



Electronic Resources

By utilizing free and cost-effective electronic tools and resources, low-income entrepreneurs can leap some hurdles to get closer to financial independence and security. The CTCs do not endorse nor guarantee the accuracy of any of these, but hope they are of some assistance.

WordPress

A functional website is an essential part of establishing a professional business identity. It can cost thousands of dollars to design a high-end website, but many can use **WordPress** to create a website or blog at a minimal cost. Registration is free, and the initial process is simple and straightforward.

Google Voice

Communication is a basic concern for any business entity, and **Google Voice** provides a comprehensive free solution for transforming the capabilities of an existing personal line without taking on the additional expense of a business phone. After registering with Google Voice, a unique phone number is assigned that can be used and distributed as a professional contact. Incoming calls are then forwarded to whichever line is chosen (you can use your home number or a cell phone), allowing the user to set preferences for personalized greetings, voice mail forwarding, call screening and more.

FreshBooks

Accounting and invoicing can be expensive, intimidating and time-consuming. A free basic version of **FreshBooks** helps the small business get started (with up to three clients) and is designed to make it simple to do billing, get paid faster, record expenses and keep time sheets for individual projects. FreshBooks supplies records needed at tax time and is a time-saving tool.

Nolo

Starting a small business may require legal expertise to ensure that best interests are protected. **Nolo** provides a library of expert-level advice and do-it-yourself instructions on everything from forming an LLC and registering a business name, to insights on business taxes, contracts, and litigation. Beyond a huge database of legal topics, Nolo supplies access to necessary forms, documents and reference material, as well as a directory of law professionals available for consultation.

oDesk

oDesk is a powerful tool to help locate staff needed to grow a business. oDesk helps low-income entrepreneurs connect with service providers through free online job posting and features a database of freelancers working in everything from customer service to administrative and Web development.

FreeCycle

FreeCycle connects people interested in giving away quality, no-longer-needed items to those who have a genuine use for it. It's completely nonprofit, totally free and extremely popular. On any given day, a small businessperson can find essentials ranging from office furniture, telephones and filing cabinets, to computers, computer accessories and paper products for the simple price of arranging for a pickup.

Austinsmallbiz.org. The City of Austin is very small-business-friendly. Every Tuesday, a free business orientation class is offered from 9 to 10:30 am. Link above or call 512-974-7800 for info and to register.

Locallyaustin.org. Free quick sign-up for adding your business to local directory. Includes small business map and directory so residents and visitors may find you.

Online course for record-keeping

You may listen at your convenience to a course hosted by the National Community Tax Coalition which offers helpful tips on record-keeping. Follow this link to register for the Online University: <https://tax-coalition.org/skill-building/self-employment-projects-1/self-employment-projects>

Mobile phone apps:

Expensify – Takes all the data from transactions through credit cards and bank accounts in order to keep a real-time record of expenses. You can use the app to scan cash receipts. Can scan up to 10/month for free; 20 cents per scan after 10. Syncs w/QuickBooks. iPhone, Android, Blackberry, Windows apps.

ProOnGo Expense Tracker – Lets you document transactions simply by scanning receipts with your camera. You can track your time by client, mileage by GPS and download credit card transactions. The app is free from the iTunes store and is compatible with most book keeping applications.

Toshl Finance Expense Tracker – Free app lets you set up categories, provide instructions for budgeting plans and access your information from the Toshl website, even if you don't have your phone with you.

MoneyTron – Expense Tracker – Free app that allows you to track your business expenses without hassle. The interface is designed to allow easy entry of data and quick access to important daily, weekly and monthly budgeting information. This app provides a number of graphs and reports for tracking expenses and transactions.

Saver – All about simplicity and ease of access. Large buttons, most used categories and built-in tags are all available to make tracking your expenses quick and simple. The app costs \$4.99; however, may be worth the cost since it consistently receives top reviews on the iTunes store.

iXpenseit -- Another best-reviewed expense apps in the App Store. The Dashboard section makes it easy to find an expense by account, category, vendor, and payment method. The capability to enter budgets lets you figure out quickly if you can afford that latte.