



Your Dollar Counts

“I can’t make that big of a difference with just a couple of local purchases.” “It will be easier to just go to the chain store.” Have you ever thought this to yourself when deciding where to shop?

These thoughts are what small businesses in your area are up against — and it’s time to flip the script. The truth is, your money does matter, no matter how small the amount. And it can actually be easier to make a quick trip downtown for a purchase instead of walking through a big box store for the same item.

That’s because choosing locally owned stores for your shopping needs generates almost four times as much economic benefit for the surrounding region compared to shopping at a chain, according to the Institute for Local Self-Reliance.

More specifically, the report states that local restaurants re-circulate 79 percent of their revenues locally, compared to 30 percent for chain eateries. This type of money being re-invested in your community should help convince you which way to shop the next time you’re conflicted.



© FOTOLIA

SOCIAL INVESTMENTS

More money staying local means more funding for important organizations such as charities and fundraiser events. Small business owners are more likely to make these types of social invest-

ments in the community, according to research by The American Small Business Coalition.

From local art groups to youth sports teams, small business owners are quick to offer their sponsorship and money to help support com-

munity groups. This helps create customer buy-in for business owners, as well as a reputation for genuinely caring about their communities.

HIRING LOCAL

About half of all private sec-

tor workers are employed in small businesses, according to the Bureau of Labor. This means more local talent is retained and more money for taxes stays in the community, as well.

The next time you think your dollar doesn’t count,

remember that you’re not only helping the community as a whole, but also all of those individual workers who have jobs because of your support. From part-time help all the way up to the business owner, small businesses are counting on you.

The Farmers Market

One of the staple small businesses in America is the farmers market. From the California grape to the Georgia peach, produce just tastes better when it's eaten right where it's grown.

As demand for locally grown fruits and vegetables has increased, so too has the number of farmers markets in both rural and urban areas.

The U.S. Department of Agriculture announced that the number of direct-sales markets increased 9.6 percent in 2012, with California and New York leading the charge.

USDA-registered farmers markets topped 7,800 in 2012. In 1994, there were 1,744.

Catalyzing some of this growth has been the USDA's work to make the markets accessible to people of all income levels, including by making many of them eligible to accept payments from the Supplemental Nutrition Assistance Program, formerly known as food stamps.

POPULAR OPTIONS

Fresh fruits and vegetables drive traffic to farmers markets, but other popular items include meats, artisan cheeses, homemade jellies, crafts and live entertainment. You have probably noticed the steady growth of the farmers market in your area. Many across the nation are adding vendors, taking up larger parking lots and drawing more consumers than in years past.

Some markets are so popu-



© FOTOLIA

lar that there are long waiting lists for farmers to even sell their products. From your average American shopper to your top chef, farmers markets draw a wide range of visitors.

AN EDUCATION

Farmers markets empower consumers to become active

supporters of their communities. They also can teach you about cooking techniques and the sustainable practices being used by farmers in your area.

Many markets feature instructional seminars and hands-on presentations to educate consumers about unique varieties of produce and how to

prepare them at home.

TOP MARKETS

So where are most people shelling out cash for the quality products of a farmers market? Where else than the country's top agricultural producing state, California? The USDA reports that the state boasts

more than 800 markets, with New York (650) and Massachusetts (300) rounding out the top three.

The mid-Atlantic, Northeast and Southeast claimed the largest percentage growth in markets, reporting 15.8, 14.4 and 13.1 percent jumps in participation, according to the USDA.

Build a Website

For many in the business community, having your own website seems almost elementary. It provides your customers an online resource to learn more about you and can be a great tool for making more money.

So why do only 45 percent of small businesses have one? That statistic comes from a 2013 survey of more than 3,000 small businesses conducted by Google and research company Ipsos.

IT'S EASIER THAN EVER

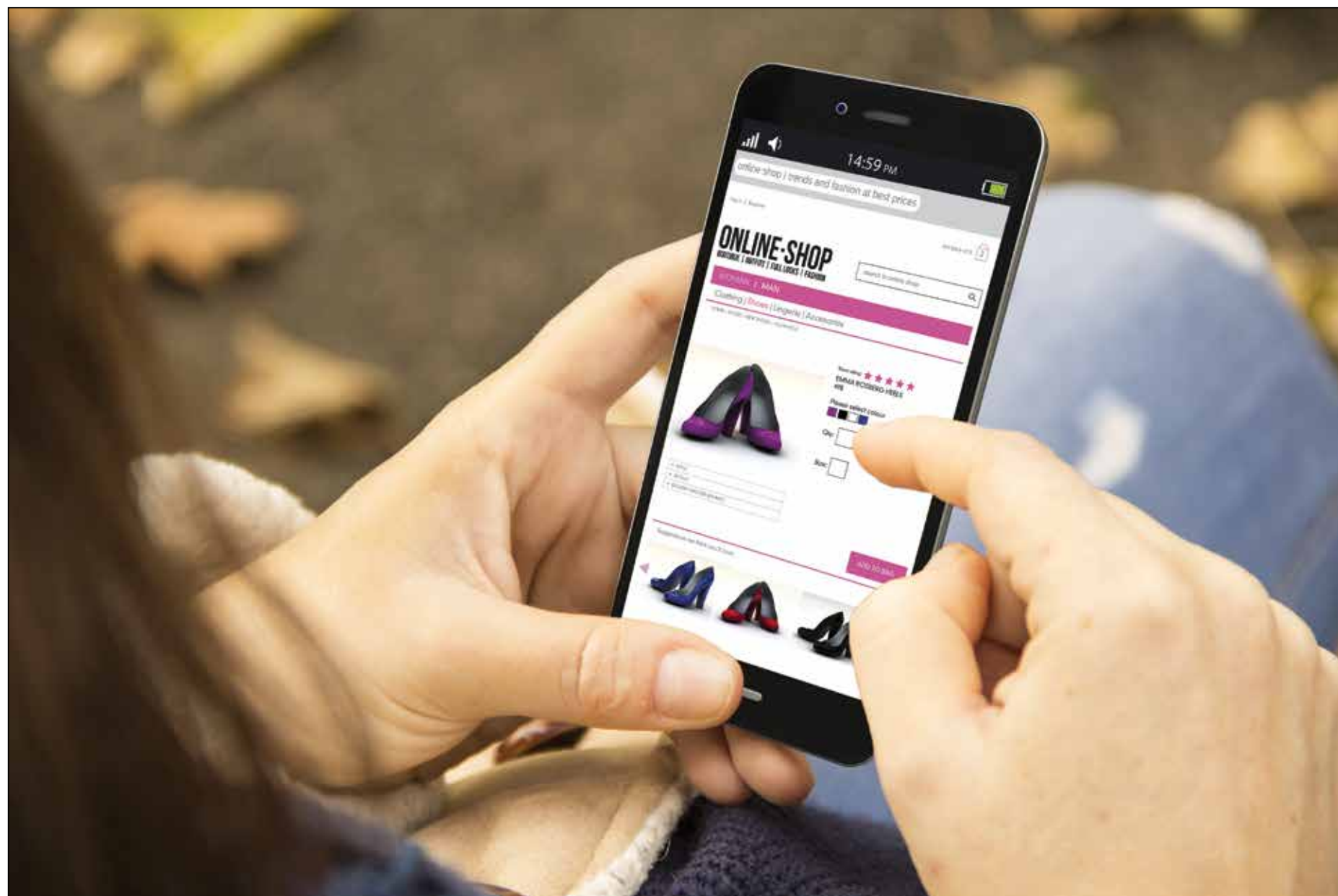
If you're intimidated by building your own website, don't be. It's easier than ever. Think about the time you spend every morning coming in to work, starting the coffee and chatting with your employees.

In that timeframe — say 20 minutes — you could build and launch your own website. There are many online platforms that make it easy and free to create your own online presence.

You don't need to be a coding genius to figure it out. Search for a “free website builder” and watch the options come to you. These platforms come with ready-made templates that you can fully customize with photos of your business and text that fits your business strategies.

WEBSITE TOOLS

Adding a blog to your website is a great way to build



© FOTOLIA

credibility with your audience. Use the space to give tips and thoughts on your industry, not sales pitches and coupons. Your readers will appreciate the free information and will remember your expertise when it comes time to make a purchase.

If you're not collecting money through e-commerce on your site, you're missing out on the chance to capitalize through online sales.

There are affordable e-commerce platforms that will basically build your online store for you — yet

another benefit of today's technology helping the small business owner.

Live chat immediately gives your website the feel of a bigger operation. Again, there are free and inexpensive services online that make the process of adding

live chat to your site a breeze.

You can designate yourself or an employee to be at the ready for incoming questions from customers or even set up boilerplate responses to frequently asked questions.

Holidays and Small Businesses

Small businesses offer great year-round options for gifts and home décor. This is especially true around holidays, and we're not just talking Christmas.

From locally produced furniture and decorations to unique homemade crafts, local shops are churning out amazing products that make great gifts for your friends and family members.

BIRTHDAYS

Do you have a car-crazy family member or friend? Are you looking to support local businesses when shopping for their birthday gifts this year? You are in luck. Local mechanic shops need all the local support they can get throughout the year so they are able to pay and retain top mechanics and service professionals. Shop around for deals on custom details or maintenance packages that will leave your special auto enthusiast smiling on his birthday.

ANNIVERSARIES

Do you have a local tourism department in your area? Consult with the office for your next trip out of town to celebrate your anniversary. No one knows your area like professionals within these organizations, and they will be able to send you off on an excursion to remember.

Check your local newspaper's website for coupons promoting local travel opportuni-



© FOTOLIA

ties. You may be able to find a steal of a deal on cabins, bed and breakfasts or resorts.

HALLOWEEN

Halloween celebrations have become staples of downtown areas in many American cities. They offer safe environments for trick-or-treating and give parents a great

opportunity to teach their children about supporting local business.

You also can find Halloween-themed stores that only open in October to meet all of your costume and party needs. Many of these businesses are run by your fellow community members looking to operate a successful seasonal company, so be sure to

support them this Halloween.

CHRISTMAS

The biggest push to shop local comes around Christmastime every year — on the last Saturday of November. Launched by American Express in 2010, Small Business Saturday has rapidly become part of the

national narrative on Christmas shopping.

Start checking in with your local shops in early November to see what kind of promotions they are offering to draw your business.

You can find unique gifts in your downtown shops and support local business the same time — a holiday shopping win-win.

Remodeling Projects

Planning a home remodeling project can be a stressful experience. Why exacerbate that tension by relying on out-of-area distributors for your materials?

Before your project gets started, be sure to include local companies in your search for building materials, design pieces or custom furniture.

Local shop owners are always looking to add more business and projects and can be just as talented and stocked as major manufacturers.

Instead of opting for the big box store for lumber, for example, you probably have a family-run operation in your neck of the woods that sells the same type of wood for comparable prices.

We've already discussed the financial impact that shopping locally can have on your community. In this case, it also can help you take more pride in your remodeling project knowing your lumber came from right down the road.

CARBON FOOTPRINT

Shopping local businesses can help you greatly reduce your remodel's carbon footprint. By choosing nearby companies for materials, you're cutting down on the energy required for delivery.

If sustainable flooring has to be shipped from China, is that really contributing to the "going green" movement? Check close to home first to



© FOTOLIA

help lessen your remodel's impact on the environment.

RAPID ORDER TURNAROUND

No more waiting weeks for far-away manufacturers to

ship your remodeling materials. Shopping locally means you can get your custom glass, doors, shower frames, mirrors or furniture in a quicker time frame.

Many local shops will cut the middleman out of the process to help expedite order

turnarounds, meaning you'll receive your orders days to weeks faster.

TRULY CUSTOM

Working one on one with a local design consultant means you can make something truly

all your own. You can be proud to show off your new remodeling features knowing that no one else in the world has something quite like it.

Small companies can offer this individualized attention to complement their craftsmanship and skill.

Family and Community Effort

The act of shopping local is not one to be enjoyed by a select few. In other words, the more the merrier.

Local business owners are ready to welcome you with open arms. You should do the same for them by bringing along your friends, family members and neighbors on your next local shopping trip.

LIKE FATHER, LIKE SON

It's never too early to pass on the values that drive you to shop local and support your neighbors. The children in your life are impressionable. Make a good impression by explaining the importance of shopping locally.

They may be future entrepreneurs, and it's never too early to plant that business acumen. Teach them the basics of starting a business, and introduce them to shop owners. Prompt them to ask questions about being a business owner and then keep discussions going even after you've left the store.



© FOTOLIA

GIVE BUSINESSES IDEAS

Do you have a business degree or some kind of training in marketing? Why not lend your expertise to a small business in need of some brand improvement.

Small business owners are

busy and can run out of time at the end of the day to launch an email marketing campaign or create clever social media content.

Helping small businesses with activities like this is not only a sign of solidarity from a veteran businessman or

woman, but also a great way to gain free, intern-like experience for college students.

Build your clips now by offering to handle all social media accounts for a local business owner who agrees to put you in charge. You'll be gaining valuable hands-on experience that

will look strong on a resume.

MAKE IT A CONTEST

This year, make shopping a contest with your closest friends. Start now by tallying up

how much money you spend in local businesses. You can even start a blog or spreadsheet to track spending.

At the end of the year, see who spent more locally. The winner gets treated to a \$20 gift card to her favorite small business.

Small Business Saturday

Going up against Black Friday and Cyber Monday is no easy task, but Small Business Saturday continues to hold its own as a national movement.

The effort is celebrated every year on the Saturday following Thanksgiving, meaning this year's edition is slated for Nov. 28.

American Express started Small Business Saturday in 2010 and rewards consumers who use their American Express cards on the holiday. In 2013, when someone spent \$10 or more at a small business, they were rewarded with \$10 of credit.

But is it working? Supporters and coordinators offer a resounding "Yes!" and point to the following numbers.

According to The American Small Business Coalition:

- There are 23 million small businesses in the United States, representing a 49 percent increase since 1982;
- Fifty-four percent of U.S. sales happen at small businesses;
- Small businesses have created 8 million jobs since 1990; and
- Franchised small businesses employ roughly 8 million people, and make up 40 percent of all American retail jobs.

2014 STATS

- Small Business Saturday has more than 3.4 million Facebook fans, growing by



100,000 since 2013.

- Sixty-six percent of small businesses plan to keep spending money on digital marketing. According to the same

study from the AT&T Small Business Technology Poll, sixty-six percent could not survive without wireless technology.

- Online shopping reached

an all-time high in 2014, underscoring the importance of offering e-commerce as a purchase option for customers.

- More than \$5.9 billion was

reportedly spent on Small Business Saturday 2014, giving the day a \$200 million year-over-year growth over the past two years.