



NEWS YOU CAN USE!

Merry Christmas and Happy New Year!!

Are you looking to enhance your public speaking skills, if so we are here for you, the **CSRA Business League** and **Capitol City Bank & Trust** have formed a partnership that includes a free membership in the **Capitol City Bank Toastmasters Club**. For a limited time only, everyone purchasing a one year League membership will receive a one year paid membership in the Capitol City Toastmaster Club. The Club, a unit of Toastmasters International, is open to anyone looking to better their speaking skills, even if you are not considering a League membership, you should consider joining Toastmasters, the membership fee is less than \$30.00 per year. The Capitol City Bank Toastmasters Club meets once a month on Mondays at the Capitol City Bank Building. Contact Mrs. Kirkatina Banks at 706 432 - 0542 for additional information.

Have you contacted Ms. Shirmaine Ivey, the Youth Entrepreneur Program coordinator in regards to our *Microsoft vs Google: Tools for Small Business, Working and Collaborating* Technology workshop on Saturday, 11 December 2010 featuring Mr. John Lawson, President, of Colderlce as the presenter at the New Bethlehem Community Center from 11:00 am until 1:00 pm. The workshop is free, however in the spirit of the season, we are requesting that attendees bring an unwrapped gift or toy for donation to the Toys for Tots program, donations will also be accepted. Ms. Ivey can be contacted at 706 722—0994, call now to reserve your seat for this event, as space is limited to the first 50 attendees.

Financing Alternative: Non-Bank Lenders is the subject of the article found at http://community2.business.gov/t5/Small-Business-Cents/A-Financing-Alternative-Non-Bank-Lenders/ba-p/44109?cm_mmc=GovDelivery_-120110--weekly--community. We are all aware that because of the credit crunch, small businesses and other borrowers have struggled to secure financing, and as a result hopeful borrowers should consider other options besides traditional banking institutions.

The SBA has developed a one page Form for the Health Care Tax Credit for Small Businesses. An immediate benefit of the new law is a tax credit to help America's smallest employers and nonprofit organizations (less than 25 full-time equivalent employees with average annual wages below \$50,000) hit hardest by premium increases in recent years. The one-page form and instructions (available at <http://www.irs.gov/newsroom/article/0,,id=231928,00.html?portlet=7>) provides information on how to claim the credit for the 2010 tax year. Additional information provided includes answers to questions in regards to: your current contribution arrangements, eligibility for certain religious institutions, and participation by multiemployer health and welfare plans. In each case, the Administration has worked to ensure that a broad range of small businesses can qualify for the credits which are available for tax years 2010 through 2013 and for any two years after that. Through 2013, the maximum tax credit is 35 percent of premiums paid by small employers and 25 percent for eligible tax-exempt organizations. Beginning in 2014, those levels increase to 50 percent and 35 percent, respectively. Importantly, these credits are just one of many benefits in the Affordable Care Act. Most notably, in 2014, firms with up to 100 workers will be able to pool their buying power and reduce their administrative costs by purchasing coverage through a health insurance exchange.

Georgia businesses can find up to date information in regards to doing business with and within the State of Georgia by clicking this link http://www.georgia.gov/00/channel_title/0,2094,4802_5033,00.html. Stay up to date by visiting and using available tools on the site.





The Small Business Administration new and redesigned web site has a goal of increasing its web presence and serve as the primary mission platform for distributing information, providing services. In addition to providing timely, accurate and updated information. Follow the SBA on



Keeping you Informed

MBDA News

The Minority Business Development Web Portal can be found at <http://www.mbda.gov>.

Follow the MBDA at the following social media sites    and sign up for RSS updates. 



CSRA BUSINESS LEAGUE BUSINESSES OF THE MONTH

Atlantic Professional Group (Royal Vision Graphics) - **Ms. Hope Williams**, Designer, and **Mr. DeMario Brown**, 706 - 726 - 7903, Professional Graphic Services and Consulting

Bennie's Automotive - 2019 Old Savannah Road, **Mr. Arlo Burnett** - 706 830 - 0760, Competitive Rates, All makes and Models, Trustworthy, Honest, Major and Minor Automotive Repair, All work Guaranteed

Please support these two minority owned businesses, formed by young people under the age of 35!!!



Quote of the Month

No one ever attains very eminent success by simply doing what is required of him; it is the amount and excellence of what is over and above the required that determines the greatness of ultimate distinction.
.....*Charles Kendall Adams*

SBA News

Visit the Small Business Administration website for information in regards to minority, women and veteran owned businesses at www.sba.gov.

Visit the SBA Georgia District office website at <http://www.sba.gov/localresources/district/ga/index.html> and the University of Georgia Small Business Development Center website at <http://www.georgiasbdc.org>. The UGA SBDC is located at 1180 East Broad St., Athens, GA 30602, their contact number is 706 542 - 6791. The SBDC has announced its newest initiative entitled SmallBizU located at <http://www.smallbizu.org/georgiasbdc/>. SmallBizU has been designed for those individuals seeking thought-leadership. Designed specifically for small businesses seeking the capacity to solve problems, meet challenges and create valued products. The over 20 on-line business training programs designed for entrepreneurs who prefer to learn via the web on their own time and at their own pace have been designed to assist small business owners the ability to learn and to think strategically, the essential crafts we learn to get work done and the ability to manage themselves and our relationships.

SBDC Office of Minority Business Development

Sign up for email updates from the Office of Minority Business Development at <http://visitor.constantcontact.com/manage/optin/ea?v=001qQmxwxSdYestRSHamgGkaA%3D%3D>

SBDC Office in Augusta


The SBDC Office in Augusta is located at 1450 Greene Street, Suite 3500. The phone number is 706-721-4545 and their website is located at www.georgiasbdc.org/ce/augusta. Augusta training class—Preparing Successful Bids and Proposals Nov 10 9:00 AM

Business.gov

Finding a Business mentor is a great way to grow your business, find out how by clicking http://community2.business.gov/t5/Small-Business-Matters/5-Tips-for-Finding-and-Working-with-a-Business-Mentor/ba-p/33687?cm_mmc=GovDelivery-_-090110-_-weekly-_-community

Contact the **Disadvantaged Business Office** at 706 821 - 2406 for information on their 2010 Workshop Schedule. The workshops are free, open to the public and normally held on Wednesday's from 1:00 - 3:00 pm, in the Hatcher Building Conference Room on the Third Floor, Room 304.



 The **State of Georgia** Small businesses information link <http://www.georgia.org/BusinessInGeorgia/SmallBusiness/Pages/default.aspx>, Minority Business Enterprises (MBE), Women (WBE) and Youth Entrepreneurial opportunities can be found at <http://www.georgia.org/BusinessInGeorgia/SmallBusiness/WomenMinoritiesYouth/Pages/default.aspx>.

From the Office of Congressman John Barrow, The Commerce Department has unveiled a new online tool to help small and medium - sized businesses tap into the global marketplace and start exporting. In partnership with the Small Business Administration, the Commerce Department introduced *Six Steps to Begin Exporting* at <http://www.export.gov/begin>. The site enhances the Export.gov portal, which was re-launched under the National Export Initiative at the beginning of this year. Contact the District Director of the Congressman Barrow's office, **Mrs. Lynthia Ross**, at lynthia.ross@mail.house.gov. or on the 3rd floor of the ANIC Building located at 925 Laney—Walker Blvd and the Senior Legislative Assistant **Mr. Brandon Webb**, at brandon.webb@mail.house.gov, or by mail at 213 Cannon House Office Building, Washington, DC 20515 for additional information.



*Are you a highly motivated individual, looking for a rewarding opportunity to own a business, if so the **State Farm Insurance Company** is looking for you! Contact Ms. Cindy Dorsey, Agency Field Executive for Augusta at 706 447 - 5870 or by e-mail at cindy.dorsey.gw4k@statefarm.com to find out additional information.*



Other Related News & Events

Business League News & Views

The newest feature of the CSRA Business League monthly newsletter is the CSRA Businesses of the month, each month we will highlight a minority or women owned business and ask that you support them in their endeavors. We encourage all Women, Minority or Disadvantaged businesses to take out a membership and support the efforts of the CSRA Business League. Please contact us at 706 722 - 0994 for additional information. Visit the League's website at www.business-league.org. and send us your business information for our online directory.

The Youth Entrepreneur Program end of the year and awards Luncheon will take place on Saturday, 18 December 2010 at the New Bethlehem Community Center from 11:00 to 1:00 pm. The program is designed to encourage and inspire youth ages 12 - 17 to think about starting and owning a business on their path to be successful in life, as well as teach leadership and social skills. Ms. Shirmaine Ivey, YPE coordinator can be reached at shirmaineivey@business-league.org.

The League is soliciting ideas for workshops and seminars. If you have an idea, please let us know. As we increase our services, we want to provide those services that Business Owners and Entrepreneurs need to be successful. Email us your thoughts today by visiting our website.

Please take a moment to join the League on Facebook. Become a fan at www.facebook.com/CSRA-Business-League.



CSRA Business League
Board of Directors and Staff
Veronica Shareef, Board Chair
Charlie McCann, Vice - Chairman
Carol Martin, Secretary
Kirkatina Banks, Treasurer
Renata Boston
Helen Godbee
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The CSRA Business League, Inc. has been "Serving our Community with Pride" since its founding in 1970. Our mission is to support and assist small, minority and disadvantaged businesses in their efforts to become successful and prosperous. Our goal is to serve as an information clearinghouse and referral source, in addition to providing networking opportunities and technology training for small, disadvantaged and minority owned businesses.

As a 501© 3 not for profit organization, we are dedicated to providing those we serve with modern strategies and services that gives the business owner the tools to maintain a thriving and successful small business.

Membership Corner

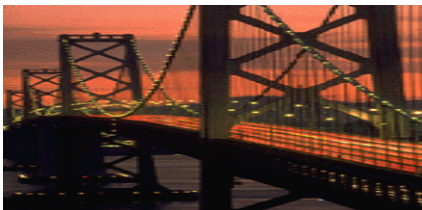
Are you or have you ever been a member of the CSRA Business League, Inc.? The League is having a Membership Drive, please assist us by purchasing a League membership. Please contact us for the benefits of a League membership and take a moment to visit our revamped website at www.business-league.org.

Our Newest Member's

Ms. Hope Williams, Mr. DeMario Brown
Atlantic Professional Group/Royal Vision Graphics
Ms. Chiquita Jones - Muscle Restore Therapy

MEMBERSHIP FEES

STUDENT	\$ 25.00	NON-PROFIT	\$ 75.00
INDIVIDUAL/LLC	\$150.00	CORPORATE	\$500.00



SERVICES

- Application Assistance
- Business Plan Development Assistance
- Business Incorporation
- Business Networking Meetings and Seminars
- Computer Lab
- Computer Training for Business Owners
- Copying, Fax and Mail Services
- Partnership Facilitation
- Educational Business Seminars
- Grant Research and Recommendations
- Marketing & Advertising Assistance
- Technology Assistance and Resources

**SINCE 1970
THE BUSINESS LEAGUE
HAS SERVED AS A BRIDGE
TO SMALL BUSINESS
SUCCESS IN THE CSRA**

**Youth Entrepreneur
Program Meeting
18 December 2010,
11:00 a.m. - 1:00 p.m.
New Bethlehem Com. Ctr .**

UPCOMING EVENTS

GOOGLE VS. MICROSOFT
SATURDAY 11 DEC 2010
NEW BETHLEHEM CTR.
11:00 - 1:00 PM

YOUTH ENTREPRENEUR
PROGRAM END OF YEAR
LUNCHEON
DECEMBER 18, 2010
NEW BETHLEHEM CTR.
11:00 - 1:00 PM