

Small Business Technology

Business and Personal Computing

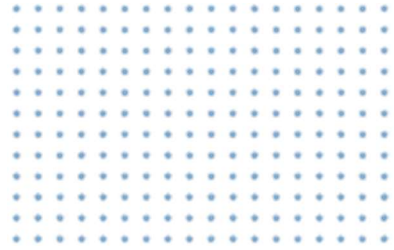
Savvy Smart Solutions, LLC / 12-1-2020



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Business and Personal Computing
Savvy Smart Solutions, LLC
A Delaware Corporation
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INTRODUCTION



Technology requirements and options for small businesses greatly depends upon the level of business administration and automation that is and can be done to grow and manage a business. Solutions are dependent upon the user's willingness to learn and enjoy the computing experience, understanding its benefits. Historically, traditional business owners have been reluctant to conduct business online and rely on paper methods to organize. They gained business through word-of-mouth referrals, rather than to take advantage of the capabilities Internet Solutions offer. It's not entirely impossible to do business without a computer but having one with the right software makes business far more productive. Today's technologies provide decision-making tools and insight not seen with manual record keeping processes. The Internet has revolutionized business management, enabling Small Businesses to utilize software systems that were once considered too complicated or expensive. With so many variations and options in the marketplace, it's tough to decide the best fit for the small and growing operation. What does a business need to function, what are the best systems to meet those needs, and how much does it cost?

Business Needs - Cost Effective Solutions

DEVICES



5 Categories of Critical Business Systems

[Computers, Peripherals, and the Internet – also known as Devices.](#) These are the necessary components that enable Business Management and Communication necessary for a business to operate efficiently and effectively. Record keeping is critical, not just for paying taxes, but for building, growing, and managing a business. Internet Systems widen the reach to customers and vendors, improving communications, project management, advertising, marketing, and provides immediate access to data systems to that reduce tasks at a lower cost.

[Phone and Voice Mail Systems.](#) Traditional phone systems are simple business lines with Voice Mail and other features. Voice Over Internet Protocol (VoIP) Systems now offer advanced Call Management using the Internet and enable Smart Phone devices to accept calls from multiple phone lines, both business and private. Video teleconferencing, meeting collaboration, and business integration are now regular requirements for small businesses.

[Business Management Software and Applications.](#) Banking, Finance, Expense Reporting, Invoicing, Receipts, Time Management, Project Estimates, and Tax Preparation are considered critical business applications. Calendaring, Scheduling, Email, and Collaboration Tools are also business essentials, just as Word Processing and Financial Management tools for creating spreadsheets to manage goals, plans, projects, finances, and budgets.

[Sales & Marketing Tools.](#) Marketing, Advertising, and Customer Communication Tools are necessary to not only find new business and gain repeat customers, but also to track advertising budgets and investments to ensure campaign effectiveness. It's critical to a businesses' reputation and relationship with its potential, new, and existing customers. Several systems are available to meet these needs.

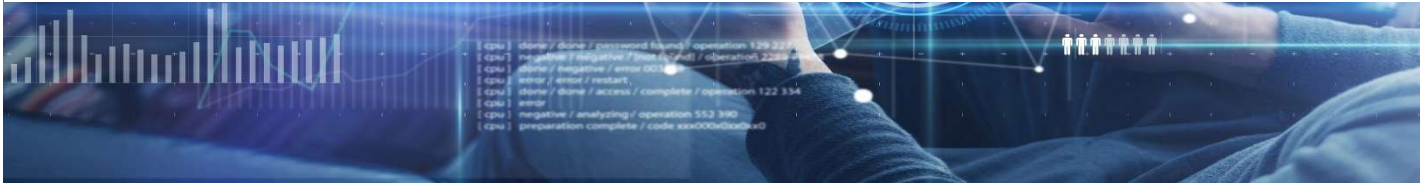
[Security Systems.](#) What was once limited to Physical Security Systems, such as alarms, surveillance cameras, and phone notifications has now expanded to Banking & Finance, Identity Theft Protection, Credit Monitoring, and Information Protection. This area spans across Network Security, Employee, Customer, and Personal Information Management, as well as Company Proprietary Information.

Benefits

Automation, Less Equipment, Efficient Record Keeping, Data Computations, Financial Management, and Innovation



BUSINESS SYSTEM REQUIREMENTS



AFFORDABLE, NECESSARY, WORTH THE INVESTMENT, LOW MAINTENANCE, INTUITIVE

INTERNET SERVICE

BROADBAND DSL, HIGH SPEED CABLE INTERNET, SATELLITE INTERNET, FIBER OPTICS

WIRELESS CAPABILITY – MOBILITY BEYOND THE DESKTOP

ABILITY TO ACCESS INFORMATION ON MULTIPLE DEVICES FROM ANYWHERE, ANYTIME

BUSINESS AND PERSONAL INFORMATION APPLICATIONS

BANKING SOLUTIONS, CUSTOMER MANAGEMENT, SERVICE REQUEST MANAGEMENT, ORDER PROCESSING, ACCOUNTING, EMAIL SYSTEMS

PHONE SERVICE WITH OPTIONS

DEDICATED BUSINESS LINE WITH VOICEMAIL, MULTI-LINE OPTION, CALL MANAGEMENT SOFTWARE

SALES & MARKETING MANAGEMENT

BUSINESS CARDS, MARKETING MATERIALS, LISTINGS, INTERNET SITE, CAMPAIGNS, REFERRALS

STRATEGIC PLANNING – MISSION, GOALS, AND OBJECTIVES

PROCESS STANDARDIZATION, PERFORMANCE MANAGEMENT, EFFICIENCY

BUSINESS AND PERSONAL COMPUTING

Devices and Peripherals

Desktops, Laptops, Tablets, Smartphones, Printers, Music Players, Speakers, Microphones, Cameras, File Storage Systems, Internet



Personal Computers (PCs) for Business

Every business needs a personal computer, whether it is a Desktop PC with Microsoft Windows, a Laptop, Android Notebook, Apple iPad, or an Apple MAC Book, access to software systems to manage budgets, invoices, create estimates, calculate profits, or save customer information – a computer is required. Access to the Internet is not required, but enables subscriptions to business software for Organization, Financial Management, Tax, Customer Relations, Marketing, and Advertising. The Internet now provides phone services and other advanced technologies, making communications and customer relations easier and better. There are many options with high tech terms, requiring up to date research to make good buying decisions. Tech buyers must define requirements, understanding features, basic vs premium packages, and create good investment strategies.

Business Internet Services and Online Applications makes Technology Management far more feasible, affordable, and simple for a Small and growing business. Companies no longer have to maintain complicated Network structures, but simply contract with providers to enable a reliable service connection. Information Management is the Business' Manager or Owners choice and responsibility. Luckily, many affordable and simple solutions are available.

The purpose is to outline business requirements and compare cost/service of technology needs, considerations, and options. With many new internet/wifi-enabled smart devices on the market today, there is much to consider before making quick purchase decisions or signing up for subscriptions and contracts. The best software subscriptions, service providers, cellular plans, document, and image sharing systems, gadgets, mailing, marketing and printing options can be costly and varied. The goal is not only to cut costs, but to ensure the best business quality service at the lowest price. It's not always the lowest advertised purchase price that makes the best most affordable solution. Technology is an investment – a business asset of value necessary to enjoy increasing profits, so the price tag on a device is not viewed as “the total cost of ownership.” The cost of technology and doing business in comparison to the profits and time savings it brings is how the investment is calculated. The total cost of ownership' is the purchase price of an asset plus the costs of operation, representing the complete cost through its entire lifecycle, when compared to the profit on a task or project level, the value of the technology and return on investment is more clear.

A small business owner needs phone services, a PC, internet, and a cellular device to manage business requests and fulfill needs of his/her customer. Without these things, the business cannot operate. The profits made from such services is not directly comparable on a 'month to month' basis to the cost of those services. The cost of services must exceed the profit either measured monthly, quarterly, semi-annually, or annually, depending upon the investment terms, as well as what form of payment is used. What might appear to be a large up-front cost is responsible for your profit(s), making a [Cost Benefit Technical Analysis](#) a critical business requirement.

SMART INVESTING

Knowing the right features and functions necessary to meet personal and business needs, avoid excess, unnecessary, and overpriced non-essentials.

Laptop & Notebook Comparison



LG Ultra PC 17" Laptop - Intel Core i5 - 16GB Memory - NVIDIA GeForce GTX 1650 - 512GB SSD - Dark Silver
\$1,499.99



HP AMD 3020e (1.2 GHz base clock(2h), up to 2.6 GHz max boost clock(2i), 4 MB L3 cache, 2 cores) + AMD Radeon™ Graphics
\$249.00



Lenovo - Chromebook Flex 3 11" MTK 2-in-1 11.6" Touch Screen - MediaTek MT8173C - 4GB Memory - 32GB eMMC Flash Memory - Platinum Grey -
\$169.00

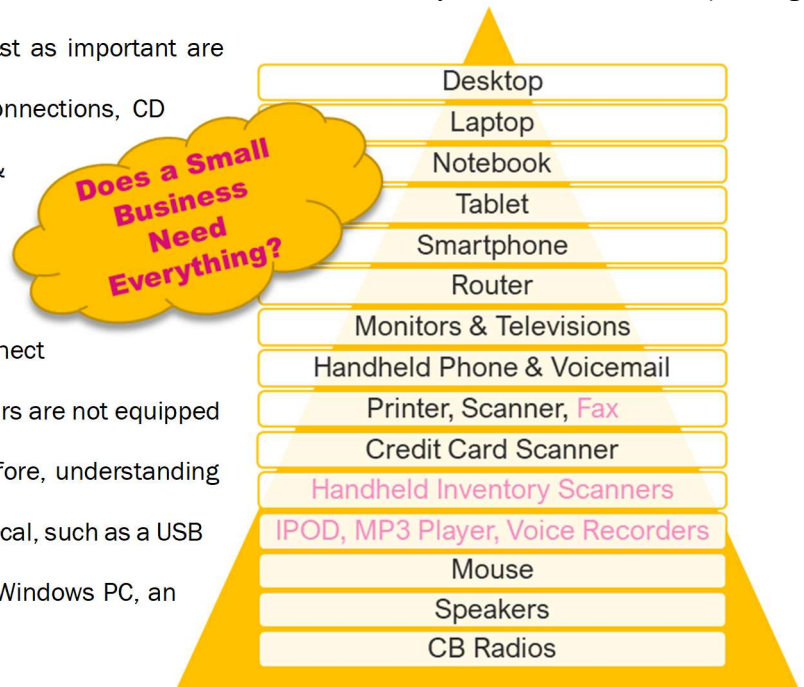
Above are three nice laptops with the same look and a slight size variation, but there is a major price difference. From their descriptions, it looks like memory and size of the display are responsible for the price variance. What is not clear to the buyer is 1) What are the necessities and benefits of larger PC Memory and Display size; and 2) What is the Operating System and how do those three things fit *my plans* for use. The processing speed of a PC was once considered most important, along with the size of its hard drive and memory. The data provided to the consumer from the reseller is limited and cannot be compared directly. The size of the monitor is obvious, but does an 11.6" screen vs. a 17" screen cost an additional \$900? Is an Android Notebook or Apple iPad as good as a Windows Laptop? Buying a small HP Notebook, an HDMI Cable, and a Smart TV costs less than an LG Ultra 17' Windows Laptop. Notebooks and Laptops do not require heavy maintenance, in fact, they can last years if data is managed correctly and efficiently.

Investment Tip: Take advantage of free online storage accounts from One Drive & Google

Return on Investment

A Windows 10 HP Notebook purchased for \$249.00 provided the necessary tools for a Business and Internet Marketing Consultant to generate over \$3,500 in profit after two weeks of purchase. Some of that profit went to the Consultant's customer, while the other portion was a service fee. What used to cost over \$2,500 for one person to compute and design solutions was reduced to \$249.00 and enabled two businesses to profit. This is the power of Technology.

When making a purchase, it's important to read the specifications of a device, but useless if you don't understand Operating System Compatibility, Storage, and Display options. Just as important are ports for other devices, such as a Mouse, Internet Connections, CD ROMs, DVDs, Wireless Internet, Cell Phone Chargers & File Sharing Devices, Microphones, and other peripherals, like TVs, HDMI Connections, Printers, Scanners, and Faxes. Some devices are not built to connect to both an Ethernet Cable Internet Service, Wifi, and others are not equipped to connect to certain printers and other devices. Therefore, understanding operating systems and connection types of devices is critical, such as a USB Port, an Ethernet Connection, a Wifi-Enabled System, a Windows PC, an Android, or MAC OS.



There are many other display and storage options available, making larger hard-drives and screens unnecessary, lowering the cost. Touchscreens and laser remote command tools are becoming more popular. These additions or options serve more than one purpose, making your investment more valuable than buying something built into a PC. The Smart TV as a Display Monitor is a perfect example – it serves two or more purposes (display and TV), reducing the importance of a Laptop's display size.

BUYING CONSIDERATIONS

- Mobility
- Compatibility with Software & Devices
- Wifi Enabled
- Peripherals (Types of Connectors)
- Display Type & Size
- Virus Protection & Security
- Learning & Training

- Account Management
- Operating System
- Storage Capacity & Plan
- Ethernet Internet Capable
- Software Subscriptions
- Warranties

Time is Money – Automation is Value

Needs Assessment



How will these devices be connected and where will they be used? Do they need to be mobile and connect to Cable Internet, as well as Wirelessly? Is it used to record CDs, watch DVDs, and will it connect to a Printer, a TV, a Smart Phone, and does it need specific Office Productivity software, such as Microsoft Office for writing and creating financial spreadsheets, or power point presentations? Does the device Smart Cast to a TV, is additional cabling required, is it being purchased to create graphics, listen to and read books, play video games, watch TV, call friends, co-workers, and family? What type of work does it need to do? Basic Word Processing, Video & Graphics Design, Internet and Software Development, or just Entertainment? Will it store important documents, photos, and is it used to communicate online with social media applications like Facebook, Twitter, Google, Instagram, Online Education, Financial Systems, and other critical business software applications? Does it need a Blue Tooth USB Connection, a place to connect headphones, and a telephone jack? Does it have an Email System? Can I connect my Stereo Speakers?

This PC should meet all my business needs – it must connect to my Printer, Scanner, and Fax, it must connect to the Internet using an Ethernet Cable and Wireless Connection, it needs to have at least 4 USB Connections to support Phone Charging, an External Microphone, a Wireless Printer connector, an External Keyboard, and a Mouse. It also needs an HDMI port to connect to my Smart TV for projection, must be able to run Adobe Photoshop for Graphics Design, and Microsoft Office. The Windows Operating System is necessary because I plan to purchase additional software to manage other things like programming databases. This makes storage and compatibility a top priority in selecting the right device.

Not every business user requires everything

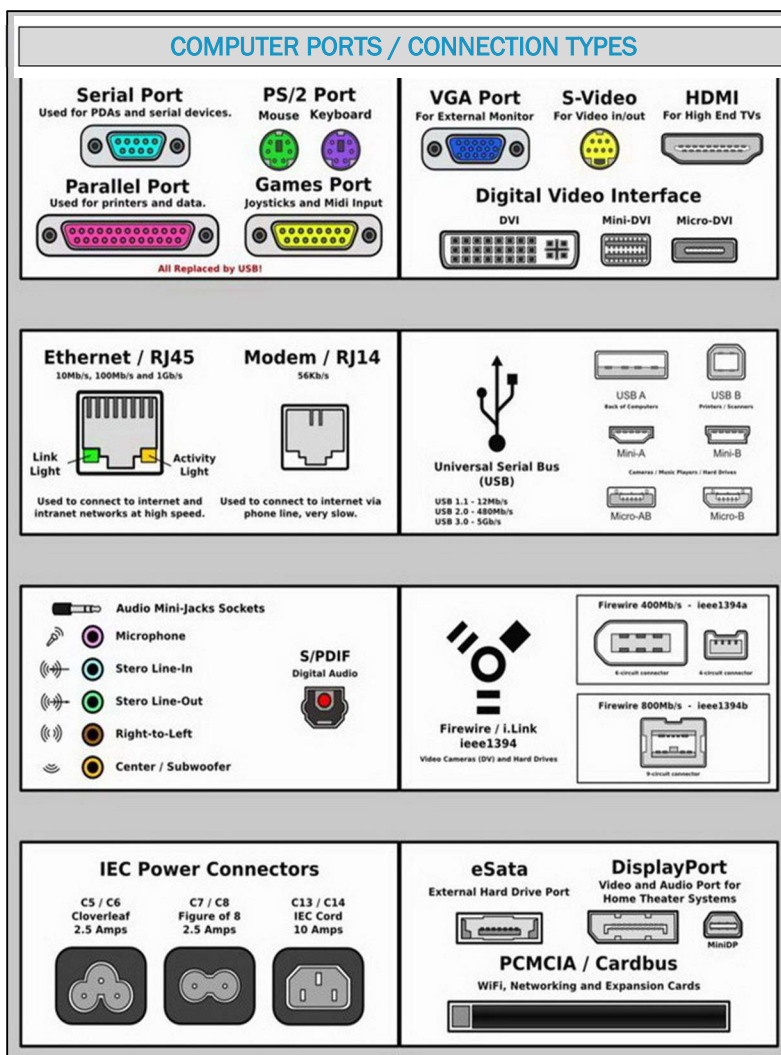
A small business only really needs a small PC with access to the Internet and a few ports to connect to other devices. It's best to identify all devices to ensure the Laptop or Desktop can connect to each other, such as a Wireless Printer, a Smartphone, or an old printer or mouse with a Serial Port. Thanks to the availability of software services on the Internet, a Notebook for \$149.00 will meet the needs of a small business operation. Microsoft Office and the Google Suite offer Online Word Processing, File Storage, and Sharing, some free, with others at an affordable price. This makes the Storage Capacity in a PC or Laptop not as important.

Laptop + Smart TV + Router + Ethernet + Internet Service + Applications + Speakers + Mouse + Printer +
Smartphone Cellular Plan

Inventory Existing Devices & Software

When buying new Technology, one of the most important things to consider is compatibility with other, newer & older devices and software. With Operating Systems Upgrades and advancements in Connection Types such as Blue Tooth, Wifi, Screen Casting, File Storage and Sharing, Internet and Smart Phone Applications, knowing how everything works together, as well as recognizing capability overlap is important to include in Device and Software Use Strategies.

1. Review device ports and connector types
2. Document Operating Systems and ensure they stay up to date
3. Understand Software and Hardware Compatibility – Multi Device Accessibility
4. Create a Device, Information Management, Backup, and Security Plan



Universal Serial Bus (USB) Connections are becoming more popular due to ease of installation with Plug and Play ability, its compact size, and multi-functionality.

High Definition Multi-media Interface (HDMI) offers improved Display; its current competitor is Screen Cast Mirroring for multi-screen sharing which replaces projectors.

Accessing Applications and the Internet using Smartphone and Screen Cast Mirroring Technology provides lower cost entertainment and business management options. Smartphones are proving to serve a wide range of services, including Internet Service and business productivity – doing far more than just Voice Talk, Texts, Directions, and Scheduling.

Android and MAC iOS' have gained popularity because of Operating System device compatibility, Cloud Storage, the App Stores and access to Gaming and Mobile Business Applications.

Operating Systems

Desktops, Laptops, Notebooks, Tablets





































Windows, Apple MAC iOS, Android iOS, Penguin Linux, Gaming Systems

If you already have a monitor or a Smart TV or TV with an HDMI Port, a laptop can be connected to your TV for a larger display – making the size of a Laptop monitor less important. Wireless Screen Casting from Smart Phone devices are also available. Customers are most concerned with accessing information on multiple devices, so an Organizational Strategy must be designed to designate specific software, storage locations, and sharing policies. Many laptops, tablets, and notebooks have microphones and video equipment built into the Operating System and wireless options, such as Bluetooth are becoming more popular. Knowing extra peripherals, such as a Video Recorder (web camera), Microphone, Mouse, and Keyboard can be purchased and added on separately, might cost more than a built-in option, but meet other requirements for Mobility such as a USB Wireless Mouse, Printer, and Headsets for hands-free communications. Quality varies, but standards are improving – a web camera does not take nearly as high-quality photo's as a Smart Phone and Image Storage, Organization, and Sharing among devices are improving. Where and how do you plan to store and share your digital media, such as Audio, Video, Documents, and Photography?

Business Software

The most important decision factor in choosing the right Business Software are the plans for its use. Deciding between Desktop and Laptop Software which is installed on a local hard-drive or to purchase a software subscription and use it via the Internet. There are advantages and limitations to both. If installed on a PC or Laptop, then Operating System software compatibility is critical, as well as the amount of storage space on the hard drive. Local device software installations limit use on multiple devices. If you purchase and install an older copy of Microsoft Office or Financial Management Applications on a PC, you cannot use it your Tablet or Smart Phone. It is a one copy per device per person design replaced by multi device user subscriptions.

Companies offer affordable prices per user, enabling online information processing and management. Functionality varies between desktop and online versions but can be accessed typically on any device. Cloud Systems, Subscription Based Online Solutions, provide better file management and relieves the business user of the burden of software maintenance.

Microsoft 365 Business Basic	Microsoft 365 Business Standard	Microsoft 365 Business Premium	Microsoft 365 Apps <small>Only includes apps</small>
\$5.00 user/month (annual commitment)	\$12.50 user/month (annual commitment)	\$20.00 user/month (annual commitment)	\$8.25 user/month (annual commitment)
Buy now	Buy now	Buy now	Buy now
Try free for 1 month > ⁴	Try free for 1 month > ⁴	Try free for 1 month > ⁴	
Best for businesses that need easy remote solutions, with Microsoft Teams, secure cloud storage, and Office Online (desktop versions not included).	Best for businesses that need full remote work and collaboration tools including Microsoft Teams, secure cloud storage, business email, and premium Office applications across devices.	Best for businesses that require secure, remote work solutions with everything included in Business Standard, plus advanced cyberthreat protection and device management.	Best for businesses that need Office apps across devices and cloud file storage. Business email and Microsoft Teams not included.
Premium Office apps included Web and mobile versions of Word, Excel, and PowerPoint included. ³	Premium Office apps included	Premium Office apps included	Premium Office apps included
 Outlook  Word  Excel  PowerPoint  Publisher (PC only)  Access (PC only)	 Outlook  Word  Excel  PowerPoint  Publisher (PC only)  Access (PC only)	 Outlook  Word  Excel  PowerPoint  Publisher (PC only)  Access (PC only)	 Outlook  Word  Excel  PowerPoint  Publisher (PC only)  Access (PC only)
Secure cloud services included	Secure cloud services included	Secure cloud services included	Secure cloud services included
 Teams  Exchange  OneDrive	 Teams  Exchange  OneDrive	 Teams  Exchange  OneDrive	 OneDrive

Microsoft Office products, or Microsoft 365 can be installed on a local machine and used on the Internet. The Google Suite is different; there is no software installation necessary and runs from compatible Internet Browsers.

Google vs. Microsoft Productivity Tool Pricing	
G Suite	Office 365
Plan	Monthly Pricing
Basic	\$6 per user
Business	\$12 per user
Enterprise	\$25 per user

Plan	Monthly Pricing
Business Essentials	\$5 per user
Business	\$8.25 per user
Business Premium	\$12.50 per user
ProPlus	\$12 per user
Enterprise E1	\$8 per user
Enterprise E3	\$20 per user
Enterprise E5	\$35 per user
Office 365 F1	\$4/per user

Office Productivity

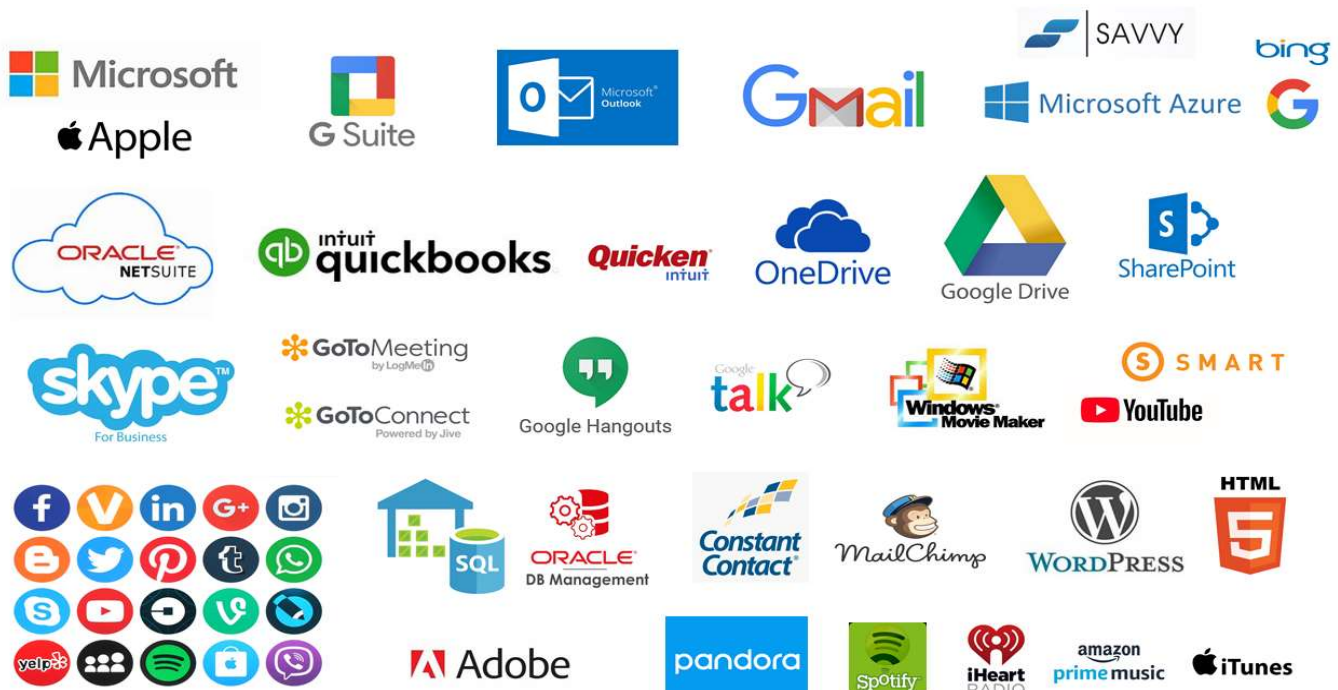
Word Processing, Spreadsheets, Presentations, Accounting, Tax, Human Resources, Calendaring, Email. The two major software providers are Microsoft 365 and Google Suite. Business Accounting Software is an essential business application but the same can be accomplished using the Google Suite or Microsoft

365 templates. The top providers for Business Accounting Software are Oracle Net Suite, Intuit QuickBooks, and Quicken. What used to cost businesses approximately \$250 per user license in Microsoft Office software costs, has expanded to offer affordable monthly subscription fees for Microsoft 365 Applications on the Internet.

Electronic Business Supply Savings

Office Supply	Product Cost	Electronic Cost
File Folders	10.99 – 25.00	Included in Operating & Storage Systems
Sticky Notes	10.99 – 15.99	Included in Operating Systems
Business Planner/Calendar	12.00 - 20.00	Included in Operating Systems
Address Book	10.00 – 20.00	Included in Operating Systems
Receipt Book	6.00 – 12.00	Office Productivity Templates, Accounting Software
Telephone Message Pads	9.00 – 12.00	Text, Voicemail, Email, Journal
Envelopes & Postage	10.00 – 150.00	Included in Email System
Return & Shipping Address Labels	7.00	Templates to Print + \$20.00 for Special Paper
Business Cards	10.00 – 20.00	Templates to Print + \$20.00 for Special Paper
Business Flyers, Brochures, Forms	Design & Print Cost	Office Productivity Templates
Printed Checks from Bank	20.00 and up	Free Online Transactions
Alarm Clock	20.00 and up	Included in Operating System & Smartphones
Calculator	20.00 - 250.00	Included in Operating Systems & Online

Save over \$350 on Equipment & Supply Costs using built in PC and Internet tools



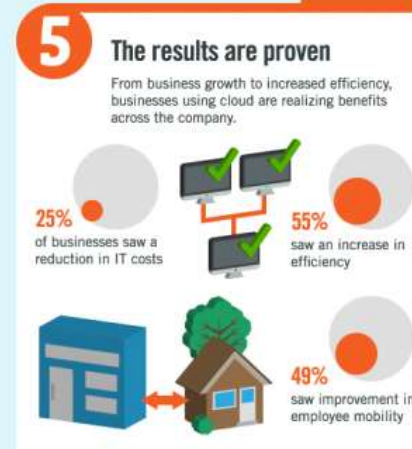
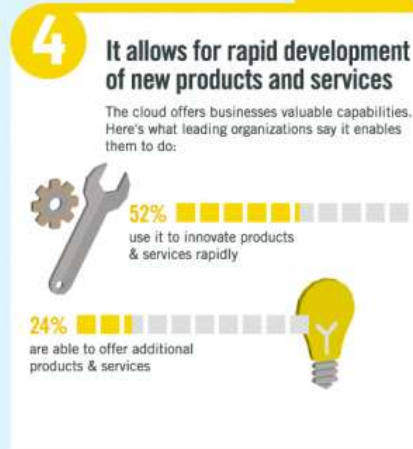
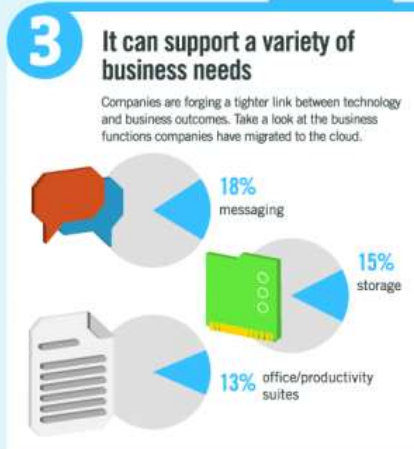
The Internet and Computer eliminates equipment

CD Players, Phones, Stereos, Speakers, VCRs, Cameras, DVD Players, Audio Recorders, Remote Controls, Filing Cabinets. A single PC with an Internet Connection enables free Streaming Online Media, Clocks, Digital Media Storage and Preservation, Sharing across the miles, Remote Management, and Free or Low-Cost Business Management Tools.

Cloud Computing – Online Subscription Based Software Services

5 Reasons Businesses Use the Cloud

Every year, more and more businesses are adopting cloud. While traditionally thought of as an IT decision, cloud is increasingly being considered a business decision to enable company functions. Take a look at five reasons why more businesses are adding the cloud to their technology arsenals.



Sources: CDW, IBM Center for Applied Insights

IBM

PC + Internet + Email + Business Productivity Applications + Marketing

Management Tip: Maintain Digital Files in Online Storage, with backups in a separate place

INTERNET SERVICES & EQUIPMENT

Providers – ISPs



Online Account
Management
Automatic Bill Pay
Discounts
Email Addresses
Streaming Media

Service Plan Considerations

- Service Level Agreements – Uptime, Downtime, Equipment Support
- Availability, Reliability, Price Comparisons, Other Optional Services
- Equipment Leasing Costs & Contract Terms
- Pricing for Number of Users, Guaranteed Speeds

Requirements

Modems, Routers, Wireless USBs, Ethernet Cables, Coaxial Internet & TV Cable

All Internet Service Providers (ISPs) offer Installation Services or provide Self Install Instructions, along with rental options on equipment. It is important to design a good configuration for your home office considering the number of devices that require a connection and how they connect: wireless and/or wired options. Some ISPs offer their customers an option to rent a modem and router in a single device.

Renting a Modem/Router from an ISP might be cost effective in the beginning, but better to invest in your own. Before purchasing, make sure you understand the difference in Wireless & Wired Connections and have a solid plan for where those devices are located to ensure the right amount of cable. Some homes and office buildings might require Wifi Range extension, but you should first check with your ISP or Technical Service Representative to make sure you have everything configured correctly and the right type of Subscription set up for multiple users and/or devices.

Investment Tip:

Do your own installation and buy equipment to save \$200+ annually

INTERNET PHONE SERVICE

Voice over Internet Protocol (VoIP), also called IP telephony, is a new technology for the delivery of voice communications and multimedia sessions over Internet Protocol (IP) networks, such as the Internet.

Service Plan Considerations

- Price per phone line
- Voicemail, Text, HD Video Teleconferencing
- Device Use Plan (Laptop, Smartphone, Tablet)
- Software features (Call Ques, ID, Routing)






Requirements

High Speed Internet Connection or Cellular Smart Phone Service

VoIP Phones are subscription-based phone software applications that use High-Speed Internet Service or a Cellular Data Plan. Many users subscribe to both High-Speed Internet and Cellular Data to ensure mobility. Cellular Service Providers offer special data rate plans and Wifi access that enables Internet and Video Calling. As more Internet Service Providers setup local and regional Hot Spot Wifi Connectivity, the reliance on Cellular systems decreases, lowering Communication costs. ISPs have not entirely reached acceptable levels of guaranteed Wifi Hot Spot coverage, but when they do, customers will only need to pay for Internet Service if they use VoIP. This is only a concern for customers who need phone service while out of range of their business Wifi or ISP Wifi connection.

A VoIP Service Plan eliminates the need for a separate business phone account because it uses the Internet. While multiple Applications are available, such as Facebook Video Calling, Phone, and Chat, as well as three Video Calling Applications below and your local ISP, Contact Management and centralization is important in business.

	 Google Meet	 GoToConnect Powered by Jive
Microsoft 365 Business	Free PC to PC Calling	Prices start at \$19.95/mo
Investment Tip: Eliminate Cellular Mobile Service and Transition to VoIP w/Wifi Hot Spots		

ENTERTAINMENT SYSTEMS

Entertainment possibilities are nearly endless with High Speed Internet and a few good software subscriptions like Spotify, Pandora, iHeartRadio, YouTube, and Network TV Apps like CBS, ABC, ESPN, and CNN. Smart TVs connected to the Internet have so much to offer Businesses as Projector Screens, In-Store/In-Office Advertising, and are great for Home Based Businesses, Sports Bars, News Agencies, and Video Teleconferencing.

Stream Music in the Lobby, on your Headset, and while customers are on hold. Watch Network Television, Record and Air YouTube Video Advertisements at the office & Stream Presentations with SmartTV Internet Devices.

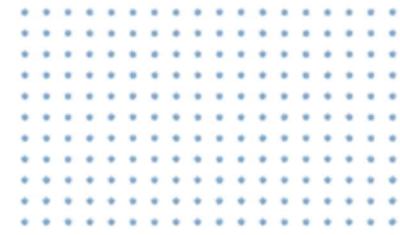
Improve the Office Environment and Customer Experience with Multi-Media

Wireless Sound Systems range from basic PC Speakers to High Quality Sound Bars, Sub-Woofers, and surround sound with Remote Management and Media Player Software makes digital media shareable, streaming on multiple devices, and preserves quality for far longer than Consumer Electronics.

ACCOUNT MANAGEMENT

Account Management is one of the most important parts of Business Technology and Personal Computing. Security of Account Information, Banking, and other Business Data needs to be easily accessible and protected. While software service companies allow purchasing goods and services online with reoccurring payment options, it's important to maintain details, warranties, serial numbers, access codes, and contact information in a safe place. A small business using Cloud Technologies has at least 10 or more accounts to manage. The information is necessary for support, helpdesk, add on features, payment, cancellation, and business accounting purposes. Details should be saved in writing on paper in a secure location, as well as in your Accounting Software. Be sure to take extra security measures when storing valuable financial and access information in one location.

COST ESTIMATE WORKSHEET



Technology	Number of Devices or Accounts	Month/Year Purchased	One Time Cost	Monthly Cost	Warranty Support Service	Provider/Brand
Desktop PC						
Monitors						
Smart Television						
Printer, Ink, Paper						
Laptops						
Tablets						
Mice, Keyboards, Pointers						
Smartphones						
USB Connectors/Drives						
Cables (HDMI, Ethernet)						
Headphones/Earbuds						
Internet Service						
Music and Video Services						
Office 365						
Google Suite						
File Storage Services						
Accounting & Payroll						
Anti-Virus						
VoIP Service						
Handheld VoIP Phones						
Headsets						
Microphones						
Internet Cameras						
Phone Number (800) or Other						
Total Technical Asset Costs						

SMALL BUSINESS RESOURCES

Buying and Managing Assets and Equipment by the Small Business Administration

<https://www.sba.gov/business-guide/manage-your-business/buy-assets-equipment>

Small Business Administration Learning Center

<https://learn.sba.gov/learning-center-manage>

California Small Business Development Office – Capital Region

Advisors, Training & Workshops, Funding. <https://www.capitalregionsbdc.com/>

SBA Business Guide – Launch, Manage, Grow

<https://www.sba.gov/business-guide>

Business Law Resources for Establishing, Closing, Merging, Selling, and Transferring Assets; Financial Management, Tax, Bankruptcy, and Valuation Services

Asset Acquisition, Use, and Protections

Sheri L Wilson, Business Consultant, Savvy Smart Solutions, LLC, ceo@savvysmartsolutions.com

Recycle & Reselling Technology, Data, and Accounts – Securing Personal and Business Data on your devices, online, and reassigning security and access controls to protect yourself, employees, family, and customers in event of Theft, Fraud, Accident, Fire, Injury, Death

Technology and Innovation Blog – Savvy Smart Solutions

<http://www.savvysmartsolutions.com>