

START-UP BUSINESS BINDER



IN PARTNERSHIP WITH
Small Business Development Center at College of Lake County
AND
Vernon Area Public Library District

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WELCOME TO THE START-UP BUSINESS BINDER

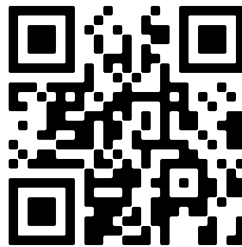
This introduction will inform you on the intended uses for this document. We're glad that you're considering your public library and its resources at the first stages of your business development.

Libraries are a natural partner to entrepreneurs and business owners. Cook Memorial Public Library District (CMPLD) offers users access to spaces, WiFi, continuing education, and research resources.

Librarians are happy to direct library patrons to subject experts and community organizations or resources when the library itself is unable to answer a question.

The following sections are based on common questions posed by new business people to the Small Business Development Center (SBDC) staff at College of Lake County in Grayslake, IL.

Similarly, the Illinois Department of Commerce and Economic Opportunity (DCEO) provides a valuable Starting Your Business in Illinois Handbook.



Scan this QR Code above to
access a digital copy of this document.

SECTION TWO

BUSINESS STARTUP CHECKLIST



Use this checklist to begin working with the Illinois Small Business Development Center and International Trade Center (SBDC-ITC) at College of Lake County and ensure your efforts to start a business are successful. Registration is the first step to accessing SBDC-ITC resources.

BASIC STARTUP RESOURCES

- Read the Starting Your Business in Illinois Handbook, which provides a wide variety of information and state and federal resources for small businesses.
- Create a simple business plan using Business Model Canvas.
- Create a comprehensive business plan using the Step-by-Step Business Plan Workbook.

LIBRARY RESOURCES

Small Business Resource Database has a "Start-up Kit"

SBDC-ITC REGISTRATION AND RESOURCES

- Register as a client with the Small Business Development Center (SBDC) at College of Lake County.
- Schedule a one-on-one advising session with an SBDC advisor who specializes in advising entrepreneurs on the process of starting a business (appointment options are located further down on the page).
- Register for the "Training | Assessment | Development" (TAD) platform, a free tool which offers training and skill-building programs.
- Attend free and low-cost training programs to strengthen your knowledge and skills. Topics include: startup & planning, marketing & sales, accounting & finance.
- Ask your SBDC advisor about LivePlan, a business planning software tool.

BUSINESS REGISTRATION, LICENSE AND REGULATIONS

- Determine the best legal entity format for your business. Apply for a legal entity through the Illinois Secretary of State.
- Get an Employer Identification Number (EIN) to register your business and pay taxes or an Individual Taxpayer Identification Number (ITIN) if you do not have a social security number.
- Complete an Illinois Business Registration form to register as an employer with the Illinois Department of Revenue. Your local government may need your IBT number for sales tax purposes.

- Consider the need for commercial liability insurance and purchase coverage if applicable.
- Apply for applicable federal and state licenses and permits.
- Work with the Lake County Health Department to receive training and permits for food related businesses.
- Complete an Assumed Business Name Form from the Lake County Clerk's office if you plan to be a sole proprietor.
- Contact your local village hall for information about licenses, permits, parking, restrictions, signage requirements and more. Your local government may need a description of your business and an address where your business will be located. If negotiating a lease, you may need to also request a contingency for zoning approval to verify your business type is allowed in the location you selected.

BUSINESS FINANCE AND ACCOUNTING

- Calculate startup costs using Small Business Administration (SBA) resources.
- Explore funding sources.
- Establish a commercial banking account.
- Provide for accounting and tax preparation needs.
- Obtain a Sales and Use Tax Permit if applicable.

SBDC-ITC CONTACT INFORMATION

Address:

19351 W Washington St
UC, 301
Grayslake, IL 60030

Website: <http://www.clcillinois.edu/sbdc>

Email: Illinoisbdc@clcillinois.edu

Email in Spanish: SBDCSpanish@clcillinois.edu

Phone: (847) 543-2033

Hours: Monday - Friday, 8 am to 4:30 pm

GENERAL SMALL BUSINESS LIBRARY RESOURCES

Small Business Source - State-specific resources with demographic data and other information to meet the needs of small business owners and entrepreneurs.

Business Source Elite - A selection of business disciplines, offering access to full-text journals, along with abstracted and indexed journals.

SECTION THREE

DRAFT A BUSINESS MODEL

WHY START HERE?










Prior to developing a comprehensive business plan entrepreneurs should assess the viability of the business they are considering starting - in other words, ensuring product-market fit.

Product-market fit is achieved when a product and its value proposition solve a customer problem and there is a sufficient number of customers willing to pay for it with their time or money. Typically, achieving product-market fit includes defining your target market and value proposition, creating a prototype product that includes the features required to achieve the value proposition and testing the product with a sizable enough number of the target audience to gather good data.

Business Model Canvas, sometimes called a “lean canvas,” can be helpful in answering basic startup questions in a reduced amount of time. In addition, consider testing the viability of your idea. Learn more with the articles [here](#) and [here](#). Candid, the 501(c)(3) parent organization of Guidestar, offers a nonprofit startup assessment for prospective nonprofits.

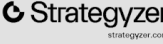
WHAT IS THE BUSINESS MODEL LEAN CANVAS?

The business model canvas is designed to quickly and informally define a business model to determine how a business will earn money. Consider it a blueprint for a product or service in development. Several websites, such as [Canvanizer](#), [Strategyzer](#), [Business Models Inc.](#), and [other](#) “canvases”.

The Business Model Canvas		Designed for:	Designed by:	Date:	Version:
Key Partnerships 	Key Activities 	Value Propositions 	Customer Relationships 	Customer Segments 	
	Key Resources 			Channels 	
Cost Structure 		Revenue Streams 			

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The makers of Business Model Generation and Strategyzer

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or send a letter to Creative Commons, 171 Second Street, Suite 300, San Francisco, CA 94105, USA.

 Strategyzer
strategyzer.com

SECTION FOUR

CREATE A BUSINESS PLAN

HOW CAN I CREATE A BUSINESS PLAN?

Once product-market fit is confirmed, a business plan should be created. A business plan helps to answer important questions required to ensure business success and also can help owners to decide whether the business is worth investing in before they commit financial and other resources. Many business planning resources are available, some at no cost and others for a fee.

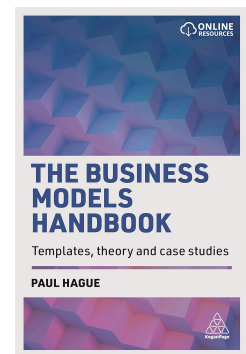
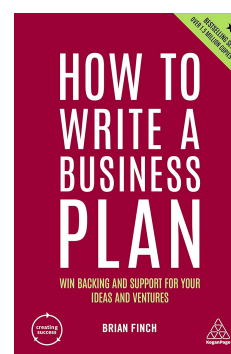
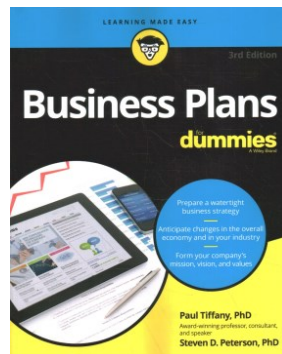
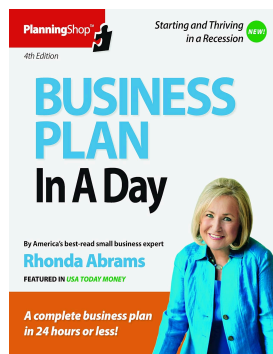
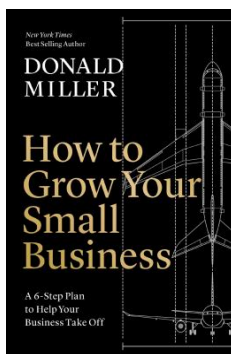
Common business plan sections include the following. Click on a link to watch a corresponding video.

- [Executive summary](#)
- [Company description](#)
- [Market analysis](#)
- [Competitive analysis](#)
- [Organizational structure](#)
- [Financial plan](#)
- [Growth strategies](#)
- [Appendix](#)

WEB RESOURCES

- SCORE offers a [business planning tool](#).
- View Small Business Administration (SBA) [business plan templates](#).
- Look up socio-economic demographic data with the map-based [U.S. Census Business Builder](#). Download a report and add it to your plan.
- Get socio-economic and demographic data with embeddable graphics for your business plan from [DataUSA.io](#).
- Learn more about the languages spoken in a community from the [U.S. Census](#) with this [link](#).

LIBRARY RESOURCES



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SECTION FIVE

CREATE A MARKETING PLAN

HOW DO I CREATE AN EFFECTIVE MARKETING PLAN?

Marketing is a broad range of activities focused on compelling people to turn to you and your business for the products and services they need. It is one of the most important business activities because without effective marketing businesses have difficulty attracting and retaining customers. Businesses that don't have customers also don't have revenue. And businesses without revenue don't typically stay in business for long. Social media can be a powerful resource. Do not rule it out.

A business plan and a marketing plan might have overlap. A marketing plan answers questions like:

- What problem or need does the business address?
- What specific products and/or services does the business sell?
- What makes the business different from competitors?
- Who is the target market?
- Where can people within the target market be found?
- What can be done to get their attention?
- What must be communicated to them to pique their interest?
- What pricing strategies will be used?
- How can the business keep and grow customers

WEB RESOURCES

- What is a [Marketing Mix](#)? (video)
- SBA's guide to [Marketing and Sales](#)
- A [Marketing Plan Template](#) from SCORE

LIBRARY RESOURCES

 *Learn more about getting started with CMPLD's online resources in Appendix One.*

[A to Z Databases](#) – Use for sales leads, mailing lists, market research, job-hunting, and more.

[Public Records](#) – Search public records for new home purchases, new business starts, foreclosures, sales, and bankruptcies for Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will counties in Illinois.

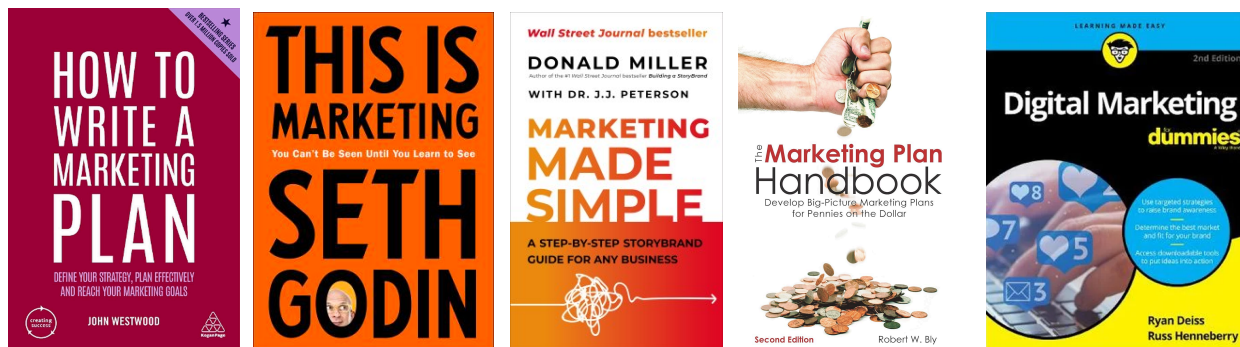
[S&P NetAdvantage](#) – Combines eleven Standard and Poor's investment products including Stock Reports, the Outlook, Industry Surveys, Bond Guide, and Mutual Funds.

[Morningstar](#) - Data and analyst reports on mutual funds and stocks.

[Gale Courses](#)

- [Marketing Your Business on the Internet](#)

- SEO: Achieving Top Search Engine Positions
- Professional Sales Skills



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SECTION SIX

COPYRIGHT, PATENTS AND TRADEMARKS

COPYRIGHT

Copyright protects written, musical, artistic, computerized and architectural works for a period of time, giving the creator a monopoly over the work for the duration of the copyright period. After this period, the work moves into the public domain, becoming available to all. Copyright is granted automatically upon creation, but registration of work(s) can be beneficial to copyright holders in case of legal disputes.

The copyright duration is typically the life of the author plus 70 years. In the case of works for hire, anonymous works, or pseudonymous work, copyright lasts 95 years from the publication date, or 120 years from the creation date, whichever happens to be shorter. Search the [Library of Congress Copyright registry database](#).

Contact the Copyright Office:

Phone: 202-707-3000 or toll-free 877-476-0778

Website: <https://www.copyright.gov/registration>

Email form: <https://www.copyright.gov/help/index.html>

PATENTS

A patent is a limited duration property right given to the creator of an invention. In exchange, the invention is publicly disclosed. In essence, the holder has a monopoly on the invention for the period of time the patent is granted. Four categories of items that can be patented include machines, chemicals, manufactured products, and industrial processes. Patent types include Utility, Design, and Plant.

Search the [USPTO Database for Patents](#)

Contact The United States Patent and Trademark Office (USPTO):

Phone: 1-800-786-9199

Email: usptoinfo@uspto.gov

Website: <https://www.uspto.gov/about-us/contact-us>

Contact USPTO Midwest Region:

Phone: 313-446-4800

Email: midwest@uspto.gov

Website: <https://www.uspto.gov/about-us/uspto-locations/midwest>

TRADEMARKS

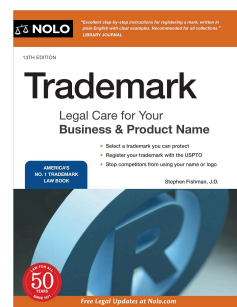
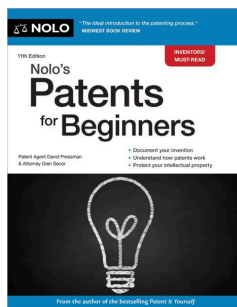
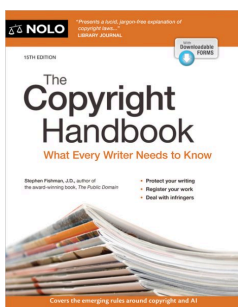
A trademark uses words, symbols, or phrases to indicate the goods and services. A service mark is similar, except that the words, symbols or phrases identify the source of the goods or services rather than the goods or services themselves. Before you apply, search the [USPTO trademark database](#).

Trademark Centers in Illinois:

[Chicago Public Library](#)

[Western Illinois University](#)

LIBRARY RESOURCES



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💡 *Learn more about getting started with CMPLD's online resources in Appendix One.*

[Legal Forms Database](#) - Official state, federal, business, personal, real estate, and general forms covering hundreds of legal subjects and issues.

[Legal Information Source](#) - Thousands of legal forms by topic. Most of the full text legal reference books are provided through NOLO.

SECTION SEVEN

INCORPORATING & FORMING A BUSINESS

WHAT TYPE OF BUSINESSES ARE THERE?

The four most common forms of business ownership are Sole Proprietorship, General Partnerships, Limited Liability Company (LLC) and Corporation (C-Corp and S-Corp). Two key considerations when selecting a legal entity are liability protection for owners and tax requirements.

Click [here](#) for a summary of each form of ownership and a list of pros and cons for three kinds of business ownership. There may be other considerations depending on the type of business so consider consulting a business attorney when determining the best form of ownership for your business.

The [Starting Your Business in Illinois Handbook](#) outlines various forms of business ownership and the characteristics of each.

WEB RESOURCES

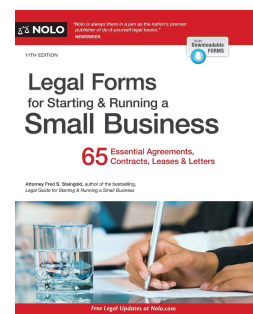
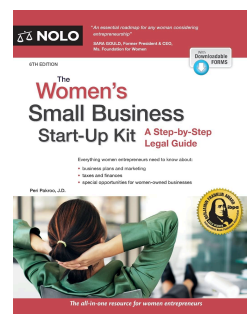
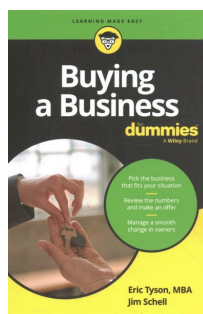
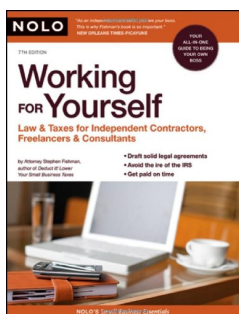
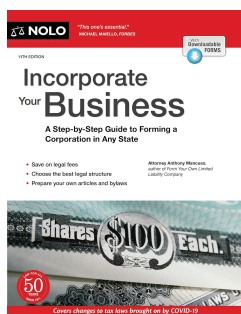
- SBA guidance on [choosing a business structure](#).
- SCORE Webinar on [business incorporation](#).
- SBA: [Ten Steps to Start Your Small Business](#)
- Steve Biz Blog Video: [What You Need To Know About Registering As An Entity](#)

LIBRARY RESOURCES

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SECTION EIGHT

FUNDING MY BUSINESS

Many new businesses start by utilizing personal cash funds or through investments from family and friends. There are options available to business owners looking to grow their business in the form of grants, business loans, and business lines of credit. This section will help you understand the importance of financing options in the pursuits of business growth, the options available, potential pitfalls, assessing risks associated with lending, and available resources to further your understanding.

When you are ready to do a break-even analysis, [SCORE has a template](#). Or, read up on how to compute a break-even analysis at [Harvard Business Review](#) or at [The Balance Small Business](#).

DEVELOP A PITCH DECK

A "pitch deck" is a "deck" of slides that make up a short presentation intended to pitch your business, service, or product. Check out [Canva](#) or [PitchDeckExamples.com](#) to learn more.

WHAT IS COMMERCIAL FINANCE?

Commercial finance is the term given to a huge range of business finance products that include both short and long-term solutions, offered by a provider external to the business. Commercial loans utilize business assets to secure the loan and often come from traditional banks or credit unions, the Small Business Administration and Community Development Financial Institutions (CDFIs). Other options include crowdfunding and on-line lenders. Care should be given to ensure that loan rates and terms are not overly risky for the business.

Startup businesses are unlikely to get a commercial loan because startup businesses do not usually have business assets sufficient to secure a loan. Instead, new business owners may need to use personal assets such as the value of their home, vehicles, savings accounts, etc. to secure a personal loan.

WHAT QUESTIONS SHOULD I ASK A LENDER?

Here are some questions to ask when screening commercial lenders.

- Are you an expert in my market?
- What is the average loan size you work on?
- How long does it typically take to close?
- What other loan options are available?
- What are the application fees — and how do they break down?
- Can I have a copy of my appraisal, credit report and engineer report?
- How much of my own money do I need to put down?
- How long can you lock in my interest rate?
- How much business insurance do I need?

WHAT QUESTIONS WILL LENDERS ASK ME?

- How much money do you need and what will you use it for?
- What is your credit score?
- How will you repay the loan
- Can you put up collateral and a down payment?

[Click here](#) for a great article about these questions and more.

OTHER TYPES OF FUNDING

GRANTS.GOV

- [Grants.gov](#) is a government grants clearinghouse.
- Upcoming funding resources from the Illinois Department of Commerce and Economic Opportunity at <https://dceo.illinois.gov/dceo-grants.html>
- Take a look at grant information from the SBA at www.sba.gov/funding-programs/grants

ProTip💡: Have budgets and business financials prepared and ready as these opportunities open and close quickly. 💡

SBA

The Small Business Administration offers a variety of commercial [funding programs](#), and these funding programs are processed through an ever expanding list of [local lenders](#).

ANGEL INVESTORS

The primary difference between a venture capitalist and an angel investor is whose money is being invested: VCs invest capital controlled by a venture capital fund or firm, while angel investors invest their own money. Listed below are some angel investment organizations in the midwest.

- Hyde Park Angels - <https://hydeparkangels.com/>
- Illinois Investment Network - <https://www.illinoisinvestmentnetwork.com/home>
- Cornerstone Angels - <http://www.cornerstoneangels.com/>
- Heartland Angels - <http://heartlandangels.com/>
- AngelList - <https://angel.co/>

The Illinois Department of Commerce and Economic Opportunity provides an [Angel Investment Tax Credit Program](#) to help small businesses to attract prospective angel investors.

GRANTS

Business grants are available from a variety of sources. Grant funding can be challenging to secure as many businesses compete for the same resources. The U.S. Chamber of Commerce provides a fairly comprehensive list of [grant and loan programs](#).

BOOTSTRAPPING

Finance your business yourself with your savings, credit, home equity loans, help from friends and family members, or by going out and getting sales.

CROWDFUNDING

Crowdsourcing allows business owners and people with an idea to raise funds and get capital to take their business or idea to the next level. Common platforms to use for crowdfunding campaigns include [Go Fund Me](#), [Kickstarter](#), [Indie Go Go](#), and [Republic](#).

WEB RESOURCES: COMMON CROWDFUNDING QUESTIONS

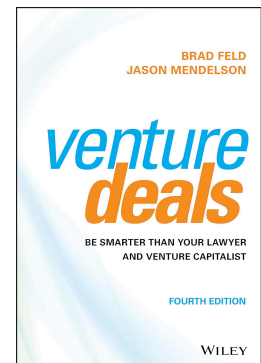
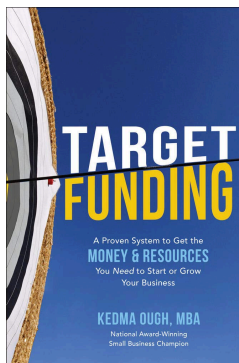
- [Everything You Need to Know About Crowdfunding Marketing](#)
- [Seven Biggest Mistakes People Make in Crowdfunding Campaigns](#)
- [Is Crowdfunding Taxable?](#)

LIBRARY RESOURCES

💡 *Learn more about getting started with CMPLD's online resources in Appendix One.*

Hoopla eBooks & eAudiobooks

- [Business Financing](#) by Dileep Rao, Ph.D. & read by Eric Conger, 2024 *eAudiobook*
- [Small Business Finance and Valuation](#) by Rick Nason & Dan Nordqvist, 2020 *eBook*



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SECTION NINE

MANAGING BUSINESS FINANCES

HOW DO I MANAGE MY BUSINESS FINANCES?

Here are some tips to help business owners manage finances and stay organized.

- ☐ Set up separate personal and business banking accounts.

Commingling your personal and business funds will be a disaster come tax time. Open a business checking account and another account for short-term savings. Don't have business transactions flow

through your personal accounts and don't have any personal transactions flowing through your business accounts. Keep both accounts separate to make accounting and bookkeeping transparent.

☐ Set aside money for taxes

On a monthly basis, calculate business revenue and ask an accountant or tax preparer to help you identify the amount of money you should set aside to pay federal and state taxes. This is what the short-term savings account mentioned above is for.

☐ Set up a filing system

Whether using paper or a digital filing system, here are some of the items you should keep:

- ☐ Accounting and bookkeeping records
- ☐ Bank statements
- ☐ Contracts
- ☐ Invoices
- ☐ Permits & licenses
- ☐ Vendor records
- ☐ Tax papers

☐ Use an accounting program

Using a free or low-cost accounting program can save time and, ultimately, money. [QuickBooks](#), [Wave](#), [Zoho Books](#), [Xero](#), and [FreshBooks](#) are a few examples of the best apps for small business owners.

WEB RESOURCES

- SBA resources on [Managing Finances](#)
- SCORE webinar recording on [Managing Business Finances](#)

LIBRARY RESOURCES

Udemy Courses

- [Financial Modeling for Startups & Small Businesses](#)
 - You will need your library barcode to access Udemy and then will need to create an account in order to access this course. See the “How Do I Get Started?” section on the right-hand side of the [Udemy home page](#) to get started.

SECTION TEN

HIRING & RETAINING STAFF

WHAT DO I NEED TO KNOW TO HIRE AND RETAIN GOOD WORKERS?

Recruiting good quality employees is one of the biggest challenges for small businesses. The marketplace for talent is tight and more and more businesses are offering higher pay, sign-on bonuses and a variety of other employment benefits to remain competitive.

There are a variety of laws that employers need to comply with such as wages and hours, safety and health, worker's compensation and more. Businesses also must create innovative approaches to retaining the employees they worked so hard to hire. In addition to adequate compensation, employers often offer additional benefits such as mentorship programs, health and wellness offerings, training and development, recognition and reward programs and more.

WEB RESOURCES

- SBA resources for [Hiring and Managing Employees](#)
- LinkedIn: [Opportunities and Advantages: How Today's Small Businesses Are Recruiting](#)
- Department of Labor [Summary of Major Laws](#)
- Federal [Occupational Safety and Health Administration](#) (OSHA)
- [Illinois OSHA](#)
- [The Society for Human Resource Management](#)
- [14 Effective Employee Retention Strategies](#) from Professional Recruiter Robert Half

LIBRARY RESOURCES

 *Learn more about getting started with CMPLD's online resources in Appendix One.*

Gale Courses

- [Understanding the Human Resources Function](#)
- [Employment Law Fundamentals](#)
- [Worker's Compensation](#)

SECTION ELEVEN

REPORTING & PAYING TAXES

HOW DO I REPORT AND PAY TAXES?

The Internal Revenue Service (IRS) is the federal agency that oversees business tax reporting and filing. Similarly, the Illinois Department of Revenue (ILDOR) oversees business tax activities for the state of Illinois. Generally, federal taxes include income taxes, self-employment taxes, which includes Social Security and Medicare, employment taxes for businesses with employees and excise taxes, which apply to certain types of products or services. Illinois state taxes generally include income taxes, sales taxes, and payroll taxes. Certain types of businesses also need to pay replacement taxes, which are intended to replace money local governments lost when they no longer had the power to impose their own personal property taxes. This replacement tax is collected by Illinois but then paid out to local governments.

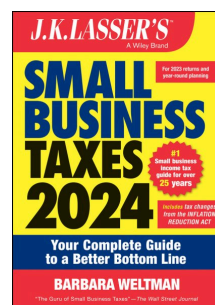
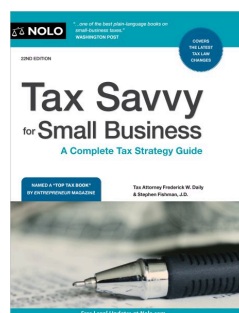
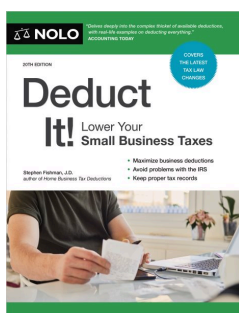
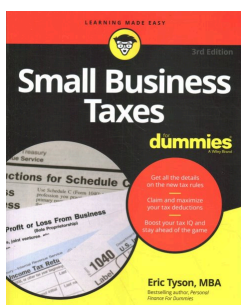
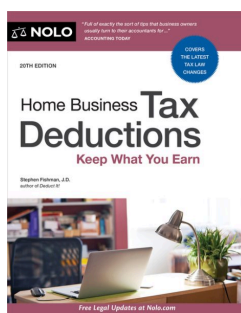
A good approach to learning about tax requirements and ensuring compliance with tax laws is to contact local representatives for the IRS and ILDOR. Taxpayer assistance hotlines are available through both agencies, which can be accessed by clicking the links listed under Web Resources below.

There are two important forms to complete for tax reporting and payment in the state of Illinois.

- ☐ Get an Employer Identification Number (EIN) to register your business and pay taxes or an Individual Taxpayer Identification Number (ITIN) if you do not have a social security number.
- ☐ Complete an Illinois Business Registration form to register as an employer with the Illinois Department of Revenue.

WEB RESOURCES

- Internal Revenue Service guidance on Business Taxes.
- Internal Revenue Service Taxpayer Assistance.
- Illinois Department of Revenue Video Library.
- Illinois Department of Revenue Taxpayer Assistance.



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APPENDIX ONE

LOGGING INTO CMPLD ONLINE RESOURCES

All of Cook Memorial Public Library District's (CMPLD) research resources can be found at <https://www.cooklib.org/databases/>.

Most library research resources are available at the physical library locations without a library card. You will need your valid CMPLD library card number to use the library's databases and online resources outside the library. These include: [A to Z Databases](#), [Business Source Elite](#), [Gale Courses](#), [Legal Forms](#), [Legal Information Source](#), [Morningstar](#), [Public Records Electronic Database](#), [Small Business Source](#), [Standard & Poor's Net Advantage](#), and [Udemy](#). If your library card is not working, please call the library and ask for the Reference Desk at 847-362-2330.

Our [eLibrary](#) contains a variety of helpful business resources. Instructions on how to get started with our eLibrary can be found at <https://www.cooklib.org/books-and-more/elibrary/elibrary-help/#cloudlibrary>.

The library has laptops, hotspots, and other **equipment** for checkout. [Click here for the full list](#).

APPENDIX TWO

RESERVING MEETING ROOMS AT CMPLD

CMPLD offers study rooms at both library locations: Cook Park Library in Libertyville and Aspen Drive Library in Vernon Hills. Each location also offers larger meeting spaces which are available to outside groups when not in use by the Library. Learn more at cooklib.org/services/room-reservations.

APPENDIX THREE

LOCAL CONTACTS

SUPPORT & NETWORKING



CIC Business Incubator

The [CIC Business Incubator](#) in Lake Forest provides local entrepreneurs and business owners with access to expert mentors, a structured mentoring process and a physical location to build the confidence and expertise to succeed and grow.



The GMLV Chamber of Commerce covers all of Green Oaks, Libertyville, Mundelein and Vernon Hills. Find the GMLV member business directory, calendar of events, and more at <https://www.glmvchamber.org/>.



The Lake County Tech Hub is a local business incubator in Waukegan. Hub stands for “helping understand business”. Their mission is to support aspiring entrepreneurs, students, small businesses, and adults in career transitions.



The Northern Illinois Chapter of Business Networking International (BNI) is a membership-based networking and referral organization supporting the growth of businesses, big and small.



The Job Center of Lake County Partners with business and community organizations to support job seekers and foster career skill growth in Lake County.



Lake County Partners is an economic development organization in Lake County, IL “built for business” that partners with local governments.



The Women's Business Development Center in Chicago, IL uses local and national advocacy, educational programs, and services to promote the self-sufficiency of women entrepreneurs.

OTHER RESOURCES TO KNOW

- <https://www.grantmakers.io/> → learn more about “grantees” and “grantors” with form 990 filings.
- <https://www.stayexempt.irs.gov/> → IRS tax exempt guide for 501(c)(3) organizations.
- <https://www.kauffman.org/grants/> → Grant information from the Kauffman Foundation.
- <https://www.charitynavigator.org/> → Find and/or learn about charitable organizations.
- <https://www.foundersworkbench.com/> → An online source of information curated by a law firm to support entrepreneurship and small business development.
- <https://www.score.org/find-mentor> → Find a SCORE mentor.
- <https://www.score.org/northchicago/local-workshops> → Attend an educational workshop.
- <https://www.sec.gov/edgar> → Search company filings from the SEC's Edgar database.
- <https://www.thomasnet.com/> → Find suppliers. Thomas Net also writes whitepapers.
- Access Forbes Annual list of the Largest Private Companies in America.
- Information for businesses from the Illinois Government at [Illinois.gov/business.html](https://www.illinois.gov/business.html).