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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.

[South Metro Business Expo](#) – Learn more about South Metro Chamber of Commerce's upcoming annual Business Expo.

[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

Johnson Storage and Moving is your local United Van Lines agent in Colorado (including Denver, Longmont, Colorado Springs, Boulder, and Fort Collins) and throughout the US. The Johnson family has been in the quality local and long-distance moving and storage business since 1900. They've made the moving process simpler and have become the movers of choice for families and businesses like yours!

With nearly half a million square feet of warehouse capacity, over 400 associates, and a five-state moving company operation with global reach through their network, Johnson has a proven track record. If you are looking for an estimate for an upcoming move, try their [online quote system](#), which offers a real estimate in real time so you'll have a good idea what your move will cost without waiting for somebody to get back to you.

In addition to storage, local, and

Profit from our experience.

When Should You Sell Your Business?

Every entrepreneur has different reasons for selling a business, but there are better times and conditions than others to do so. For instance, selling because you're exhausted or can't stand managing day-to-day operations can drastically reduce the value of your company.

However, according to the [Intuit small business blog](#), bailing out under other circumstances may prove profitable.



Here are five signs it may be a good time to sell.

- 1. You can't fund the company's growth anymore.** Some businesses grow faster than others, and yours may expand so quickly you can no longer finance its growth. If you are unable to secure additional debt or equity financing, it may be time to sell your business to someone who can. Ensure your business is professionally valued and that the valuation takes rapid growth into account.
- 2. The business runs effectively when you're not around.** Many small-business owners develop their company to be completely dependent upon their unique skill set. They are the face of the company to customers, as well as the CFO, marketing director, and receptionist. This type of business is difficult to sell because there's no guarantee it can operate without its founder. On the other hand, if you build systems into your business others can follow, and you can take a few days off without the whole works grinding to a halt, you have a fully operational business that will be easier to sell.
- 3. You have a more lucrative opportunity.** New business opportunities can pop up at any time, and you may suddenly go from forecasting the next 20 years for your existing business to wanting to buy a new one. If the profit projections are higher for the new company, you should consider selling your business and taking on the new one. Before making the leap, however, take some time to consider ways to integrate the two businesses and take advantage of any synergies. You could end up making them both more profitable.
- 4. Upcoming life changes will affect your business.** If you are expecting substantial personal upheaval in the near future, it may be a good time to sell. For example, if you are having a baby, or going through a complicated divorce, having the money available from the sale of your business may be helpful, and you will avoid the sometimes inevitable disruptions to the operations. However, if you've built your business to operate without you, this may not be a concern—and you may be better off keeping the steady income your business brings to your pocketbook.
- 5. You get an offer well above the company's projected value.** Entrepreneurs buy companies for varied reasons. You may someday get an out-of-the-blue offer for your company that's far beyond what you think the business is worth. There are two possible explanations: Either you are underestimating the real value of your company or another entrepreneur can unlock future value you cannot. For example, if your company manufactures sports equipment, the owner of a sporting goods chain may want to purchase

long-distance moves, Johnson Storage and Moving can also provide international moving services, record storage, relocation services, business logistics, crate storage, self storage, and even a program for senior moves. Learn more by contacting them today at 1-800-289-6683 or online at www.johnsonstorage.com.

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Bellco Business Services

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



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your company in order to save money on inventory purchases. Your company may be worth more to this buyer than to other potential buyers. To ensure that you aren't undervaluing your business, have it professionally appraised before signing on the dotted line.

Quiz: Are You Ready for the Affordable Care Act?



The Affordable Care Act will soon be the law of the land. Here's a short quiz to help strengthen your health law knowledge. (Don't peek—answers are at the bottom of the page!)

1. When will the Affordable Care Act go into effect?

- A. March 1, 2014
- B. April 15, 2014
- C. January 1, 2014
- D. December 31, 2013

2. Who is "required" to get health insurance under the new law?

- A. Every American, with a few exceptions
- B. Employees who work for large businesses
- C. Every U.S. citizen
- D. Employees making minimum wage

3. What is the tax penalty if you don't have health insurance in 2014?

- A. 5% of individual income
- B. Greater of \$95 per adult (\$285 per family) or 1% of family income
- C. 10% of your wages
- D. \$695

4. Which employers are required to provide health insurance to their employees?

- A. All employers
- B. Employers with 100 or more employees
- C. Any employers with no part-time employees
- D. Employers with 50 or more full-time employees

5. What is the definition of a full-time employee?

- A. W-2 employees who work 30 hours or more per week on average
- B. W-2 employees who work 40 hours or more per week on average
- C. Salaried W-2 employees
- D. 1099 contractors

To find out more about the new Affordable Care Act health law and what it means for your employees, visit Intuit's page on [affordable health benefits](#).

Correct answers:

1C, 2A, 3B, 4D, 5A

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