, and other topics.

EntrepreneurialConnection.com, <http://www.entrepreneurialconnection.com>, powered by the National Association of the Self-Employed, offers free learning modules on topics vital to the success of the self-employed and micro-entrepreneurs (with less than 10 employees). Some of the topics covered include creating a marketing plan, financing, outsourcing, and wireless networks. You can also subscribe to a free e-newsletter, Get Connected.

eVenturing, <http://www.eventuring.org/eShip/appmanager/eVenturing/eVenturingDesktop>, is designed for entrepreneurial growth companies—those that innovate and create jobs and wealth. “The site provides original articles, written by entrepreneurs for entrepreneurs, and aggregates ‘the best of the best’ content on the Web related to starting and running high-impact companies.” Topics include finance and accounting, people, sales and marketing, products and services, operations, and the entrepreneur. The site hosts an “Entrepreneurs’ Viewpoint Blog.”

My Entre.Net, <http://www.myentre.net/index.php>, provided by the University of Northern Iowa Regional Business Center, is designed for small business owners. It offers specialized resources tailored to the profile of the business (provided as part of the required site registration process). One useful resource is a selection of dozens of general business research documents on topics such as pricing your product, marketing your business, avoiding patent and trademark problems, and developing an online presence.

My Own Business, <http://www.myownbusiness.org/>, is a free Internet course for anyone starting a business. It provides 12 lessons covering topics such as business communications, e-commerce and online marketing, and small business marketing. The course textbook may be purchased for a donation of \$45.00.

Peerspectives, <http://peerspectives.org/>, from the Edward Lowe Foundation, features articles on topics such as business planning, market definition, finances, legal issues, operations, human relations, and technology. Case studies are included.

Small Business Administration (SBA), <http://www.sba.gov/>, has sections on starting a business, financing a business, managing a business, business opportunities, and disaster recovery. The site’s

library offers more than 200 free publications, as well as forms, business magazine links, and frequently asked questions. The SBA's **Online Women's Business Center**, <http://www.onlinewbc.gov/>, also has a section called "Business Basics" that covers topics such as accounting and finance, growing your business, marketing, and procurement.

Small Business Advancement National Center (SBANC), <http://www.sbaer.uca.edu/>, provides databases of local SBA offices, the Small Business Institute network, and a research archive of publications from 18 organizations such as the Association of Small Business and Entrepreneurship and the Marketing Management Association. The website also offers industry profiles, business plans, research articles, loan information, conference details, and international and domestic contact information.

Small Business Development Center (SBDC) National Information Center Clearinghouse, <http://sbdcnnet.utsa.edu/>, is a virtual library of resources for small businesses. It includes annotated links to websites containing forms and regulations for business start-ups, demographic information, company information, patent and trademark information, industry research, finance, small business trends, marketing, and many more topics. You can also access the SBDC Counselor Toolkit, which contains actual examples of business plans, marketing audits, finance matrices, and other resources. This site is a good place to start your search for information and resources.

WSJ Startup Journal, <http://www.startupjournal.com/>, is part of the journal's Center for Entrepreneurs. It includes how-to advice, news, and articles on topics such as marketing and sales, franchising, financing, running a business, and e-commerce. You'll find a section of tools that walks you through creating a mini business plan on line and doing a trademark search.

Business Plans

BPlans.com – The Business Planning Expert, <http://www.bplans.com/>, offers more than 60 free sample business plans that you can view online. It also features interactive calculators to determine cash flow, starting costs, conversion rate, and other figures to use in a business plan, and includes feature articles on topics such as starting a business, marketing and advertising, growing a business, and managing your e-business. The company's Business Plan Pro 2005 business planning software is available for purchase through the website.

Carnegie Library of Pittsburgh – Business Plans and Profile Index, <http://www.clpgh.org/locations/business/smallbusiness/bplansindex.html>, lists types of small businesses and a corresponding sample business plan, profile or book about each type with sources provided after each entry.

SBA Business Plan Basics, http://www.sba.gov/starting_business/planning/basic.html, offers help in writing a business plan, including an outline of what should be included in the plan.

Small Business Development Center – Business Plans, <http://sbdcnnet.utsa.edu/SBIC/bplans.htm>, links to sites with specific business plans and other business planning tools and resources.

Business, Demographic, and Economic Statistics

United States

EconData.Net, <http://www.econdata.net/>, “aims to be a convenient, comprehensive first stop for anyone searching among the vast, disparate array of public and private [socioeconomic] data sources on the Web.” The site offers links by subject (e.g., demographics, income, output and trade) and provider, and indicates which sites charge for their information.

Economic Indicators, <http://www.gpoaccess.gov/indicators/index.html>, is a monthly compilation of economic information on prices, wages, production, business activity, purchasing power, credit, money and Federal finance. Data is available from April 1995 forward.

Economic Statistics Briefing Room, <http://www.whitehouse.gov/fsbr/esbr.html>, provides links to economic information produced by a number of Federal agencies on employment, income, international trade, money, output, prices, production, transportation, and social statistics.

Federal Communications Commission, <http://www.fcc.gov>, has a vast array of data and statistics on wireless and wireline communication services. For example, the **Industry Analysis and Technology Division**, <http://www.fcc.gov/wcb/iatd/>, conducts economic, financial, and statistical analyses of the common carrier telecommunications industry. Among the reports and statistics available are statistical trends in telephony, subscribership to high-speed services, financial information on local operating companies and interexchange carriers, statistics of communications common carriers, and data on international telecommunications service between U.S. points and international points. The **Wireless Telecommunications Bureau**, <http://wireless.fcc.gov/>, provides a telecommunications glossary, federal regulations, a list of wireless licensees, and free GIS licensing data.

Federal Reserve Board Economic Research and Data, <http://www.federalreserve.gov/rnd.htm>, includes a section on current interest rate statistics, some of which are released almost daily, others monthly or quarterly. They include bank prime rates, foreign exchange rates, U.S. government securities rates, conventional mortgage rates.

FedStats, <http://www.fedstats.gov/>, is a “gateway to statistics from over 100 U.S. Federal agencies.” Links to statistics are organized by topic, by geography, and through a general search. There are also links to published collections of statistics such as the Statistical Abstract of the United States and the State and Metropolitan Area Data Book. Other useful resources include a list of agencies that provide statistics and links to selected agency online databases.

The Gallup Organization, <http://www.gallup.com/>, contains links to various polls, reports, trends and audits of public opinion conducted by The Gallup Organization. The main page and the “Gallup Poll” link contain the majority of useful free information. The site contains a search function. You can subscribe to the full content of the site for \$95 a year.

National Center for Health Statistics, <http://www.cdc.gov/nchs/>, is the Federal Government’s principal vital and health statistics agency. It includes healthcare industry trends as well as information about vital statistics and topics such as health insurance coverage.

National Federation of Independent Business (NFIB) Research Foundation, <http://www.nfib.com/page/researchFoundation>, is the research arm of the nonprofit small business advocacy organization with more than 600,000 members. NFIB produces the National Small Business Poll, a series of regularly published business survey reports based on data collected from national

samples of small business employers. Eight business survey reports are produced annually. The website offers downloadable copies of recent survey reports, as well as the monthly *Small Business Economic Trends* and the Regulatory Impact Model Forecasts.

North American Industry Classification System (NAICS),

<http://www.census.gov/epcd/www/naics.html>, contains a searchable list of 2002 NAICS codes (with links to definitions), as well as tables showing correspondence between NAICS 97 and SIC, and tables showing correspondence between NAICS 97 and NAICS 02. NAICS was developed jointly by the United States, Canada, and Mexico to provide new comparability in statistics about business activity across North America and has replaced the U.S. Standard Industrial Classification (SIC) system.

Salary.com, <http://www.salary.com/>, contains all kinds of information relating to compensation. While most of the content is available for a fee, there are several free “wizards.” The Salary Wizard lists salary statistics for hundreds of positions by geographic location. The Cost-of-Living Wizard compares living-cost indexes and salary differentials between any combinations of 300-plus U.S. cities. It also reports the salary adjustment needed to maintain a particular standard of living, and what salary increase or decrease is likely given local market factors.

SBA Office of Advocacy, <http://www.sba.gov/advo/research/>, offers research studies and data on small businesses, finance, business owner demographics, regulation, exporting, and other topics. Among the dozens of downloadable reports is *The Small Business Economy*, an extensive annual report that provides information on small business’ performance in the economy. You can also subscribe to a number of e-newsletters on small business research.

Social Statistics Briefing Room, <http://www.whitehouse.gov/fsbr/ssbr.html>, provides easy access to current Federal social statistics produced by a number of Federal agencies. The website includes crime, demographic, education, and health statistics.

Statistical Resources on the Web, <http://www.lib.umich.edu/govdocs/stats.html>, from the University of Michigan Documents Center, is an annotated index to statistical websites and individual statistical publications arranged by broad subject category. Subjects covered include agriculture, business and industry, consumers, cost of living, demographics, economics, education, energy, environment, finance and currency, foreign economics, foreign governments, foreign trade, U.S. government finances, health, housing, labor, military, politics, science, sociology, transportation, and weather.

StatUSA, <http://www.stat-usa.gov/>, is a low-cost subscription service (\$175/year) offered by the U.S. Department of Commerce. The site’s State of the Nation library contains files and data relating to the U.S. economy, including general economic indicators, employment data, information about the housing and construction industry, quarterly financial reports on manufacturing and retail, and monetary statistics. There is much useful information here, but the search interface leaves something to be desired.

U.S. Bureau of Economic Analysis (BEA), <http://www.bea.gov/beahome.html>, offers information on such key issues as U.S. economic growth, regional economic development, and the position of the United States in the world economy. **BEA’s National Economic Accounts,** <http://www.bea.gov/bea/dn1.htm>, provides “an aggregated view of the final uses of the Nation’s output and the income derived from its production; two of its most widely known measures are gross domestic product (GDP) and gross domestic income (GDI). BEA also prepares estimates of the Nation’s stock of fixed assets and consumer durable goods.”

U.S. Bureau of Labor Statistics Data, <http://www.bls.gov/data/home.htm>, includes time-series data

covering employment, prices and living conditions, compensation and living conditions, and productivity and technology.

U.S. Census Bureau Economic Programs, <http://www.census.gov/econ/www/>, provides economic statistics by geography, sector (e.g., construction, retail trade, and transportation), and frequency. The site includes the Economic Census, which profiles American business every five years, from the national to the local level. You'll also find statistics on county business patterns, e-commerce, foreign trade, monthly wholesale and retail trade, and many other economic topics.

USA Today Money, <http://www.usatoday.com/money/front.htm>, provides daily updates on domestic and world markets, treasury securities, commodities, currencies, key interest rates, and other economic indicators.

International

FAOSTAT Statistics Database, <http://apps.fao.org/>, "is an on-line and multilingual database currently containing over 3 million time-series records covering international statistics" in the following areas: production, trade, food balance sheets, producer prices, forestry trade flow, land use and irrigation, forest products, fishery products, population, Codex Alimentarius food quality control, fertilizer and pesticides, agricultural machinery, food aid shipments, and exports by destination.

International Telecommunication Union, <http://www.itu.int/ITU-D/ict/statistics/>, offers free statistics such as telephone lines by country, number of PCs per country, and telecommunications indicators. You can also download case studies by country and the executive summaries of some of ITU's publications.

NationMaster.com, <http://www.nationmaster.com/index.php>, allows you to graphically compare economic and demographic statistics among nations. "NationMaster is a vast compilation of data from such sources as the CIA World Factbook, United Nations, World Health Organization, World Bank, World Resources Institute, UNESCO, UNICEF and OECD. Using the form above, you can generate maps and graphs on all kinds of statistics with ease."

National Statistics, <http://www.statistics.gov.uk/>, contains the latest comprehensive range of official U.K. statistics. The site is organized around 12 separate themes such as commerce, energy and industry; education and training; and social and welfare. Summaries and detailed data releases are published free of charge.

Organization for Economic Cooperation and Development, <http://www.oecd.org>, issues demographic and economic reports on an ongoing basis for their 30 OECD member countries, as well as occasional reports for an additional 70 non-member countries. These resources cover gross domestic product, international trade statistics, price statistics, economic projections, labor force statistics, and many more topics. The site also offers a free online version of the *OECD Factbook: Economic, Environmental and Social Statistics*, as well as economic and statistical glossaries. You can browse the site by topic, country or OECD department.

Statistical Sites on the World Wide Web, <http://www.bls.gov/bls/other.htm>, provides links to government statistical agencies in the United States and in several dozen countries around the world.

United Nations Cyberschoolbus, <http://www.un.org/Pubs/CyberSchoolBus/>, has statistics about member states of the United Nations. The site's InfoNation section offers the ability to view and compare statistical data for the member states. Select up to seven countries for comparison, and then

select statistics and other data fields to compare among the identified countries. Included are statistics on geography, economy, population, and social indicators.

United Nations – Economic and Social Development, <http://www.un.org/esa/>, publishes a *Statistical Yearbook*, *World Economic Situation and Prospects*, and numerous other studies on issues such as population, international trade, human rights, and sustainable development. Some reports are available as downloadable PDF files.

Export/Trade and International Business Information

Doing Business in..., http://www.hlbi.com/DBI_list.asp, is a set of around 60 booklets prepared by accounting giant HLB International for their staff and clients. Covering countries from Argentina to Vietnam, each booklet is designed to provide some general information to those contemplating doing business in that country. They are not intended to be comprehensive documents. Booklets include general information on the country and its population, investment factors, types of organizations, workforce regulations, and taxation regulations.

globalEDGE™, <http://globaledge.msu.edu/ibrd/>, created by the Center for International Business Education and Research at Michigan State University, offers information on global business activities. A section of Country Insights provides current information on the business climate, news, history, political structure, economic landscape, and relevant statistical data for around 200 countries. Global Resources is a directory of international business resources such as statistical data sources, trade information, regional trade agreements, and global news. There is also a report on emerging global markets.

StatUSA, <http://www.stat-usa.gov/>, is a low-cost subscription service (\$175/year) offered by the U.S. Department of Commerce. The GLOBUS & NTDB section of the website provides international trade resources, including the NTDB Global Trade Directory, Country Commercial Guides, International Market Insight (IMI) reports, agricultural market research, and Industry Sector Analysis reports, all organized by country. There is much useful information here, but the search interface leaves something to be desired.

Trade Information Center, <http://ita.doc.gov/td/tic/>, provided by the International Trade Commission of the U.S. Department of Commerce, “is a comprehensive resource for information on all U.S. Federal Government export assistance programs.” The site offers an Internet Guide to Export Trade Leads, The National Export Directory, articles on exporting issues, tariff information, country information, and general export counseling.

U.S. International Trade Statistics, <http://www.census.gov/foreign-trade/www/>, “provides a broad and comprehensive range of foreign trade statistics that are available on a monthly, annual, and historical basis. This includes information on up to 18,000 import commodity codes, 9,000 export commodity codes, 240 U.S. trading partners, 400 U.S. ports, over 50 states and territories, and 45 districts. Some of the statistics include quantities, values, shipping weights, methods of transportation (air or vessel), duties collected, unit prices, and market share.”

*See also entries above for **Organization for Economic Cooperation and Development**, <http://www.oecd.org>, and the **United Nations**, <http://www.un.org/esa/>.*

Financing Resources

Business Finance.com, <http://www.businessfinance.com/>, allows you to search the funding criteria of over 4,000 sources for business loans, venture capital, equipment leasing, and commercial real estate financing. You can search by type of funding (e.g., working capital or equipment finance), or you can limit your search to funding sources for businesses already in existence for four months, for businesses just starting up, or for purchase of a business or franchise.

Fintel Scorecard, <http://www.fintel.us/cms/DesktopDefault.aspx>, is a free online tool that allows businesses to benchmark their financial performance against similar-sized firms in their industry. Businesses need only enter their SIC code, eight figures from financial statements, and the number of employees to see how their company ranks in its industry, based on nine core financial ratios. Click on an individual ratio name to read about ways to improve the firm's performance on that ratio.

National Association of the Self-Employed, <http://abcfinance.nase.org/abcfinance.asp>, is a professional association for the self-employed and microbusinesses (up to ten employees). The website offers a section on the ABCs of Finance that provides an overview of topics such as setting up a chart of accounts, inventory basics, financial ratios, and Small Business Administrations loans. You can also submit a finance question that will be answered by an "experienced consultant."

SBA – Financing Your Business, <http://www.sba.gov/financing/>, provides information about raising capital for your business. It includes information about eligibility and preparation, SBA loans, contract surety bonds, equity capital, and special purpose loan programs.

*Other websites that offer in-depth help in locating or managing business finance include **Peerspectives – Acquiring and Managing Finances**, <http://peerspectives.org/>, and **Entrepreneur.com – Money and Finances**, http://www.entrepreneur.com/Your_Business/YB_Node/0,4507,367,00.html.*

Marketing Principles and Strategies

Association for Progressive Communications, <http://www.apc.org/english/ngos/business/busplan/mtoolkit.htm>, offers the Mission-Driven Business Planning Toolkit, a free web-based resource that includes a forms-driven market analysis approach, a method for ascertaining client satisfaction with a company's products and services, and a description of how to develop a marketing plan.

CCH Business Owner's Toolkit: Marketing Your Product, http://www.toolkit.cch.com/text/P03_0101.asp, is a free web-based resource designed to introduce the small business owner to some of the concepts and strategies that professional marketing experts in large companies use.

Mplans.com, <http://www.mplans.com/>, contains a collection of free sample marketing plans. It also offers articles and advice for managing a business. "Mplans.com includes practical advice on planning, interactive tools, and a panel of experts who have answered more than 1,400 questions from people like you." The website is a free resource owned and operated by Palo Alto Software, Inc., which also sells its marketing software through the site.

Peerspectives – Defining and Serving a Market, <http://peerspectives.org/>, offers a number of short articles and resources on topics such as exporting, market strategy, and multicultural marketing. A

particularly helpful resource is the in-depth article, “How to Prepare a Market Analysis,” which includes a checklist of resources for gathering market data.

SBA – Marketing Basics, http://www.sba.gov/starting_business/marketing/basics.html, provides helpful information about all aspects of marketing, including market research, marketing strategy, and targeted marketing. The SBA’s **Online Women’s Business Center** has a section on marketing, <http://www.sba.gov/managing/marketing/market.html>, that provides a basic understanding of marketing, international sales, and customer service, as well as 100+ marketing ideas. The website also offers a number of free online courses on marketing topics.

Marketing Lists

*Several companies sell customized business and consumer marketing lists online. **InfoUSA** offers pay-as-you-go options for business (B2B) and consumer (B2C) lists. A nonprofit version of their product, **ReferenceUSA**, is available through libraries, but offers a limited number of downloads per screen. Other commercial web-based companies include **Zapdata** (B2B only), and **AccuLeads** (B2B and B2C). These websites allow you to create marketing lists of businesses or consumers based on multiple criteria, usually downloadable in a variety of formats. You can figure roughly \$.10-\$.15 per lead for a standard mailing list; additional features (e.g., phone numbers, sales figures, and other parameters) will add to the fee.*

*You can also purchase direct marketing lists that have been compiled by a third party, for example **SRDS** or **List Finder**. These are especially helpful for specific targeted audiences, such as people who travel to the Caribbean, own toy poodles, or suffer headaches.*

AccuLeads, <http://www.acculeads.com/>, offers leads from more than 18 million businesses and 136 million households. The site also offers lists from real estate records, lists of new borrowers, and a list of affluent professionals. You can search the database for free and create customized lists based on a wide range of parameters. AccuLeads is often the least expensive alternative for generating lists, but they have a \$50.00 minimum order.

InfoUSA, <http://www.infousa.com/>, lists more than 14 million businesses and 200 million consumers (104 million households) in its database. You can create a customized list of businesses or residents based on dozens of categories such as geography, demographics, and sales figures. You can also purchase lists of new homeowners. Searching the database is free.

ListFinder, <http://listfinder.directmag.com/market>, offers a searchable database of more than 50,000 direct mail lists. You can select the type of list you want (e.g., e-mail, postal mail, or telephone) and search by keyword. Summary information is provided for each list, with the option to pay for a subscription for more information or to contact a list broker. You can also send a message requesting information or a quote directly to the list manager. In addition, the site features articles about direct marketing, web marketing, direct mail legal and regulatory issues, and other topics.

SRDS.com, <http://www.srds.com/>, is the granddaddy of direct marketing lists. It requires an annual subscription fee (unlimited single-user access was \$620 in 2005) to search the database of around 55,000 domestic and international lists. The subscription includes the printed version of the list as well (which is cumbersome and difficult to use).

Zapdata.com, <http://www.zapdata.com/>, from Dun & Bradstreet, offers business-to-business marketing leads from their database of more than 14 million businesses. Selection criteria include

location, number of employees, annual sales, SIC code, job function, and specialty data such as import/export flags or IT demand. Price is calculated based on the number of records in a list as well as individual parameters selected, and can range from \$.14 to more than \$2.00 per record.

Market Research - General Sources

AllBusiness - Secondary vs. Primary Market Research,

<http://www.allbusiness.com/articles/salesmarketing/1286-26-1818.html>, explains the difference between secondary and primary research, and links to several short articles that provide information on conducting market research.

Calgary Business Information Centre, <http://www.calgary-smallbusiness.com/primary.html>, identifies the pros and cons of different types of primary market research.

Condensed Guide to Market Research, http://www.markettrends.com/guides/guide_method.htm, from Informa Research Services, provides an overview of market research, including data collection techniques, available research methodologies, and when to conduct research.

Inc.com – Market Research, <http://www.inc.com/guides/marketing/24018.html>, has a collection of articles about market research, including low-budget suggestions for conducting your own market research.

Market Research – Secondary Research

Secondary research refers to data that already exists. Many government websites contain free or low-cost information about demographics and markets (see the section above on statistics). Generally speaking, there are no free sources of market research reports published by commercial firms such as Gartner, Frost & Sullivan, and Datamonitor. You can often find useful market information on industry and professional association websites.

MarketResearch.com, <http://www.marketresearch.com/>, is a searchable database of market research reports covering all industry sectors, both domestic and international. The site offers free searching, abstracts, and tables of contents, but the actual reports are fee-based, often costing thousands of dollars. You can sometimes buy “by the slice” to get specific pieces of a report.

Mindbranch, <http://www.mindbranch.com/>, is similar to MarketResearch.com in that it aggregates syndicated and custom industry research from 350 independent research firms through a searchable interface. Searching is free; the actual reports are fee-based. Description and table of contents are available for most reports, and purchased reports are downloadable in PDF format.

Market Research – Primary Research

There are hundreds, if not thousands, of market research firms that conduct primary research (e.g., surveys, focus groups, and interviews) on behalf of companies. If you want to conduct your own primary research, here are a few tools:

Focus Groups: A Facilitator’s Guide,

<http://www.wisc.edu/improve/improvement/focusgroupsguide.pdf>, is a PDF file from the University

of Wisconsin-Madison that contains helpful information on setting up and facilitating focus groups. Another useful resource on the site is the PDF file, **Focus Groups: When and Why to Use**, <http://www.wisc.edu/improve/improvement/focusgroups.pdf>.

Gathering Evidence – A Guide for Using Focus Groups,

<http://www.cornwall.gov.uk/index.cfm?articleid=12635>, is a British government site that explains clearly what a focus group is and how to conduct an effective focus group.

SurveyMonkey.com, <http://www.surveymonkey.com/>, allows you to create professional online surveys, collect responses, and analyze results via the web. A basic subscription is free and includes all of the basic features of SurveyMonkey. Basic subscribers are limited to a total of 10 questions and 100 responses per survey. A professional subscription is \$19.95/month (or only \$200.00/year), and includes an unlimited number of surveys, and up to 1,000 responses per month. The service is straightforward and easy to use. There are numerous competitors for this service (e.g., Zoomerang, Active Web Survey, StatSurvey), and you can link to their websites through SurveyMonkey's section on pricing.

Company Information

Most in-depth company information is not available for free. Below are a number of websites that provide information for free or at low cost. Company websites are often a valuable source of information on all aspects of a company. You can usually find annual reports and other basic information about the company, as well as press releases about new products and developments, key personnel, and financial information.

10KWizard, <http://www.10kwizard.com>, provides expanded coverage and advanced search capabilities of the SEC's EDGAR (Electronic Data Gathering, Analysis and Retrieval) database. It allows you to perform keyword searches on up-to-the-minute SEC filings and set up alerts for companies you want to track. The database includes all 418 electronically filed forms, EDGAR Archives through 1994, pre-EDGAR Historical Index (listing) of all SEC filings to 1966, and foreign filers. Subscriptions start as low as \$199/year.

AnnualReports.com, <http://www.annualreports.com/default.aspx>, "is the most complete and up-to-date listing of Annual Reports online. We are America's largest annual report service. Our directory is a free Internet service that will enable potential investors to review a company's annual report in an easy, convenient manner. This free service provides access to annual reports in their actual format."

BizJournals.com, <http://www.bizjournals.com/>, offers recent news from more than 40 local business journals. You can search and view articles by topic, industry, or market location. When researching a particular company, this is a good place to view recent news articles about them.

High Beam, <http://www.highbeam.com>, is a low-cost search engine that allows you to search both its library of articles from leading business, industry, and general interest publications (more than 3,000 sources), or free sources on the Web, including search engines, news, discussion lists, business information and research Web sites. You can create a customized group of resources to search each time, or search by source type or topic. You can also create email alerts or RSS feeds for a particular search. High Beam offers both a free basic subscription and a \$99 full subscription that provides access to the full text of the articles.

Hoovers.com, <http://www.hoovers.com>, offers free brief information about companies, as well as news and industry information. For most companies, you can access a description of the company, sales revenues, and key personnel. To access the in-depth information (financials, executive profiles, competitors) you must purchase a subscription, which ranges in price depending on the type of organization and number of users.

LLRX.com – Business Filings Databases, <http://www.llrx.com/columns/roundup29.htm>, is a helpful compendium of annotated links by state to corporate and business filings available online. “All 50 states make some level of corporate and business filings available online. In a few instances only limited information (such as name availability) is retrievable. The majority of the states, however, use their Web presence to disseminate a range of public business records -- and most of them offer access at no charge.”

New York Public Library – Searching for Company Information, <http://www.nypl.org/research/sibl/company/c2index.htm>, includes a free online course, “Prospecting for Business Information.”

SEC Filings and Forms (EDGAR), <http://www.sec.gov/edgar.shtml>, provides free access to U.S. corporate filings. All companies, foreign and domestic, are required to file registration statements, periodic reports, and other forms electronically through EDGAR. The website offers links to the complete list of filings available through EDGAR and provides instructions for searching the EDGAR database.

Thomas.net, <http://www.thomasnet.com>, is an industrial search engine that provides information on more than 650,000 manufacturers, suppliers, and service providers. You can search for product information by category or name; for example, glass bottles or fence posts. You can also search for company information by region or for the entire United States and Canada, and for information by brand name. Other options include millions of CAD drawings, a radius search from a specific location, and company certification information. The website is free.

You can also find quite a bit of useful information on companies and other economic data through state agencies. Most states collect information on corporations, sales tax revenues, demographics, wages and employment, licensed professionals, and other data that you can access via the Web, usually for free or a small fee.

Industry Information

SBDCNET – Small Business Development Center National Information Clearinghouse, <http://sbdnet.utsa.edu/>, has a section called “Industry Research” that links to key websites, associations, and publications for a small number of major industries. There are also links to SIC and NAICS codes lists; the US Census County Business Patterns, which has county level economic data by industry; the US Economic Census; and BizStats, which has small business industry statistics. This is a good place to start a search for industry information.

SpecialIssues.com, <http://www.specialissues.com/>, tracks “special issues” of trade and industry journals in dozens of industries. These publications include industry outlooks, overviews, or surveys; statistical issues; company ranking lists; buyers guides; salary surveys; product/industry focus issues; membership directories; who's who registers; tradeshow specials; etc. A link is included to the actual article or issue, when available on the web. Otherwise, you will need to obtain the issue through a library or obtain it for a fee from a document delivery service or the publisher. Annual subscription

fees start at \$300 and include a monthly newsletter and access to reference help from site founder Trip Wycoff.

U.S. Bureau of Economic Analysis—Industry Economic Accounts,

<http://www.bea.gov/beatn2.htm>, prepares and publishes a variety of economic statistics on industries. It offers gross domestic product by industry, input-output accounts, and two satellite accounts—one for transportation and one for travel and tourism. The website offers an Information Guide that explains these statistics and how to use them. You can view the interactive tables online or download the Excel files.

U.S. Bureau of Labor Statistics—Industry at a Glance, <http://www.bls.gov/iag/iaghome.htm>,

consists of profiles of 12 industry supersectors such as construction, education and health services, financial activities, and wholesale and retail trade. Each profile contains a variety of facts about the supersector and links to additional statistics.

U.S. Census Bureau—Economic Census, <http://www.census.gov/econ/census02/>, profiles American business every 5 years, from the national to the local level. The 2002 Economic Census covers nearly all of the U.S. economy—services-producing industries as well as goods-producing industries—in its basic collection of establishment statistics. Reports are based on 2002 NAICS categories. Several key statistics are tabulated for all industries covered in the Economic Census, including number of establishments (or companies), number of employees, payroll, and measure of output (sales, receipts, revenue, value of shipments, or value of construction work done). Other items vary by sector.

U.S. Census Bureau—Current Industrial Reports, <http://www.census.gov/cir/www/alpha.html>, provide monthly, quarterly, and annual measures of industrial activity. “The primary objective of the CIR program is to produce timely, accurate data on production and shipments of selected products. The data are used to satisfy economic policy needs and for market analysis, forecasting, and decision-making in the private sector. These surveys measure manufacturing activity in important commodity areas such as textiles and apparel, chemicals, primary metals, computer and electronic components, industrial equipment, aerospace equipment, and consumer goods.” You can browse the reports by subject title or NAICS subsector.

Valuation Resources, <http://www.valuationresources.com/IndustryReport.htm>, has a section called Industry Information Resources. It provides links to industry resources for over 250 industries. “Individual pages for each industry list resources available from trade associations, publications, and research firms which address subjects such as industry overview, issues, trends, and outlook, financial ratios and benchmarking, compensation surveys, and valuation resources.”

You can also find useful industry statistics and trends on many trade and professional association websites.