



BUSINESS RESOURCE

financialgrowthstrategies.com



BUSINESS FORMATION

ZenBusiness

If you are looking to launch your own business, ZenBusiness is a great choice indeed. Founded in 2015, it has been developed by a group of entrepreneurs who realized the challenges faced by others when starting a business. Their business formation packages are pretty straightforward, and they have knowledgeable and responsive customer support, along with affordable registered agent services. Apart from filing Articles of Organization, you get other services like tax filing information and advice, creation of annual report, notice of lawsuits, and so on. Want to get true value for money? ZenBusiness is perfect for you!



Incorporate

Forming and incorporating your business can be accomplished in just a few steps. All you have to do is go to their website, choose the entity type for your company, do a quick business name search, and you can begin ASAP! They will help to search for the right state to incorporate your company – you have the option of all 50 states and the District of Columbia. They have a registered agent service that keeps tabs on your company's status, and ensures you meet all deadlines. Rest assured the application process is pretty simple – just provide information about yourself and your business and let their experts handle the rest. All the filing and legwork is taken care of by them, and you will be notified immediately after your business is officially incorporated.

Incauthority

Your entity formation documents are prepared and filed in the state you wish to set up your business in. Prior to that you have to tell them the name of your business, so it can be checked against other databases! Don't worry – a registered agent is assigned to you for a period of one year so you never miss a legal notice. You get a business checking account along with other incentives, digital copy of start-up documents, supportive customer care to take care of your queries, tax planning consultation services to manage your business income, thorough review of your financing requirements, and much more.



Website



Wix lets you create your own website in just a few minutes, and it is indeed quite simple to use. You don't have to be an expert coder to create websites – it has a powerful template editor that gives you complete control even if you have zero knowledge about coding. The Wix App Market is one of the best built-in tools in Wix with hundreds of third-party features that can improve your website. There are free as well as paid premium plans that range from \$13 to \$49 per month. If you wish to opt for a high-end business solution, sign up for Wix Enterprise that comes to around \$500 a month. Wix offers a 2-week money-back guarantee as well.

GoDaddy.com

GoDaddy is world's largest domain name registrar. Apart from that, you get services like domain transfers, professional email powered by Microsoft, domain value approval, web hosting, web security, online marketing tools, and more. You get round-the-clock global customer support as well. For the first year, GoDaddy charges \$0.99, after which, you have to pay \$14.99 each year. If you want top-level domains like .net, .tech, or .co, the cost is higher. You can choose privacy protection services that come at \$14.99 every year.



Domain.com

The company is owned by Endurance International Group. It offers services like domain names, web hosting, VPS hosting, Email, SSL certificates, web design, and online marketing services. WordPress hosting and shared hosting plans are available too. Regardless of the plan you choose, you get a minimum of one free domain name along with unlimited disk space, SSL certificate, eCommerce solutions, and marketing tools. For a .com or .net website, you pay \$9.99 every year, with privacy protection costing an additional \$8.99 per year per domain.



Next Insurance

For businesses that need insurance quickly, Next Insurance is undoubtedly one of the best. So if you are applying for a business loan or you are unable to close on a deal with a potential vendor, due to lack of proof of insurance, this insurance company can certainly speed things up. They leverage technology to let you request a quote and buy coverage that is specifically tailored for your industry in minutes. Instant updates to your policy can be made online, and you can download the proof of insurance in a jiffy. Coverage is provided for professional liability, general liability, commercial auto insurance, and workers compensation insurance.

State Farm

This company wins hands down when it comes to the best customer service. They rank in the top five on J.D. Power's ranking of the best small commercial insurance companies. Their policies are sold nationwide; their agents are captive, which means they only work on behalf of State Farm, and no other company. As a result, State Farm agents have a deep understanding of State Farm products and can help their clients' select appropriate coverage. Coverage is provided for general liability, commercial property, professional liability, employment practices liability, directors and officers, nonprofit liability, and umbrella/excess liability.

The screenshot shows the State Farm Simple Insights website. The navigation bar includes links for Insurance, Banking, Investments, Get a Quote, Pay a Bill, Claims, Find an Agent, and Log in. Below the navigation is a secondary menu with links for Simple Insights®, The Basics, Planning, Life Moments, Smart Ideas, and Safety. A breadcrumb trail indicates the user is on the 'Credit Monitoring From Home' page under the 'Financial' category. At the bottom of the page are Print and Email sharing options, and a Twitter share button.

Print Email

Tweet

Credit monitoring from home

Staying informed about your credit report could stop credit fraud and identity theft.

What determines your credit score?

Your [credit score](#) is a numerical scale that lenders use to determine your creditworthiness. It's a good idea to monitor your credit report periodically for free at [AnnualCreditReport.com](#). This allows you to monitor activity that impacts your credit score and ensures everything is accurate and up to date. A few factors that determine your credit score include:

- **Payment history, 35%:** Do you pay your bills on time?
 - **Tip:** Always pay the minimum payment due on time. Sign up for automatic payments, which usually involves linking the credit card to a

Let's Talk Credit.

Credit doesn't have to be a mystery. Five factors determine your score. Here's what you should know about them.

Payment History.

Do you pay your bills on time?

Tip: Always pay the minimum payment due. Sign up for automatic payments, which usually involves linking the credit card to a bank account, and schedule on time. payments ahead of time to avoid late payments.

Credit Utilization Ratio.

How much of your credit have you used?

Total Balance/Total Limit = Credit Utilization Ratio
Tip: Consider asking for a credit limit increase to lower your utilization ratio (but be careful if you struggle to manage spending on your cards)

Insureon

Every business owner looks to find the most comprehensive and tailored coverage for the lowest cost. Insureon certainly meets the criteria and till date has helped more than 350,000 small businesses reach that goal. By itself, Insureon isn't a carrier, but it acts an insurance marketplace that partners with several carriers. Instead of going separately to each provider for a quote, you fill out one questionnaire with Insureon to get quotes from multiple A-rated carriers. You get to compare in terms of price, extent of coverage, exclusions, deductibles, and other factors. Coverage is provided for general liability, professional liability, workers compensation, cyber liability, property, business interruption, employee dishonesty, commercial auto insurance, and much more.

BUSINESS ACCOUNTING



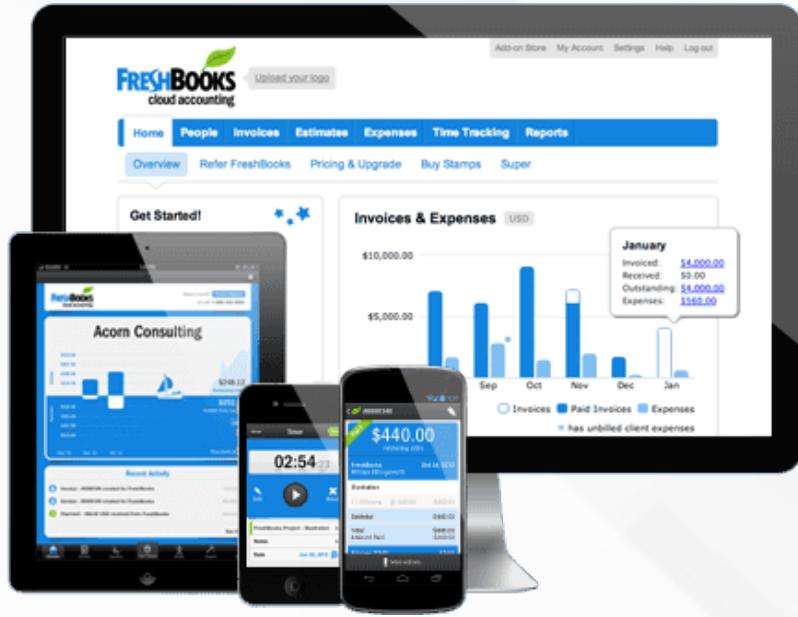
FreshBooks

It is an award-winning finance & accounting software that works great for small business owners and currently has the highest customer satisfaction rates. Its notable features are client invoicing and time tracking processes. Built with small and growing businesses in mind, the software packs a robust set of features that are offered in flexible, small to medium sized-friendly pricing plans. This software turns complex financial management into an achievable feat for everyone. Creating professional-looking invoices can be done in a few clicks as the software doesn't require experience in accounting. It automates tasks such as client follow up, time tracking, and expenses organization to save you more time. Moreover, it is integrated with loads of third party apps like Stripe, Shopify, PayPal, and G Suite to improve upon the app's functionalities. A 30-day free trial is offered so you can examine the features before deciding upon the most suitable plan. There are Lite, Plus, and Premium plans that cost \$15, \$25, and \$50 per month.

Bench

Bench is for small business owners who want to focus solely on their business, without investing much time in bookkeeping. Every month, Bench turns your data into tax-ready financial statements. It helps to monitor your business's financial state, download financial documents, and communicate with your team via the Bench app. And at the end of the year, Bench provides you with everything you (or your CPA) will need to file your taxes. There is no free version of Bench – it costs \$139 per month. For extra features, you have to pay additional costs.

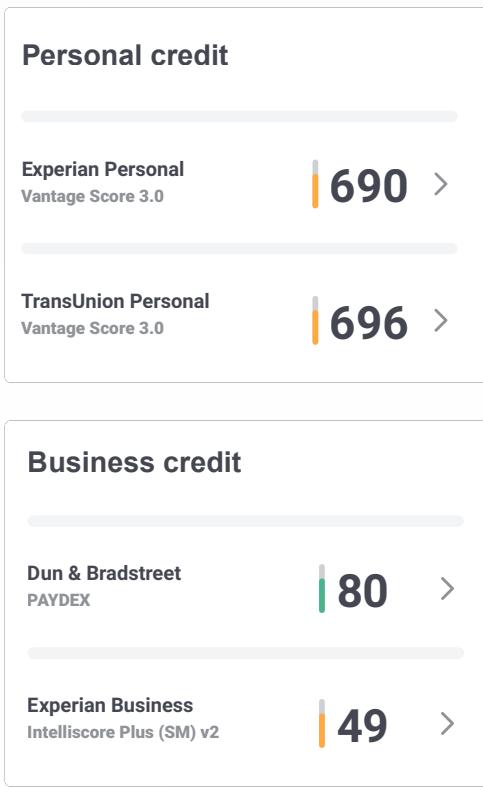
QuickBooks



Intuit's QuickBooks accounting software has emerged as a tool of preference for accounting experts globally. With a basic, user-friendly interface; this software program automates manual activities associated with accounting and bookkeeping. That is why it has emerged as being the most in-demand accounting software on the market when it comes to small and medium sized companies. It offers effortless maintenance and automation of all accounting activities along with a host of enhanced features. You need to select the appropriate version of QuickBooks depending upon your business. Setting up QuickBooks in an accurate manner makes sure you obtain the most out of your accounting software. In a nutshell, you can expect the following services - updating of book of accounts, ledgers maintenance, trial balance preparation, accounts closing, preparation of profit and loss statement, statement of cash flows and balance sheet, and preparing bank reconciliation statements. Plans start as low as \$4!

CREDIT MONITORING

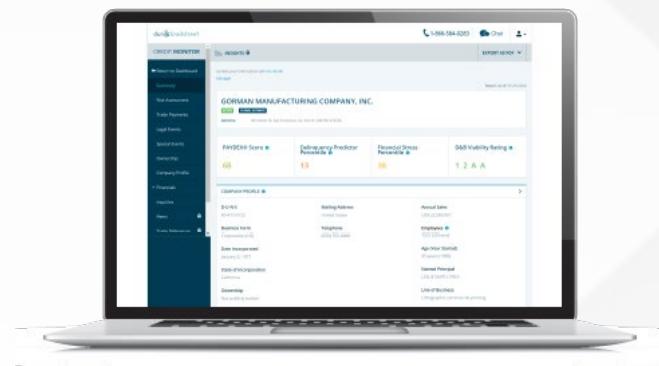
Nav reviews your credit reports for accuracy and changes that may be caused by fraudulent activity. There are free as well as premium credit monitoring services under Nav. Nav is as accurate as the information on your credit bureau reports. Only you can tell if the information is incorrect or incomplete. It offers access to all three reports, so you can easily check and ensure if the information used by the creditors is accurate. Credit reports generally differ a bit depending on which credit bureau's data is being used. It offers features like Credit Change Alerts, FICO Score, Free Credit Monitoring, Online Credit Education, and Triple Bureau Credit Monitoring



It offers features like Credit Change Alerts, FICO Score, Free Credit Monitoring, Online Credit Education, and Triple Bureau Credit Monitoring. Sign up for a Free Nav account [HERE](#)

D&B

The D&B Credit Monitor along with the Peer Comparison Pack sends accurate information about your company to give you a clearer insight, as to whether you would be considered favorably as a new credit applicant, and assess in a better manner as to how much others can potentially lend you. Knowing that your company's score and credit limits can change quickly, D&B Credit Monitor makes you aware of what is being reported about your company in real-time. You get complete access to the D&B Business Information Report so you know exactly about the creditworthiness of your company. The Peer Comparison Pack is a must so you can understand the competition and know your place among the main ones. With a complete view of your company's strength, D&B Credit Monitor allows you to demonstrate your business value so you can stay ahead.



Self Lender

Self Lender is a credit monitoring platform. They are responsible for tracking credit scores and providing suggestions on how to improve it, if your score has gone down. It is not only easy to pull your score on demand, but the suggestions are accurate as well. It works in a very different way from other credit builder type programs, in that it doesn't require you to put up any type of security deposit. In a real way, it works by setting up a loan which you effectively pay to yourself. After making the payments, the money is all yours. Self Lender sets you up to fund a certificate of deposit or CD that has a term of 12-24 months. The amount of money from CD can be chosen from four different amounts. Once the CD has been opened, the certificate is "locked" and not available for withdrawal until the loan is fully paid. You make monthly payments, which gradually build toward final CD balance, and once the end of the term is reached, the CD is available for withdrawal. All three major credit bureaus receive reports on your payment history.

All three major credit bureaus receive reports on your payment history. Sign up for Self [HERE](#)

BUSINESS CONSULTING

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- > LOGO & BRANDING
- > CUSTOM WEBSITE
- > DIGITAL MARKETING

Helping you Plan, Build and Fund your business

START YOUR ROADMAP



Wise Business Plans

Wise Business Plans writes business plans for businesses seeking venture capital and angel investors as well as businesses interested in applying for SBA loans, E2 visas and L1 visas. The plans are high quality and contain market and industry research drawn from a wide range of sources. The process begins with a call with an executive who will take down information about your business. Extensive market research is conducted and a rough draft sent to you, so you can revise it (one free revision is available within 14 calendar days of receiving your plan). Experts work on your plan to give it a professional look. You can opt for a “print and ship”, so they can send you two color copies of your plan and a digital CD by express mail within 4 to 5 business days after the plans have been printed.

WealthFit

This company is dedicated to imparting knowledge regarding money, investing, lifestyle, and entrepreneurship. It has over a 100 courses dedicated towards how to build up a successful business and have a glorious career, while managing your income more responsibly. It is about applying simply strategies and thinking out of the box when necessary. To know more all you have to do is sign up!

Franchise Marketing Services

Franchising can be an effective and efficient way to expand most business concepts. If you can manage franchise expansion processes efficiently, there won't be any stopping you, as it is one of the most profitable business models in the world. This company works with small businesses who want to grow quickly and efficiently through franchising but with a lower investment and more manageable cash requirements. It offers both marketing and sales support to clients. You are offered a full service franchise development model including the marketing and sales of your franchise, guidance and consultation on how to expand further, and selection of the right franchise to meet your business goals.

BUSINESS EMAIL MARKETING

Drip

An extremely well-known email marketing platform suited for eCommerce, bloggers, and digital marketers. It comes with a plethora of tools for marketing automation, sales funnels, and personalization. It can be integrated with platforms like WordPress and WooCommerce, so you can quickly incorporate sign-up forms to your website and get more leads. The email segmenting, list groups, and visual workflow builder is what sets Drip apart from its competition. These features allow you to reach targeted customers in your email list to get more sales. Support options at Drip include live chat support, webinars, automation training, detailed courses, free guides and excellent documentation. Drip offers free accounts up to a 100 subscribers, after which, you have to pay \$49 per month, but it includes all features.





MailChimp

MailChimp

One of the most in-demand email marketing services, MailChimp comes with a forever free email marketing service plan! Features include an easy email builder, autoresponders, segmenting contacts into groups, and simple tracking for analytics. You can even setup delivery times depending upon the user's time zones, and the segmenting can be done based on geolocation. It is compatible with several platforms such as WordPress, Magento, Shopify, and many more. Mailchimp support is offered by email, live chat, and a large tutorials knowledge-base. As mentioned, MailChimp has a forever free plan so you can send 12,000 emails for up to 2,000 subscribers. Their paid plans start from \$10/month for up to 500 subscribers, and the pricing increases in the increment of 500 subscribers.

Constant Contact

Being one of the largest and fastest growing email marketing services in the world, it is also quite easy to use, especially for beginners, when it comes to managing email lists, contacts, email templates, marketing calendar, and more. Each account provides access to tracking and reporting, built-in social media sharing tools, free image library, list segmentation, Facebook ads integration, etc. The Email Plus accounts come with additional features like email automation, surveys & polls, coupons, online donations, and subject line A/B testing – it lets you send targeted emails in a more efficient manner. The customer support is excellent with live chat, phone calls, email, community support, and a vast library of helpful resources. If you are yet to catch up to the concept of email marketing, you can sign up for their online training course or in-person live seminars across the United States. It offers a 60-day free trial, after which you only have to pay \$20 a month!