

## In This Issue

[Networking 101: Tips for Following Up](#)

[5 Startup Costs You May Not Have Considered](#)

Idea for an article? [E-mail us](#)

## Helpful Links

[Colorado SBDC Network](#) – Provides expertise and resources to assist in meeting your business goals.

[US Small Business Administration](#) – Offers support services for initial applications, and resources to help after you're open for business.

[SCORE Denver](#) – A non-profit that provides counseling and mentoring to small business owners and entrepreneurs.

[Business Week Resource Center](#) – A host of small business forms, contracts, spreadsheets and more.

[Chamberfind](#) – Lets you find a chamber of commerce to join near your business.

[Bellco Merchant Processing](#) – Begin accepting credit and debit cards at your business.

[Bellco Business Insurance Services](#) – Protect yourself, your employees, and your business.

## Featured Business

### Yogie's Yogurt

Yogie's is the newest yogurt shop in Lone Tree. It is a self-serve, pay-by-ounce shop that offers 14 revolving flavors of healthy, delicious yogurt that can be mixed into endless combinations and topped with an array of delectable choices including fresh fruit, hot fudge, hot caramel, and more.

They are a locally-owned and operated business providing traditional yogurt favorites like vanilla and chocolate as well as more creative flavors that get rotated frequently. For those with special dietary needs, Yogi's has you covered with sugar-free and lactose-free options, as well as nonfat, low fat, and gluten-free choices. Every yogurt flavor is probiotic with certified



## Networking 101: Tips for Following Up

Ok, you've done your homework and have properly prepared for an upcoming networking breakfast. You've dressed to impress, you've got your business cards handy, and you've found out who's attending, but have you prepared for what to do when it's over? According to [Young Entrepreneur](#), people leave networking events too often with a stack of business cards that end up being discarded without a second glance. The greatest benefit of attending networking events comes after the event and it's wasted if you don't follow through.



While simply following up at all is unique—and will likely help you stand out—there's a certain art to effective follow ups. No matter if you write or call, plan out what you'll say if the person on the other line picks up or responds to your note.

Here are a few tips to help make the most of your follow-ups:

**Set the tone.** The tone of your communication should be fun and light, while remaining professional and respectful. You want to extend the great impression you made when you met in person.

**Jog their memories.** Mention something you talked about to help them remember your discussion. Bring up personal details about their profession or interests. For example, "Your views on internet marketing were really refreshing."

**Be a connector.** This is a tip for event organizers, but it's a great idea for everyone. Give them the name of someone you think they should connect with – someone who can help them in their business or use their services.

**Close the deal.** No, don't pitch them or attempt to sell them something. Your objective at this stage is just to get a meeting. So suggest that you get together for coffee soon. Suggest a time and place, and let them know you're looking forward to seeing them again.

Find even more helpful tips on following up, [here](#).

## 5 Startup Costs You May Not Have Considered

Your startup is quickly becoming a reality. You have planned for all the seed capital you're going to need and



live, active cultures that are introduced and cultivated at the dairy. All flavors are also OU-D Kosher Certified.

You can enjoy your yogurt creation in their spacious Colorado-inspired interior, which boasts comfortable booths, kids chalk tables, and an outdoor patio. To go along with the Colorado interior, Yogie's has a "14er's Club." To join this club, try filling your bowl with creamy yogurt and delicious toppings to get exactly 14 ounces. If you do, you'll get your bowl for free, and your picture will be added to the club's bulletin board as well as posted on the [Yogie's Yogurt Facebook](#) page.

Come in and taste the difference at Yogie's.

7600 Park Meadows Drive #760,  
Lone Tree, CO 80124  
303-952-9548

## Bellco Community

Follow Bellco on [YouTube](#), [Facebook](#), [Twitter](#), [Pinterest](#) and [Yelp](#) to get quick tips, news on events, and other up-to-the-minute Bellco information.

## Bellco Business Services

Learn more about [business services](#) from Bellco.

303-689-7900 or 1-877-9BELLCO



Federally Insured by NCUA

then, Bam! You're hit with an expense you weren't planning on that sends you back to your small business lender asking for more. To avoid such a scenario, Rieva Lesonsky, CEO of GrowBiz Media, suggests fitting the following costs into your startup budget.

**Web Hosting.** Once you've got your website designed, you'll need to choose and pay for web hosting. There are free hosting plans, but their services and support are so limited, it might not be worth it. If you have lots of content, transactions, and ecommerce sales, you may need a dedicated server, which ups your monthly costs. Expect to pay between \$2.95 a month for the bare minimum to hundreds of dollars per month for more sophisticated support.

**Merchant Status.** If you're selling online, you'll need to obtain merchant status so your business can accept credit cards. A merchant company or bank will charge you an application and setup fee, plus monthly percentage fees based on transaction amounts. You can also get set up to accept credit cards through PayPal and Google Checkout. They charge a minimal monthly fee and also take a small percentage of the transaction.

**Trademarks.** You don't want to choose the perfect business name only to have it taken by another company. Obtaining a trademark is a lengthy, but necessary, process to protect your business name. Whether you choose to do it yourself through the [U.S. Patent and Trademark office](#) or use an advisory company like [Legalzoom](#) or [Rocket Lawyer](#), the current minimum cost for application is approximately \$390. Any addenda or changes during the process usually come with a charge of \$50 to \$100.

**Employee Benefits.** As an employee you never had to think about things like Social Security, Medicare, and federal unemployment taxes. Now, as a business owner with employees, you'll need to pay these expenses, and you may also have additional state taxes and worker's comp coverage fees. If you choose to offer them, you'll need to consider the costs of employee benefits, such as vacation time, retirement plans and health insurance. Learn more about your responsibility under healthcare reform at the [Kaiser Family Foundation](#) website.

**Incorporating.** You'll need to apply to do business in the state of Colorado. Filing articles of incorporation with the Secretary of State is mandatory for starting a corporation. The filing fee may be a set fee, be based on the number of shares, or be a combination of the two. Secretary of State offices may also charge \$100 to \$250 in administrative and filing fees. You'll also need to pay a first year franchise tax prepayment and additional government filing fees. Then there are attorney fees to go over your papers to make sure you are doing it right. Check out [The Company Corporation](#) website to see how they can help.

If you wish to stop receiving these emails, please click the unsubscribe button below.

The sites linked here are not under Bellco's control, and Bellco makes no claim or representation regarding, and accepts no responsibility for, the quality, content, nature or reliability of sites accessible by hyperlink from this e-mail. We provide these links to you as a convenience, and the inclusion of a link does not imply affiliation, endorsement, or adoption by Bellco of the site or any information contained therein. Be aware that our terms and policies do not govern these other sites, and, therefore, you should review the terms and policies, including privacy and data gathering practices, of the linked site.

[UNSUBSCRIBE](#) | [SEND TO A COLLEAGUE](#) | [ONLINE SECURITY](#) | [PRIVACY POLICY](#)

7600 East Orchard Road, Suite 400N Greenwood Village, CO 80111