Creating a Business Portfolio for the FCCLA Entrepreneurship Competitive Event

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Introduction

Family, Career and Community Leaders of America (FCCLA) is a nonprofit national career and technical student organization for young men and women in Family and Consumer Sciences education in public and private school through grade 12. Everyone is part of a family, and FCCLA is the only national Career and Technical Student Organization with the family as its central focus. Since 1945, FCCLA members have been making a difference in their families, careers, and communities by addressing important personal, work, and societal issues through Family and Consumer Sciences education.

Today over 205,000 members in nearly 6,500 chapters are active in a network of associations in 50 states, including the Virgin Islands and Puerto Rico. Chapter projects focus on a variety of youth concerns, including teen pregnancy, parenting, family relationships, substance abuse, peer pressure, environment, nutrition and fitness, teen violence, and career exploration. Involvement in FCCLA offers members the opportunity to expand their leadership potential and develop skills for life – planning, goal setting, problem solving, decision making, and interpersonal communication – necessary in the home and workplace.

Mission

The FCCLA mission is to promote personal growth and leadership development through Family and Consumer Sciences education. By focusing on the multiple roles of family member, wage earner and community leader, members develop skills for life through: character development, creative and critical thinking, interpersonal communication, practical knowledge, and career preparation.

Purposes

FCCLA has eight purposes by which the organization operates from:

1. To provide opportunities for personal development and preparation for adult life
2. To strengthen the function of the family as a basic unit of society
3. To encourage democracy through cooperative action in the home and community
4. To encourage individual and group involvement in helping achieve global cooperation and harmony
5. To promote greater understanding between youth and adults
6. To provide opportunities for making decisions and for assuming responsibilities
7. To prepare for the multiple roles of men and women in today’s society
8. To promote Family and Consumer Sciences and related occupations
Chapter One:
Rules and Regulations
**Description**

The Entrepreneurship Competitive Event is an individual or team event that recognizes participants who develop a plan for a small business using family and consumer sciences skills and sounds business practices. Franchises are prohibited. The business must relate to an area of family and consumer sciences education or related occupations. Participants must prepare a portfolio containing a **written business plan** and an **oral presentation** describing the business and the plan for implementing it.

**Event Categories**

The following are the different categories for this event:

- **Junior**: participants up to grade 9
- **Senior**: participants in grades 10–12
- **Occupationally Specific**: participants in grades 10–12

**Note**: To participate in the junior event category, all participants must be in grades 9 or below; having at least one participant in grades 10–12 will automatically place the team in the senior category.

**Eligibility**

To be eligible to participate in the Entrepreneurship Competitive Event, teams must follow these guidelines:

- Team must have at least one participant
- Team must have no more than three participants
- Participants must be state and nationally affiliated FCCLA members with their dues paid
- Projects entered in this event are prohibited to be entered in any other category of any Competitive or Proficiency Event. The project will be disqualified if this occurs. However, it can be a part of the Chapter Showcase Event
- At least one team member must attend the Entrepreneurship Competitive Event Orientation at the regional and state leadership meetings in order to officially enter into the competition. Additionally, each participant must be registered for the regional or state conference
- Project must be planned and prepared by **the participant(s) only**. Supporting resources are acceptable only if participants are coordinating their use with their presentation **and** are cited appropriately in their portfolio
Procedures and Time Requirements

The procedures and time requirements for the Entrepreneurship Competitive Event are provided on the following page.

- Each team will submit two portfolios to the Entrepreneurship Event Chairperson at the event registration with at least one portfolio in the official FCCLA binder obtained from the National FCCLA store (refer to Figure 1.1 Official FCCLA Binder of the Appendix)
- Event chairperson and judges will have ten minutes to preview the portfolios before the presentation begins
- Participants will have five minutes to set up for their presentation; assistance from non-team members is prohibited and points will be deducted if this occurs
- Oral presentation must be no more than 20 minutes in length. A one minute warning will be given at 19 minutes. The time-keeper will stop the presentation at exactly 20 minutes. There is no minimum length for the presentation
- Audio and audiovisual recordings are limited to one minute playing time collectively during the presentation. The time-keeper will time all recordings. Points will be deducted if recordings go over one minute playing time. PowerPoint presentations without sound can be used during the entire presentation
- After the presentation, judges will have up to five minutes to interview participants
- Judges will use the rubrics provided to score and write all comments for the participants (refer to Figure 1.2 Judge’s Rubric of the Appendix)
- Total time given to this event is 30 minutes per team

General Information

Provided below is general information regarding what is provided for the teams and what is allowed and prohibited.

- A table is provided for the participants. If a table is unwanted, participants can move it to the side of the room
- Participants must bring all other necessary supplies and equipment needed for their presentation
- Wall space is withheld from the participants unless it is used for a projection from a projector
- Electrical outlets must be requested in writing on the event entry form
- Participants must bring their own extension cords and power strips
• Distribution of product samples or other materials is strictly prohibited.

• Disqualification will occur if:
  a) At least one team member fails to check in at the Entrepreneurship Competitive Event Registration,
  b) Participants fail to present during their given time, or
  c) Chapter entry is unavailable.

• Audio, costumes/uniforms, easel(s), props/pointers, skits, visual equipment, and visual aids are all allowed during the presentation.

• Use of the file folder is prohibited during the presentation.

Specifications

There are specific guidelines participants must follow when creating their portfolio and when giving their oral presentation. These guidelines are listed below.

Portfolio

The portfolio will present items that were researched and developed into a written business plan for establishing a small business. The portfolio is a collection of the materials used to document and illustrate the work of the project. One copy of the portfolio must be in the official FCCLA binder obtained from the National FCCLA store (refer to Figure 1.1 Official FCCLA Binder of the Appendix). The second portfolio can be in a normal binder. Participants must give both portfolios to the event chairperson at the Entrepreneurship Event Registration.

Binder Specifications

What participants can include in their portfolios is limited and the judges will deduct points if the portfolios break the rules. The guidelines for creating the binder are as follows:

• The portfolio must contain no more than 63 pages.
• The portfolio must include the following:
  a) One project identification page
  b) One table of contents page
  c) One FCCLA Planning Process summary page
  d) Zero to ten divider pages
  e) Divider pages can have tabs and can contain a title, a section name, graphic elements, thematic decorations, and/or page numbers; any other content is strictly prohibited
  f) No more than 50 content pages including the documents discussed in this manual.
g) All pages must be one sided only. Judges will deduct points if the pages are two sided.
h) All pages except divider pages must be the standard paper size (8.5” x 11”)

- All materials, including the divider pages and tabs, must fit within the dimensions of the binder (refer to Figure 1.1 Official FCCLA Binder of the Appendix). Judges will deduct points if any pages overflow.
- The cover can have decorations and/or information on it.

**Oral Presentation**

The oral presentation can be up to 20 minutes in length and is delivered to the judges. The presentation must be professional in nature and summarize the business plan. A recording of the presentation is prohibited. If audio or audiovisual recordings are used, they are limited to one minute playing time collectively. Participants should use visual aids during the presentation. Participants can use their portfolio as a visual aid if they want to.

**Note:** Tips and advice on how to give a professional oral presentation are not included in this manual! For advice on how to give a professional oral presentation, participants need to consult their advisor.
What is a Project Identification Page?

The project identification page is the first page the judges will see when they open up your team’s portfolio. In a way, this page is your team’s first impression on the judges; therefore, it is important that you do this page correctly. In FCCLA, the project identification page lets the Competitive event chairpersons and the event judges know: which team is currently competing, what the participants’ names are, what the name of the participants’ chapter is, what the name of the participants’ school is, which city and state the participants are from, which FCCLA region the participants are from, and what the title of the participants’ project is. Any other information, graphics, or decorations are prohibited from being on the project identification page.

What Type of Paper Should You Use?

The rules state that the project identification page must be on one standard sized (8.5” x 11”) piece of plain paper. But what do the judges consider plain paper? From past experiences, “plain paper” can refer to white, ivory, off-white, or any other type of professional looking paper where there are no visible graphics. However, the color of the paper you decide to use should be around the general area of white or parchment (cream); dark colors are strictly forbidden.

Note: Once you choose the color of paper you want to use, you will use the same color for every page in your portfolio. You will never change your paper!

How Should You Arrange Your Information?

The arrangement of this information should be appealing to the judges. Your portfolio could easily lose some points if the information is in the incorrect order. The information required for the project identification page needs to be in this order:

1. Participants’ names
2. School chapter name
3. School name
4. City and state of school
5. FCCLA region your school is in
6. Title of your project

Each of these pieces of information should be on a separate line, double spaced, and in a serif font style. Refer to Figure 2.1 Sample Project Identification Page of the Appendix for an example of a project identification page.
Chapter Three: Table of Contents
What is a Table of Contents?
A table of contents tells the judges what is in your portfolio and shows them where to find the different sections of your portfolio. A well designed table of contents lists all headings and subheadings in your project.

How Should You Design Your Table of Contents?
When the judges are evaluating your portfolio, they will judge the table of contents page based on how organized, detailed, and informative it is. Your table of contents page is worth five points of your overall grade and must fit on one page; therefore, you should make sure your table of contents page can earn you those points easily.

Structure
When making your table of contents, you should include only the pages that make up the portfolio’s 50 content pages (pages that are excluded are the project identification page, the table of contents page, and the planning process summary page). Also, you need to use a two or three tier construction with the first levels being the chapter names, the second levels being the names of the headings in that chapter, and the third levels being the names of the subheadings for the headings (the third tier is optional to conserve space on the page).

Since your table of contents must fit on one page, you will most likely need to have two columns of information. Refer to Figure 3.1 Sample Two Column Table of Contents of the Appendix for an example of a table of contents used for this event.

Design
Below are some tips you can use when creating your table of contents:

- Use the exact working that appears in the headings and subheadings in the body of your portfolio
- Show the heading levels by varying the style and indenting if possible
- Use guide dots (....) – sometimes called dot leaders – to connect the headings and the page numbers
- Align all numbers on the right-hand digits
Chapter Four: FCCLA Planning Process Summary Page
What is the FCCLA Planning Process?

The FCCLA Planning Process is a decision-making tool that supports the organization’s overall philosophy about youth-centered leadership and personal growth. It can be used to determine group action in a chapter or class or to plan individual projects. Refer to Figures 4.1 FCCLA Planning Process and 4.2 Sample Planning Process Summary Page of the Appendix for an example of the Planning Process and a Planning Process summary page.

How Should You Make Your Planning Process Summary Page?

When making your FCCLA Planning Process summary page, you will need to include a brief description about each of the five areas of the Planning Process:

- Identify Concerns
- Set a Goal
- Form a Plan
- Act
- Follow Up

**Identify Concerns**

When you decided on what business you wanted to open, you identified your concerns. On the Planning Process summary page under identify concerns, you will need to describe why you chose to open your business.

**Set a Goal**

Under set a goal, you will need to describe to the judges what goals you hope to reach by opening your business. You should include any and all benefits to your community that your business may offer.

**Form a Plan**

When writing this section, you will need to answer Who? What? When? Where? and How? You may also want to include how much it will cost and what resources you used to open your business.

**Act**

In this section, you will need to describe how you began to create your portfolio. You will include any research or job shadowing you did to familiarize yourself with the type of business you were creating.
**Follow Up**

When writing your follow up section, you will need to describe what you learned from creating your portfolio and any other positive comments you may want to add after creating your business.
Chapter Five: Business Description
What is the Business Description?

The business description is the first chapter of your portfolio. In this chapter, you will describe to the judges what your business is about. When making this chapter, you need to be as thorough as possible to give the judges everything they need to evaluate your project. In this chapter, you will discuss:

- The business’ philosophy statement,
- The services the business will provide,
- The hours of operation,
- The business feasibility study, and
- The demographics served

All of these points will be discussed later in the chapter.

How Should You make the Business Description?

The business description is the first part of your portfolio that will count towards the 50 page limit. Therefore, you need to explain all of the points completely while also watching the amount of pages that you use; a good page limit for the business description is two to three pages. The content on the first page should include:

- The business name,
- The philosophy statement,
- The services provided,
- The hours of operation, and
- The business feasibility study.

The above content may spill over onto the next page, but you need to try and limit it to the one page. The demographics that your business will serve should be on a page by itself. Depending on where your business is located, the content may take up two pages.

The Business Name

The name of your business should appear in top, left corner of the first page. The name of your business should catch the judge’s attention when they read it and needs to be creative. If you want, you can also explain to the judges why you chose this name and what message you want it to send to prospective clients. The business name needs to follow these guidelines:

- 14–16 pt font size
- San-serif font (i.e. Arial, Tahoma, Verdana, etc.)
- Follows the color scheme of the portfolio
**The Philosophy Statement**

The philosophy statement of your business describes why the business was created. Additionally, it should include what the business has to offer and what the goal is for the business. This is the chance for your business to stand out to the judges. Below is an example of an exceptional philosophy statement:

“COMPOSURE Magazine believes in creating the standard for a NEW teen image. Too many teens these days focus solely on what other think which leads to insecurities about themselves. They often turn to negative alternatives, such as eating disorders, plastic surgery...because they cannot convert to the ideal image portrayed...We, at COMPOSURE Magazine, intend to promote high self-esteem, and good morals...to teenagers using typical teen interest...We intend to make boring teen topics...much more interesting and appealing”


**The Services Provided**

When writing this section, you will focus on three main points:

- What type of services you will provide,
- How far will these services reach, and
- How will the services be delivered

This section is usually no more than a couple of sentences, and should take up little space on your page.

**The Hours of Operation**

Your business’ hours of operation are simply when your business will be open to the public. When making this section, make sure your hours are appropriate for the type of business you are presenting. Additionally, you may want to base your hours on what type of image you want your business to have. Be sure to include your business’ hours on weekends and various holidays.

**The Business Feasibility Study**

A business feasibility study is a way to decide if your business is a good idea and if it will be successful. The best way to decide this is by sending out a community wide survey to evaluate the population’s interest in your business. This survey should include questions that are relevant to the success of your business.

After you have received the results from your survey, you need to evaluate the data collected and write a brief summary of what the data collected means to your business (i.e. will it be supported, who will support it, etc.). You will also need to write a brief description about the local economy over the past few years. Additionally, you need to include the survey questions and average response for each question in your business feasibility study.
The Demographics Served

The demographics that your business will serve are the types of people that will be coming to your business. This section requires research, either from the Internet or your county courthouse, to be effective. When getting this research, you will need to gather information on all the people your business will be serving as well as the types of businesses that are already established in your area. Refer to Figure 5.1 Sample Demographic Analysis of the Appendix for an example of a demographic analysis.

**Note:** Your demographics analysis needs to be on a page by itself and can extend onto the next page if needed. It also needs to include the most recent data available and be in a table format with appropriate spacing.
Chapter Six: Facility
What is the Facility Section?

The facility section of your portfolio will tell the judges where you plan to establish your business and how you plan to keep your business safe.

How Should You Make the Facility Section?

When making your facility section, you will need to include the following:

- Physical space and location of the facility,
- Utilities,
- Emergency procedures, and
- Maintenance plan

Physical Space

The physical space of the facility is all the features of the facility you will be using for your business. You will need to document how big the facility is and where it is located. Also, you will need to explain where each room is located and what those rooms will be used for. Additionally, you will need to document the layout of the parking lot and the location of all entrances to the facility. You will also use this section to give a walkthrough of your facility from a first person viewpoint. Finally, you will describe the locations of all fire extinguishers and smoke detectors in the facility.

Location

The location of your facility is where your business will be geographically located. You will need to provide street addresses and traffic analysis reports pertinent to your business. This should be done in no more than six sentences.

Utilities

The utilities that your business will use include those like gas, water, electricity, telephone, etc. If you are renting the facility from a third party, then these utilities may already exist. However, if you need to acquire them on your own, you will need to describe how you will get them and where you will get them from.

Emergency Procedures

The emergency procedures of your business are the largest and most important part of writing this chapter. You will need to be as detailed as possible when writing these procedures. Also, only use the procedures that are necessary for your business. For example, a hazardous material spill procedure may be unnecessary for a mom and pop bakery; however, a fire evacuation route is necessary. Additionally, you must provide a graphic representation of the building layout and the path of evacuation in your portfolio. Refer to Figure 6.1 Sample.
Building Layout and Evacuation Path of the Appendix for an example of a building layout and evacuation path.

Maintenance Plan

Your maintenance plan should create a workflow of the tasks required to make sure that your equipment is kept in good condition. Your plan may include any procedures used in maintaining your computer safety, Internet security, passwords, etc. as well as maintaining records of all business related transactions. Your plan should include plans for maintaining all equipment used daily in your business.
Chapter Seven: Supplies and Equipment
What is the Supplies and Equipment Section?

The supplies and equipment section of your project describes where you will get your supplies, what supplies you will need, and how you will maintain your supplies. Your inventory list allows investors to see what you will need to start your business and to keep it running smoothly.

How Should You Make Your Supplies and Equipment Section?

When choosing your supplies and equipment, you will need to include the following in your section:

- List of suppliers
- Inventory of supplies and equipment
- Provisions for maintenance and repair

List of Suppliers

Your list of suppliers is an alphabetical list of every store or company that you plan to purchase supplies and equipment from. These stores may be from the town your business will be in or from an overseas supplier, wherever you need to get your supplies and equipment from. Along with the list of suppliers, you will also need to list where each supplier is located, and how you plan to pick up your supplies from them.

Note: When you are describing how you will pick up your supplies, you must remember to include any fees associated with the pick up process.

Inventory of Supplies and Equipment

When you start a business, you need to be able to keep a record of all the supplies and equipment that you have. An inventory allows you to accomplish this easily. An inventory list lists all supplies and equipment the business owns and how much each one costs. It also shows the quantity of supplies and equipment that was purchased.

When you make your inventory list, you need to put it in a table to make it professional looking. Also, all dollar amounts need to have two decimal places and the dollar sign as well as be aligned by the decimal point. When you print your inventory list, you may print it with or without the table lines, but you must have all information aligned correctly. Refer to Figure 7.1 Sample Inventory List of the Appendix for an example of an inventory list.
**Provisions for Maintenance and Repair**

Your provisions for maintenance and repair will outline how your business plans to maintain all of your business’ equipment. These provisions could be to prevent equipment failure or to correct any failure that may occur. Either way, your procedures for handling such repairs must be in your portfolio.
Chapter Eight: Organizational Chart
What is an Organizational Chart?

An organizational chart is a chart that describes the different job titles and tasks of your employees. This chart helps prospective investors of your business see how organized the employee hierarchy is and see what each individual is responsible for in the business.

How Should You Make Your Organizational Chart?

When making your organizational chart, you can choose from a variety of methods. The most effective, however, is a hierarchy based chart as shown in Figure 8.1 Sample Organizational Chart below.

![Figure 8.1 Sample Organizational Chart](image)

Following your organizational chart, you will need to give thorough descriptions on what each employee does. Also, if your business has many divisions, you may want to include which employees fit under each division.

Note: When making your organizational chart, you need to use vibrant colors to emphasize each level of the hierarchy as shown in Figure 8.1 Sample Organizational Chart.
Chapter Nine:
Personnel Management
What is Personnel Management?

The personnel management section of your portfolio will be one of the longest chapters in your project. This section describes everything that is required for managing your employees and other businesses you hold contracts with.

How Should You Make Your Personnel Management Section?

This section will include, but is not limited to, the following:

- Hiring procedures
- Salaries and benefits
- Policies and procedures
- Evaluations/appraisals
- Tax forms
- Time cards
- Performance reports
- Disciplinary reports

Most of the documents in this section you will get from the Internet and will need to be included in your portfolio. Also, you will need to make sure that all forms and documents are aligned correctly on the page or the judges will deduct points from your team score. Refer to Figure 9.1 Sample Policies and Procedures and Figure 9.2 Sample Employee Application of the Appendix for example documents that you may include in this section.

Note: When creating this section, you must include examples of all documents that your business will use daily; failure to do this will result in point deductions.
Chapter Ten: Funding for Business
What is the Funding for Business Section?

The funding for business section of your portfolio will outline how you will acquire the funding necessary to start your business. This is usually done by getting small business loans or finding an investor to invest in your business. However you decide to fund your business, you will need to document how you will follow through with your decision.

How Should You Make Your Funding for Business Section?

When you are making the funding for business section of your portfolio, you will need to highlight these two points:

- Methods and sources of funding and
- Fee structures

Methods and Sources of Funding

Most funding sources revolve around some sort of loan from the bank. This type of funding is the most common for starting a new business. However, there are other sources of funding if you are willing to find them. Some of these alternate sources may include finding investors and/or getting loans from family members. All of these sources will require documentation and paperwork, usually in the form of loan or partnership agreements, that you will need to include in your portfolio. Refer to Figure 10.1 Sample Credit Application and Figure 10.2 Sample General Partnership Agreement of the Appendix for some examples of what you may need to include in this section.

Fee Structures

Fee structures are what fees your business will have when it enters into a contract for your funding. This could include how much interest you will have to pay on a loan or any other fees associated with getting your funding.
Chapter Eleven: Budget
What is the Budget?

The budget for your business is the total amount of money you will earn and spend in your first year of operation. This is the most important section of your portfolio because it deals with money and should be reader oriented.

How Should You Make Your Budget?

When you make your budget, you will estimate your total revenues and total expenditures based off of the data you collected in your feasibility study and demographics. Also when you make your budget, you will need to focus on the following:

- Revenues
- Expenditures
- Financial procedures
- Applicable tax information

Revenues

Your monthly revenue is how much money your business earns each month. You will estimate this based on how many customers you have projected will buy products from your business and which products they will buy. All estimated revenue will be in dollar amounts with two decimal places.

Expenditures

Your monthly expenditure is how much money your business spends each month. You will estimate this based on what you have projected running your business will cost. All estimated expenditures will be in dollar amounts with two decimal places.

Note: If your monthly expenditure is more than your monthly revenue, you may want to think of cheaper ways to produce your products or think of another type of business that will better suit your demographics.

Financial Procedures

Your financial procedures are how you will compare your actual revenue and expenditures with your budgeted revenue and expenditures. They also include how you will interpret your comparison and make adjustments if necessary. Refer to Figure 11.1 Sample Financial Procedures of the Appendix for an example of financial procedures.
**Applicable Tax Information**

You will need to include any tax information your business will use and follow on a monthly basis. You can find this information for your state online. Refer to Figure 11.2 Sample Tax Information and Figure 11.3 Sample Tax Filing Procedures of the Appendix for an example of tax information for Texas.

**Note:** You should create your budget using Microsoft Excel or another spreadsheet software in order to get a professional design. Refer to Figure 11.4 Sample Professional Budget of the Appendix for an example of a professional budget.
Chapter Twelve: Laws, Regulations and Codes
What is the Laws, Regulations and Codes Section?

The laws, regulations, and codes section of your portfolio describes what laws your business must follow in order to stay open. This chapter can be fairly long depending on your business, and all information can be found on the Internet.

How Should You Make Your Laws, Regulations and Codes Section?

When you are making this section in your portfolio, you will most likely use the Internet for most of your research. Also, when making this section, you will need to include the following:

- Insurance proposal
- Laws and regulatory compliance
- Any other relevant documents

Insurance Proposal

Your insurance proposal is a copy of your business insurance application. This states that your business is covered under insurance for any liabilities your business may encounter. You can get this from your local insurance agency. Refer to Figure 12.1 Sample Insurance Proposal of the Appendix for an example of an insurance proposal.

Laws and Regulatory Compliance

In your portfolio, you will have to describe the different laws and regulations your business must comply with. You will need to describe any laws your business must follow from the following areas:

- Health
- Environment
- Fire
- Zoning
- Other local, county, and state

You can find all of these laws and codes from the Internet and your local courthouse. Refer to Figure 12.2 Sample Compliance Documents of the Appendix for an example of compliance.

Note: You can describe the laws your business must follow without including the actual code books for each section.
Other Relevant Documents

You need to include any other documents that are relevant to any local, county, or state codes (i.e. county zoning map, city ordinance form, etc.).
Chapter Thirteen: Advertising and Recruitment
What is the Advertising and Recruitment Section?

The advertising and recruitment section of your portfolio will describe all advertising plans for your business as well as your plans for recruiting customers at your business. You can include special events, price markdowns, item sales, etc. when making this section. You will also need to make sample advertisements and include them in your portfolio.

How Should You Make Your Advertising and Recruitment Section?

When making your advertising and recruitment section in your portfolio, you will need to highlight the following:

- Advertising plan
- Recruiting plan
- Special events
- Sample advertisements

Advertising Plan

When writing your advertising plan, you will need to describe how you plan to spread the word about your business. This can include newspaper ads, TV commercials, mall kiosks, flyers, etc.

Note: Whatever advertising plan you come up with, you will need to estimate its cost and include it in the budget for the business.

Recruiting Plan

Your recruiting plan will describe the effects of your advertising on your business. You will also need to include how your advertisements will contribute to the growth of your business in the future.

Special Events

You will need to have a separate paragraph that describes some possible special events your business will have. Every business needs to have some special events throughout the year, so you need to brainstorm some events your business would like to host.
Sample Advertisements

You will need to make some basic advertising samples to include in your portfolio. They need to catch the reader’s attention, but not overwhelm their senses. Try to avoid overuse of color and make sure people can actually read what you are advertising.
What is a Works Cited/Bibliography Page?

A list of works cited gives the readers the information they need to find each source you have cited in your portfolio. Each entry in the list normally includes the following:

- The author’s name
- The year of publication
- The title of publication
- The publishing information

How Should You Make Your Works Cited/Bibliography Page?

In your works cited, include only references that you have cited in your portfolio. You should exclude references you used for your background reading. When you prepare your list of works cited in MLA style, follow these guidelines:

- Put the references in alphabetical order by the author’s last name
- Use title-case capitalization
- Italicize or underline the names of journals, magazines, newspapers, and books
- Put the titles of articles and other short works in quotation marks
- End each reference with a period
- Use a hanging indent of one-half inch to indicate the second and following lines of a reference
- Give only the last two digits of the page number when citing a range of page numbers
- Follow this format for dates: day, month, year, without commas

Books

When referencing a book, include the following information in this order:

- The author’s name
- The title of the book in italics
- The publication information including the publisher’s location, name, and the date of publication

Below is an example of a MLA book citation:

Electronic Documents

When referencing an electronic document from a Web site, you need to include the following information in this order:

- The author’s full name if one is given
- The title of the document in quotation marks
- The title of the Web site in italics
- The publication date if one is given
- The name of the publishing organization
- The date you retrieved the document
- The URL inside angled brackets
- Close the reference with a period

Below is an example of a MLA electronic document citation:

Chapter Fifteen: Appearance
What Should Your Portfolio Look Like?

The appearance of your portfolio will play a large part in your final score. A disorganized portfolio will be hard to read and unprofessional. Your portfolio must be neat, legible, and professional. You must also use correct spelling and grammar throughout your entire portfolio.

How Should You Design Your Portfolio?

The design of your portfolio is the first thing the judges will look at when receiving your portfolio. When you design your portfolio, you will need to use the following tools:

- Cover page
- Tabs
- Divider pages
- Page numbers
- Headings
- Color

Cover Page

The cover page is the first page the judges will see when they are handed your portfolio. The cover page should be decorated professionally and present the title of your portfolio. When you decorate your cover page, you will use the same decoration for all of your divider pages.

Divider Pages

Divider pages help the judges to locate chapters and major sections of your portfolio. They appear before chapters and are usually a different color than the other pages. These pages give the title of the chapter and sometimes a brief description of the chapter.

Tabs

Tabs allow the readers to quickly and easily locate items in your portfolio. They are often color coded and stick out from the rest of the pages allowing the judges to go to specific sections of your portfolio. When you use tabs for your portfolio, choose tabs with a professional appearance and print a shortened version of the chapter on the tab. You will most likely put tabs on your divider pages.

Page Numbers

Page numbers will help the judges find pages, locate information, and count your number of content pages. You should position the page numbers in the top or
Appearance

bottom right-hand corner of each page Starting with the business description; you should exclude all divider pages.

Headings

Headings are subtitles that show the judges how you have grouped your information. When your information is grouped together, the judges can easily find the information they need. When making your headings, follow these rules:

- Position headings flush with the left margin
- Use no more than four levels of headings
- Use more lines of space above your headings than below
- Include at least two lines of text below a heading
- Use different type sizes and styles to make headings stand out

Color

Color is one of the most effective tools for organizing information. You can use color to bring out aspects of your portfolio and to help the judges locate information. You should combine color with all of the previously mentioned tools. When putting color in your portfolio, you need to follow these guidelines:

- Use the same color throughout your entire portfolio
- Use color along with other design elements such as boldface or type size
- Use colors to communicate, not to decorate
Note: All Appendix figures have been taken directly from a portfolio that received a gold medal at the National FCCLA Conference of 2007. The participants’ personal information is removed to protect their identity.

Figure 1.1 Official FCCLA Binder
## Entrepreneurship Rubric

<table>
<thead>
<tr>
<th>Portfolio</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Portfolio</strong>&lt;br&gt;0-5 points</td>
<td>0</td>
</tr>
<tr>
<td>No portfolio presented</td>
<td>At least one portfolio is contained in the official FCCLA binder</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project Identification Page and/or Table of Contents 0-5 points</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Project Identification Page and Table of Contents is missing</td>
<td>0</td>
</tr>
<tr>
<td>Project Identification Page OR Table of Contents is missing</td>
<td>Inadequate steps in the Planning Process are presented</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FCCLA Planning Process Summary Page 0-5 points</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planning Process Summary not provided</td>
<td>0</td>
</tr>
<tr>
<td>Inadequate steps in the Planning Process are presented</td>
<td>Most steps in the Planning Process are addressed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Business Description 0-5 points</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio is missing Business Description</td>
<td>0</td>
</tr>
<tr>
<td>Business Description is not complete</td>
<td>Business Description is limited in scope</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Facility 0-3 points</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not evident</td>
<td>0</td>
</tr>
<tr>
<td>Portfolio does not describe facility</td>
<td>Facility is inadequately described</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supplies and Equipment 0-5 points</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>No evidence provided</td>
<td>0</td>
</tr>
<tr>
<td>Inadequate list of supplies and equipment</td>
<td>Most supplies and equipment are listed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Comments</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplies and equipment list contains all supplies and equipment needs for every function of business; maintenance and repair lists are part of maintenance plan</td>
<td>5</td>
</tr>
</tbody>
</table>
Figure 2.1 Judge’s Rubric continued

<table>
<thead>
<tr>
<th>Organizational Chart</th>
<th>Personnel Management</th>
<th>Funding for Business</th>
<th>Budget</th>
<th>Laws, Regulations, and Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.5 points</td>
<td>0 points</td>
<td>0.5 points</td>
<td>0 points</td>
<td>0.5 points</td>
</tr>
<tr>
<td>Chart is not included</td>
<td>Not evident</td>
<td>Funding proposal is not included</td>
<td>Budgetary listing of financials is missing</td>
<td>Evidence is missing</td>
</tr>
<tr>
<td>No tasks are described</td>
<td>Hiring procedures compensation information (salaries and benefits), policies and procedures or evaluations are limited</td>
<td>Funding proposal is minimal</td>
<td>Tax codes are not cited</td>
<td>Portfolio does not include health, environmental, fire, insurance and zoning regulations and codes are not included</td>
</tr>
<tr>
<td>Organizational chart missing components</td>
<td>Some hiring procedures, compensation, policies and procedures and evaluation sheets are included</td>
<td>Proposal shows limited knowledge of types and sources of funding; fees are not included</td>
<td>Budget meets some requirements; Tax information is missing</td>
<td>Portfolio contains some copies of required laws, regulations and codes</td>
</tr>
<tr>
<td>Organizational chart shows all needed workforce</td>
<td>All hiring procedures, compensation plans, policies and procedures and evaluation sheets are included</td>
<td>Budget lists all income, expenditures, accounting procedures and tax information; some forms are included</td>
<td>Budget lists all elements including income, expenditures, accounting procedures and tax information; some forms are included</td>
<td>Portfolio contains all copies of required codes</td>
</tr>
<tr>
<td>Organization chart lists all Key Employees and Officers of the Business, Human Resources Plan addresses current and projected business needs, including job descriptions</td>
<td>Hiring procedures are clearly defined; compensation plan allows for future company expansion, policies and procedures meet the needs of the business and avoid legal challenges; evaluation instrument have been well-designed and meet legal requirements.</td>
<td>Proposal shows knowledge of business funding and sources of capital. Fees are competitive for industry</td>
<td>Budget contains all elements of the business, including income and expense statement; accounting procedures and tax information</td>
<td>Portfolio contains all applicable sections of the law, regulations and codes; appropriate governmental contacts are given</td>
</tr>
<tr>
<td>5 points</td>
<td>Personnel Management</td>
<td>Funding for Business</td>
<td>Budget</td>
<td>Laws, Regulations, and Codes</td>
</tr>
<tr>
<td>0 points</td>
<td>Chart is not included</td>
<td>Funding proposal is not included</td>
<td>Budgetary listing of financials is missing</td>
<td>Evidence is missing</td>
</tr>
<tr>
<td>No tasks are described</td>
<td>Hiring procedures compensation information (salaries and benefits), policies and procedures or evaluations are limited</td>
<td>Funding proposal is minimal</td>
<td>Tax codes are not cited</td>
<td>Portfolio does not include health, environmental, fire, insurance and zoning regulations and codes are not included</td>
</tr>
<tr>
<td>Organizational chart missing components</td>
<td>Some hiring procedures, compensation, policies and procedures and evaluation sheets are included</td>
<td>Proposal shows limited knowledge of types and sources of funding; fees are not included</td>
<td>Budget meets some requirements; Tax information is missing</td>
<td>Portfolio contains some copies of required laws, regulations and codes</td>
</tr>
<tr>
<td>Organizational chart shows all needed workforce</td>
<td>All hiring procedures, compensation plans, policies and procedures and evaluation sheets are included</td>
<td>Budget lists all income, expenditures, accounting procedures and tax information; some forms are included</td>
<td>Budget lists all elements including income, expenditures, accounting procedures and tax information; some forms are included</td>
<td>Portfolio contains all copies of required codes</td>
</tr>
<tr>
<td>Organization chart lists all Key Employees and Officers of the Business, Human Resources Plan addresses current and projected business needs, including job descriptions</td>
<td>Hiring procedures are clearly defined; compensation plan allows for future company expansion, policies and procedures meet the needs of the business and avoid legal challenges; evaluation instrument have been well-designed and meet legal requirements.</td>
<td>Proposal shows knowledge of business funding and sources of capital. Fees are competitive for industry</td>
<td>Budget contains all elements of the business, including income and expense statement; accounting procedures and tax information</td>
<td>Portfolio contains all applicable sections of the law, regulations and codes; appropriate governmental contacts are given</td>
</tr>
<tr>
<td>5 points</td>
<td>Organizational chart lists all Key Employees and Officers of the Business, Human Resources Plan addresses current and projected business needs, including job descriptions</td>
<td>Proposal shows knowledge of business funding and sources of capital. Fees are competitive for industry</td>
<td>Budget contains all elements of the business, including income and expense statement; accounting procedures and tax information</td>
<td>Portfolio contains all applicable sections of the law, regulations and codes; appropriate governmental contacts are given</td>
</tr>
</tbody>
</table>
Figure 1.2 Judge’s Rubric continued

<table>
<thead>
<tr>
<th>Advertising and Recruitment 0-3 points</th>
<th>0</th>
<th>Not evident</th>
<th>1</th>
<th>Presentation has limited marketing/advertising plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>Marketing/advertising plan does not adequately cover promotional techniques; advertisements do not promote business</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Marketing/advertising plan covers all types of advertising; advertisements promote business</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Marketing/advertising plan covers all types of advertising; different themes are demonstrated</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Market plan covers all types of advertising, including electronic. Sample acts carry out a promotional theme; all elements of promotions are included</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Works Cited/Bibliography 0-3 points</th>
<th>0</th>
<th>No resources</th>
<th>1</th>
<th>Incomplete list of resources/resources listed are not current or appropriate for project</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>Complete list of resources but inconsistent format</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Complete alphabetical list of appropriate resources in a consistent format</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Appearance 0-3 points</th>
<th>0</th>
<th>Portfolio is illegible and unorganized</th>
<th>1</th>
<th>Portfolio is neat but may contain grammatical or spelling errors and is organized poorly</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>Portfolio is neat, legible and professional with correct grammar and spelling</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Neat, legible and professional, correct grammar and spelling used; effective organizations of information</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Oral Presentation</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Oral Presentation 0-10 points</strong></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>Presentation is not done or speaks briefly and does no cover components of the project</td>
</tr>
<tr>
<td>1</td>
<td>Presentation covers some topic elements</td>
</tr>
<tr>
<td>2</td>
<td>Presentation covers all topic elements but with minimal information</td>
</tr>
<tr>
<td>3</td>
<td>Presentation gives complete information but does not explain the project well</td>
</tr>
<tr>
<td>4</td>
<td>Presentation covers information completely but does not flow well</td>
</tr>
<tr>
<td>5</td>
<td>Presentation covers all relevant information with a seamless and logical delivery</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Knowledge of Subject Matter 0-3 points</th>
<th>0</th>
<th>Little or no evidence of knowledge</th>
<th>1</th>
<th>Minimal evidence of knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>Some evidence of knowledge</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Knowledge of subject matter is evident but not shared in presentation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Knowledge of subject matter is evident and shared at times in the presentation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Knowledge of subject matter is evident and incorporated throughout the presentation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Use of Portfolio During Presentation 0-3 points</th>
<th>0</th>
<th>Portfolio not used during presentation</th>
<th>1</th>
<th>Portfolio used to limit the amount of speaking time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>Portfolio used minimally during presentation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Portfolio incorporated throughout the presentation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Portfolio used effectively</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Presentation moves seamlessly between oral presentation, visuals and portfolio</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Voice—Pitch, Tempo, Volume 0-3 points</th>
<th>0</th>
<th>No voice qualities are used effectively</th>
<th>1</th>
<th>Voice quality is adequate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>Voice is good but could be improved</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Voice quality is outstanding and pleasing to listen to</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body Language/Cluing Choice 0-3 points</th>
<th>0</th>
<th>Body language shows nervousness and unuse/appropriate clothing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>Body language shows minimal amount of nervousness/clothing is appropriate</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Body language is good and clothing is professional</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Body language and clothing choice both enhance the presentation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grammar/Word Usage/Pronunciation 0-3 points</th>
<th>0</th>
<th>Extensive (more than 5) grammatical and pronunciation errors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>Some (3-5) grammatical and pronunciation errors</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Few (1-2) grammatical and pronunciation errors</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Presentation has no grammatical or pronunciation errors</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Responses to Judges’ Questions 0-3 points</th>
<th>0</th>
<th>Did not answer judges’ questions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>Unable to answer some questions</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Responded to all questions, but without ease or accuracy</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Responded adequately to all questions</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Gave appropriate responses to questions</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Responses to questions were appropriate and given without hesitation</td>
</tr>
</tbody>
</table>


Stephanie Griffin & April Thomas

FCCLA Region 2

Sterling City

Texas

FCCLA Southern Region

COMPOSITION Magazine
Figure 3.1 Sample Two Column Table of Contents

<table>
<thead>
<tr>
<th>Table of Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business Description</strong></td>
</tr>
<tr>
<td>Philosophy Statement................5</td>
</tr>
<tr>
<td>Services Provided..................5</td>
</tr>
<tr>
<td>Hours of Operation...............5</td>
</tr>
<tr>
<td>Business Feasibility..............6</td>
</tr>
<tr>
<td>Demographics......................6</td>
</tr>
<tr>
<td><strong>Facility</strong></td>
</tr>
<tr>
<td>Physical Facility................8</td>
</tr>
<tr>
<td>Location................................8</td>
</tr>
<tr>
<td>Utilities..........................8</td>
</tr>
<tr>
<td>Emergency Utility Failure..........8</td>
</tr>
<tr>
<td>Building Evacuation Procedures....8</td>
</tr>
<tr>
<td>Hazardous Material Spills..........8</td>
</tr>
<tr>
<td>Layout and Evacuation Plan.........9</td>
</tr>
<tr>
<td><strong>Supplies &amp; Equipment</strong></td>
</tr>
<tr>
<td>Inventory..........................11</td>
</tr>
<tr>
<td>Maintenance Check List.............12</td>
</tr>
<tr>
<td><strong>Organizational Chart</strong></td>
</tr>
<tr>
<td>Organizational Chart..............14</td>
</tr>
<tr>
<td><strong>Personnel Management</strong></td>
</tr>
<tr>
<td>Policies and Procedures...........16</td>
</tr>
<tr>
<td>Compliance Documents...............19</td>
</tr>
<tr>
<td>Employee Application...............22</td>
</tr>
<tr>
<td>W-4 Form..........................25</td>
</tr>
<tr>
<td>Employee Eligibility Verification .26</td>
</tr>
<tr>
<td>Time Card..........................27</td>
</tr>
<tr>
<td>Performance Report................28</td>
</tr>
<tr>
<td>Record of Disciplinary Action......29</td>
</tr>
<tr>
<td>Daily Cash Report...................30</td>
</tr>
<tr>
<td>Monthly Safety Meeting............31</td>
</tr>
<tr>
<td>Advertisement Quality Assurance Check...32</td>
</tr>
</tbody>
</table>
Appendix

Figure 4.1 FCCLA Planning Process

The FCCLA Planning Process for Individual and Team Action

The Planning Process is a decision-making tool that supports the organization’s overall philosophy about youth-centered leadership and personal growth. It can be used to determine group action in a chapter or class or to plan individual projects.

**IDENTIFY CONCERNS**

The circle represents a continuous flow of ideas and has no beginning or end. As a target, it symbolizes zeroing in on the one idea around which you would like to build a project.

- Brainstorm to generate ideas, or state the activity or problem you want to address if already determined.
- Evaluate your list and narrow it down to a workable idea or project that interests and concerns the majority or all of your members.

**SET A GOAL**

The arrow stands for deciding which direction you will take. It points toward the goal or end result.

- Get a clear mental picture of what you want to accomplish, and write your ideas down as your goal.
- Make sure your goal is one that can be achieved and evaluated.
- Consider resources available to you.

**FORM A PLAN**

The square represents the coming together of ideas—the who, what, where, when, and how of your plan.

- Decide what needs to be done to reach your goal.
- Figure out the who, what, where, when, and how.
- List the abilities, skills, and knowledge required on your part.
- List other available resources, such as people, places, publications, and funds.
- Make a workable timetable to keep track of your progress.
- List possible barriers you might face, and develop plans if necessary.
- Decide ways to recognize your accomplishments along the way.

**ACT**

The different squares in this symbol represent the activities to be carried out to meet your goal. It represents acting on the plan.

- Carry out your group or individual plan.
- Use family and community members, advisers, committees, task forces, and advisory groups when needed.

**FOLLOW UP**

The broken squares suggest examining the project piece by piece. This symbol also represents a “window” through which to review and evaluate the plan.

- Determine if your goal was met.
- List ways you would improve your project or plan for future reference.
- Share and publicize your efforts with others, including the media if appropriate.
- Recognize members and thank people involved with your project.
Figure 4.2 Sample Planning Process Summary Page

COMPOSURE Magazine
Planning Process

Identify Concerns:
April Thomas and Stephanie Griffin, members of the Sterling City FCCLA, both wanted to pursue a profitable business. It was determined that a magazine company would be a suitable occupation, seeing that both members were creative, hard working, and fully believe that they can raise young people’s self-esteem and truly make a difference.

Set Goals:
The goals were to research successful practices of business start-up, to successfully implement these practices, to provide teens with a new and improved magazine that promotes good morals and high self-esteem.

Form A Plan:
Who: April Thomas—Editor in Chief & Stephanie Griffin—Editor In Chief
What: Starting a successful and profitable magazine company.
When: Plans started formulating before the Christmas holiday in December. After coming back to school, work was done during any free periods and mostly after-school and weekends.
Where: Work was done both in and out of class. Various locations were visited such as Ranch Magazine, Livestock Weekly, Ag-West Insurance Co., Hodges C.P.A., First National Bank of Sterling City, Economic Development Committee, Courthouse, and the Old Landmark building.
How: Surrounding areas were surveyed to determine if the business was feasible and met the needs of the community. If the business does not comply with the findings, the partners will investigate a new and different business adventure.
Cost: Each partner will contribute $5,000 cash to cover the $10,000 deposit required by the First National Bank of Sterling City to cover the $40,000 loan. A $10,000 grant from the Economic Development Committee was also awarded when receipts in the same amount were turned in for reimbursement.

Act:
Before the members could get started, they had to familiarize themselves with other business procedures and knowledge. They went to Ranch Magazine and Livestock Weekly did a job shadowing, and interviews. After acquiring valuable information from those businesses, a business plan and portfolio started to form. One of the most difficult decisions that were made was choosing the name of the magazine. The name COMPOSURE was chosen for its cosmopolitan flair and for the personal composure we hope it will bring to our teen readers.

Follow Up:
Working on this project has been a labor of love that has left enthusiasm for careers in the magazine industry. Although such an enterprise would be a challenge, it would also be a rewarding career. Because this portfolio was prepared as though it were real, a lot was learned about how to manage budgets, insurance, workers benefits, personnel skills, presentation skills, and the hectic, but rewarding, life of a business woman. Both members would have loved to have the time and opportunity to visit a teen fashion magazine. This project was a rewarding experience that has both members with the dream of creating a real COMPOSURE Magazine someday.
### Figure 5.1 Sample Demographic Analysis

<table>
<thead>
<tr>
<th>Demographics:</th>
<th>Sterling County</th>
<th>Texas</th>
</tr>
</thead>
<tbody>
<tr>
<td>People QuickFacts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population, 2004 estimate</td>
<td>1,305</td>
<td>22,490,022</td>
</tr>
<tr>
<td>Population, percent change, April 1, 2000 to July 1, 2004</td>
<td>-6.30%</td>
<td>7.90%</td>
</tr>
<tr>
<td>Population, 2000</td>
<td>1,393</td>
<td>20,851,820</td>
</tr>
<tr>
<td>Population, percent change, 1990 to 2000</td>
<td>-3.10%</td>
<td>22.80%</td>
</tr>
<tr>
<td>Persons under 5 years old, percent, 2000</td>
<td>5.10%</td>
<td>7.80%</td>
</tr>
<tr>
<td>Persons under 18 years old, percent, 2000</td>
<td>28.70%</td>
<td>28.20%</td>
</tr>
<tr>
<td>Persons 65 years old and over, percent, 2000</td>
<td>14.60%</td>
<td>9.90%</td>
</tr>
<tr>
<td>Female persons, percent, 2000</td>
<td>50.90%</td>
<td>50.40%</td>
</tr>
<tr>
<td>White persons, percent, 2000 (a)</td>
<td>85.70%</td>
<td>71.00%</td>
</tr>
<tr>
<td>Black or African American persons, percent, 2000 (a)</td>
<td>0.10%</td>
<td>11.50%</td>
</tr>
<tr>
<td>Persons reporting some other race, percent, 2000 (a)</td>
<td>11.80%</td>
<td>11.70%</td>
</tr>
<tr>
<td>High school graduates, percent of persons age 25+, 2000</td>
<td>70.40%</td>
<td>75.70%</td>
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<tr>
<td>Bachelor's degree or higher, percent of persons age 25+, 2000</td>
<td>17.10%</td>
<td>23.20%</td>
</tr>
<tr>
<td>Persons with a disability, age 5+, 2000</td>
<td>241</td>
<td>3,605,542</td>
</tr>
<tr>
<td>Mean travel time to work (minutes), workers age 16+, 2000</td>
<td>24.8</td>
<td>25.4</td>
</tr>
<tr>
<td>Housing units, 2002</td>
<td>639</td>
<td>8,502,060</td>
</tr>
<tr>
<td>Homeownership rate, 2000</td>
<td>75.60%</td>
<td>63.80%</td>
</tr>
<tr>
<td>Housing units in multi-unit structures, percent, 2000</td>
<td>1.60%</td>
<td>24.20%</td>
</tr>
<tr>
<td>Median value of owner-occupied housing units, 2000</td>
<td>$53,000</td>
<td>$82,500</td>
</tr>
<tr>
<td>Households, 2000</td>
<td>513</td>
<td>7,393,354</td>
</tr>
<tr>
<td>Median household income, 1999</td>
<td>$35,129</td>
<td>$39,927</td>
</tr>
<tr>
<td>Per capita money income, 1999</td>
<td>$16,972</td>
<td>$19,617</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Business QuickFacts</th>
<th>Sterling County</th>
<th>Texas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private nonfarm establishments with paid employees, 2001</td>
<td>35</td>
<td>473,868</td>
</tr>
<tr>
<td>Private nonfarm employment, 2001</td>
<td>159</td>
<td>8,161,321</td>
</tr>
<tr>
<td>Private nonfarm employment, percent change 2000-2001</td>
<td>-2.50%</td>
<td>1.70%</td>
</tr>
<tr>
<td>Nonemployer establishments, 2000</td>
<td>116</td>
<td>1,271,401</td>
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<tr>
<td>Manufacturers shipments, 1997 ($1000)</td>
<td>NA</td>
<td>297,657,003</td>
</tr>
<tr>
<td>Retail sales, 1997 ($1000)</td>
<td>5,800</td>
<td>182,516,112</td>
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<tr>
<td>Retail sales per capita, 1997</td>
<td>$4,246</td>
<td>$9,430</td>
</tr>
<tr>
<td>Minority-owned firms, percent of total, 1997</td>
<td>F</td>
<td>23.90%</td>
</tr>
<tr>
<td>Women-owned firms, percent of total, 1997</td>
<td>F</td>
<td>25.00%</td>
</tr>
<tr>
<td>Housing units authorized by building permits, 2002</td>
<td>X</td>
<td>165,027</td>
</tr>
<tr>
<td>Federal funds and grants, 2002 ($1000)</td>
<td>19,601</td>
<td>123,431,164</td>
</tr>
</tbody>
</table>
Figure 6.1 Sample Building Layout and Evacuation Path
Appendix

Figure 7.1 Sample Inventory List

<table>
<thead>
<tr>
<th>COMPOSURE Magazine Inventory</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equipment:</strong></td>
</tr>
<tr>
<td>1 extra large schedule board $50</td>
</tr>
<tr>
<td>1 multi-function copier, fax &amp; scanner $400</td>
</tr>
<tr>
<td>1 copier $2500</td>
</tr>
<tr>
<td>3 tape recorders $95</td>
</tr>
<tr>
<td>5 chairs $175</td>
</tr>
<tr>
<td>5 desks $600</td>
</tr>
<tr>
<td>6 file cabinets $210</td>
</tr>
<tr>
<td>office décor $260</td>
</tr>
<tr>
<td>water cooler $125</td>
</tr>
<tr>
<td>fire extinguishers $225</td>
</tr>
<tr>
<td>professional grade Canon camera $1200</td>
</tr>
<tr>
<td>waiting room chairs &amp; table $180</td>
</tr>
<tr>
<td>Total equipment:</td>
</tr>
<tr>
<td>office safe $140</td>
</tr>
<tr>
<td>1 lighted layout table $650</td>
</tr>
<tr>
<td>1 professional printer $1125</td>
</tr>
<tr>
<td>1 scanner $110</td>
</tr>
<tr>
<td>5 bulletin boards $60</td>
</tr>
<tr>
<td>5 computers (includes 2 laptops) $4525</td>
</tr>
<tr>
<td>5 desk lamps $90</td>
</tr>
<tr>
<td>Canon camera (backup) $350</td>
</tr>
<tr>
<td>video camera $220</td>
</tr>
<tr>
<td>mini-refrigerator $110</td>
</tr>
<tr>
<td>multi-line phones system $250</td>
</tr>
<tr>
<td>postage machine $310</td>
</tr>
<tr>
<td>mobile phones $180</td>
</tr>
<tr>
<td>$14,000</td>
</tr>
</tbody>
</table>

| Office Supplies:             |
| printer cartridge $120       |
| copier cartridge $250        |
| Cannon photo paper $152      |
| legal pads $10               |
| cutting boards $18           |
| trays $32                    |
| fasteners $18                |
| rulers $45                   |
| labels $10                   |
| magnifiers $45               |
| binder/dividers $60          |
| high quality paper $150      |
| writing tools $65            |
| folders $85                  |
| Total office supplies:       |
| $2,500                       |

| Computer Software            |
| Adobe Page Maker 7.0 / Adobe In Design CS2 $700 |
| Norton Systems Works / Utilities / Go Back $80 |
| Microsoft Front Page (Website) Software $300 |
| Picture Perfect Photography Software $320 |
| Central Advertising Software $300 |
| Total computer software $1700 |

| Cleaning Supplies             |
| paper goods (toilet tissue, paper towels, tissue) $25 |
| cleaning tools (broom, mob, duster, bucket, cleaning caddy) $65 |
| cleaning fluids (window cleaner, floor cleaner, polish, air freshener) $35 |
| Total cleaning supplies $125 |

Please note that office and cleaning supplies above are based on purchases from Office Max of San Angelo, Texas. Office supplies, computer software, and cleaning supplies can all be ordered online and either picked up in the San Angelo store or delivered free of charge upon request.
Figure 9.1 Sample Policies and Procedures

- **POLICIES:** The policies of COMPOSURE Magazine have been outlined in this document in order to serve as a general guide for you during your employment. You are expected to read and acknowledge your compliance with our company's policies and procedures within 5 days of your employment date by signing, and returning, the Employment Acknowledgement Form. Please note that these policies are not a contract for employment, your employment is on an at-will basis and policies and procedures may be modified at the discretion of the management. Any falsification or misrepresentation during your employment process or employment will be considered just cause for immediate dismissal without advance notice.

- **STANDARDS OF CONDUCT:** COMPOSURE Magazine is committed to conducting its business affairs with the highest standards of honesty and integrity. The behavior of every employee contributes to the company's image and its reputation. Every employee must agree to take no action or engage in any conduct that would cause the company or any of its employee's embarrassment that creates the appearance of impropriety or the otherwise causes or contributes to the company or its employees being held in disrepute by the general public, its customers or its employees. Failure to adhere to these standards may result in disciplinary action, including termination of employment.

- **BEHAVIOR ON THE JOB:** Violence of any sort will not be tolerated and as such the possession of a hand gun on our business premises or on your person (or vehicle) during the conducting of company business will be grounds for immediate dismissal.

- **CONFLICTS OF INTEREST:** You must not participate in any activity, practice or act which conflicts with, or appears to conflict with, the interests of the company, its customers or vendors. You are required to fully disclose any potential conflict of interest to your supervisor. Conflicts of interest may include: payments of salaries outside your current employment with COMPOSURE Magazine, acceptance of gifts, favors, discounts, amenities, and acceptance of rewards/awards in return for favors. This policy applies to all employees, including contract/temporary employees.

- **CONFIDENTIALITY:** Confidentiality is of the utmost importance to COMPOSURE Magazine and is necessary to do business in the periodical industry. Policies will be strictly adhered to and enforced by disciplinary action, including termination. The company's transactions, present and prospective, its customers, suppliers, contacts, and all its magazine content are considered confidential in nature.

- **HOURS OF OPERATION:** Monday thru Friday 8am to 5pm for 5 days each week and 6 days at the end of the month. The office will be closed from 12:00 pm to 1:00 pm for lunch. Employees may opt for a 30 minute lunch hour and two 15 minute breaks, with the approval of a supervisor.

- **PERSONNEL DOCUMENTS:** Personnel documents will be retained in a confidential manner and will be made available to the employee upon request. Please submit requests in writing for the release or reproduction of personnel documentation.

- **BACKGROUND/REFERENCE CHECKS:** Background checks and reference checks are required for all full-time regular employees and contract employees in order to obtain criminal conviction records. Our magazine reserves the right not to employ or retain employees who have been convicted of a felony or misdemeanor offense.

- **WAGE/HOUR:** The Fair Labor Standards Act (FLSA) contains regulations regarding employee compensation, including minimum wages, eligibility for overtime, and recordkeeping purposes. Employees are classified as: regular full-time (40 hours regular time per week), regular part-time (less than 40 hours regular time per week), and temporary/contract employee (any employee completing a short term job assignment that is not on going in nature).

- **WAGE ASSIGNMENTS/GARNISHMENTS:** The company will adhere to all applicable laws and regulations for wage assignments and garnishments. Notifications of wage assignments or garnishments should be immediately referred to the management.
PAYROLL: Paychecks will be issued every other Friday. If a holiday falls on a Friday the check will be issued on Thursday. No advancements or pay prior to work will be made at any time. Calculation for paid absences will be at regular time pay rate.

HOLIDAYS: Full-time regular employees are eligible for 10 paid holidays per year. Holidays that fall on print deadlines will be honored at a later time and should be noted on your time card.

VACATION: Full-time regular employees are eligible for vacation based on the number of years of service with COMPOSEURE Magazine. Vacation time is paid on a regular time pay scale. Following 3 months of continuous service employees are eligible for 5 days paid vacation time. After the completion of 6 months of service employees will be eligible for 10 days paid vacation time. A maximum of 15 days vacation time earned is obtained after the first year of continuous service. Vacation leave should be taken with prior approval from your supervisor and, due to our minimal staff, effort should be made to take the leave in 5 day increments.

SICK LEAVE: Paid sick leave is not available at this time but will be considered at a later date. If extended time is needed due to an illness you should bring the problem to the attention of your supervisor. Paid vacation time should be used prior to any unpaid leave that may need to be taken.

BEREAVEMENT LEAVE: Full time regular employees will be eligible for up to 2 days off for bereavement leave for immediate family or the immediate family of your spouse or any individual that resides in your home. Paid vacation time should be used for any other bereavement leave.

MEDICAL BENEFITS: At this time COMPOSEURE Magazine is not providing benefits for employees. COMPOSEURE will revisit this policy as our company continues to grow.

WORKERS COMPENSATION: Workers compensation insurance is maintained by COMPOSEURE Magazine to provide compensation to all employees for the loss of wages due to injury or illness that occurs as a result of employment.

FAMILY/MEDICAL LEAVE: COMPOSEURE Magazine employees fewer than 50 employees and as such does not provide for extended family and medical leave at this time.

TIME OFF FOR RELIGIOUS SERVICES: If your religion requires your attendance of services during your scheduled workday you will be required to use your paid time off. Due consideration will be made to requests following the use of all eligible vacation time.

MILITARY LEAVE: Time off for military leave, such as the Armed Forces, the Army National Guard, and the Air National Guard, will be considered unpaid leave time off.

RECORDING TIME: A time card will be submitted weekly and should be turned in to the office bookkeeper for processing. Time off, paid or unpaid, should be noted on your timesheet and prior approval should be obtained from your supervisor. Overtime must also be approved by your supervisor and will be paid at the rate of time and one-half for time actually worked over the employees regular 40 hour work week.

PERFORMANCE REVIEWS: Performance reviews will be completed on an annual basis by your immediate supervisor. Reviews are necessary to assess your job performance, assets, and weaknesses. Although the amount of a salary increase will be based upon your job responsibilities and performance. Please note that a favorable performance evaluation does not guarantee a subsequent pay increase.

EMPLOYMENT OF RELATIVES: Due to our limited staff employment of relatives will not be possible at this time. COMPOSEURE will revisit the policy as our company continues to grow.

SARBANES OXLEY ACT: Under the Sarbanes-Oxley Act of 2002, each publicly traded company is required to provide a means for anonymous reporting by its employees to inform management of perceived accounting or audit discrepancies. Although COMPOSEURE Magazine is not a publicly traded company, we believe that the policies of the Sarbanes-Oxley Act should be required for businesses in the publication sector. We will be using a 3rd party internet-based compliance reporting system called Ethicspoint to meet these needs. To file a report you may anonymously access the Ethicspoint website at www.ethicspoint.com or you may call the Ethicspoint hotline at 1-866-384-4277.
- **HARASSMENT/DISCRIMINATION:** COMPOSE Magazine will make every effort to comply with local, state and national employment standards for policies and procedures. Any incidents of discrimination or harassment should be reported immediately to your supervisor or department head. Harassment can include but is not limited to: verbal or physical inappropriate communications, physical abuse or contact, and retaliation or threats of any kind. Complaints will be investigated without reprisals to the reporting individuals and you are expected to comply with any investigations of misconduct.

- **JURY DUTY/COURT APPEARANCES:** You may receive up to 16 hours of paid time off for jury duty or court appearances any additional time will be considered unpaid leave time off. You will be asked to supply court documentation, subpoena or jury summons to your supervisor to receive the paid leave time.

- **VOTING:** All employees will be allowed time off to vote, in compliance with state law. Time off should be approved by your supervisor.

- **PERSONAL APPEARANCE:** Employees are our company’s representatives and as such should dress in the appropriate attire for their employment position. However, business casual should be considered the usual dress. Friday will be considered a casual dress day, however, no tight, revealing clothing, sports clothing, or short skirts should be worn.

- **COMPANY PROPERTY:** All property of COMPOSE Magazine should be maintained with the proper care and should not be used for personal business. Equipment should be returned to the office prior to all time off (paid or otherwise). All company equipment used in the field should be returned immediately in the case of a termination of employment.

- **MILEAGE/TRAVEL:** The company will reimburse employees for travel and mileage expenses related to business travel. An expense sheet should be completed, original receipts provided, and the form should be approved by your supervisor prior to payment. (Mileage paid at government rates.)

- **SAFETY:** All employees are required to participate and comply with all safety regulations and drills. A monthly safety meeting will be held for all employees and attendance is mandatory. Safety compliance forms will be posted on the employee bulletin board (and located in a public area).

- **INFORMATION SYSTEMS PROCEDURES:** All computer systems are required to have password screen savers (per Sarbanes Oxley) that activate after inactivity and all passwords should be changed every 60-90 days. Virus protection should be updated daily and software maintained. Email messages and correspondence are the property of the company and should not be used for private business. Software purchased for use by the company should not be used for personal business or on personal computers.

- **UNSATISFACTORY JOB PERFORMANCE:** You are expected to behave in an appropriate and business-like manner, perform your job to the specifications outlined by your supervisor and in a timely manner. If your job is not performed in a satisfactory manner you will receive the following: verbal warning, written warning on your evaluation, probation or suspension, and possible termination of employment.

- **JOB ABANDONMENT:** You must immediately report any unscheduled absences to your supervisor by the opening of business on that same day. Employees not reporting to their supervisor may be considered to have abandoned their job positions and will not be considered for re-employment.

- **TERMINATION OF EMPLOYMENT:** When at all possible an exit interview will be held and the employee will have an opportunity to air his or her grievances or reasons for leaving. Employees are not eligible for severance pay at this time. Employees leaving due to unsatisfactory job performance, confidentiality compliance, harassment/discrimination, poor standards of conduct, poor behavior on the job, conflicts of interest or poor standards of conduct will not be recommended for unemployment.

- **RE-EMPLOYMENT:** Employees with good work histories, background checks and evaluations will be candidates for rehire following their termination due to family/medical leave or military leave.
Appendix

Figure 9.1 Sample Policies and Procedures continued

**COMPOSURE Magazine**

Compliance Documents – By signing the appropriate lines below you have reviewed, agree to, and understand each of the procedures and policies outlined and adhered to in COMPOSURE Magazine's policy and procedure document and in specific those summarized below.

**Employee Name:**

**Current Address:**

**Phone Number:**

**Date of Employment:**

I understand and agree to adhere to the confidentiality and professional conduct procedures as outlined in the personnel policy manual. I do also understand that violating these procedures are grounds for immediate dismissal.

Signed: __________________________ Date: ____________

I have read, understand, and agree to adhere to the employment policies of COMPOSURE Magazine as outlined in the policy and procedure document.

Signed: __________________________ Date: ____________

I understand and will comply with the harassment policy as outlined in the policy manual and will report any instances to the supervisor, comply with investigations and understand that this will be performed without repercussions to the reporting party.

Signed: __________________________ Date: ____________

Company property, assets, software, supplies are not to be used for personal business and equipment checked out must be returned prior to paid or unpaid leave.

Signed: __________________________ Date: ____________
Figure 9.1 Sample Policies and Procedures continued

COMPOSE Magazine

- Compliance Documents – This document discloses any potential conflicts of interest with our company. You must not participate in any activity, practice or act which conflicts with, or appears to conflict with, the interests of the company, its customers or vendors. You are required to fully disclose any potential conflict of interest to your supervisor. Conflicts of interest may include: payments of salaries outside your current employment with COMPOSE Magazine, acceptance of gifts, favors, discounts, amenities, and acceptance of rewards/awards in return for favors. This policy applies to all employees, including contract/temporary employees. By signing this form you thereby agree to those policies in full.

Employee Name: 

Current Address: 

Phone Number: 

Date of Employment: 

I understand and agree to adhere to the conflicts of interest policy and will bring to the attention of my supervisor any ongoing or subsequent conflicts of interest with COMPOSE Magazine.

Signed: ___________________________ Date: __________________

Possible conflicts of interest disclosure: ____________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________
Appendix

Figure 9.1 Sample Policies and Procedures continued

COMPOSURE Magazine

Compliance Documents for Temporary/Contract (Freelance Journalists/Photographers) by signing the appropriate lines below you have reviewed, agree to, and understand each of the procedures and policies outlined and adhered to in COMPOSURE Magazine's policy and procedure document and in specific those summarized below. Although temporary/contract employees are not eligible for all benefits outlined in the policy and procedures manual COMPOSURE Magazine expects those employees to adhere to the spirit of the document in part and in full. Any non-compliance with any portion of the document may be grounds for immediate dismissal. Contract employees should report time worked and articles/photographs submitted on the weekly employee time card. Pay dates will be made in the same manner as the regular full-time employee payroll.

Employee Name: ________________________________

Current Address: ________________________________

Phone Number: ________________________________

Date of Employment: ________________________________

I understand and agree to adhere to the confidentiality and professional conduct procedures as outlined in the personnel policy manual and the Journalism Ethics Code. I do also understand that violating these procedures are grounds for immediate dismissal.

Signed: ________________________________ Date: ________________________________

I have read, understand, and agree to adhere to the employment policies of COMPOSURE Magazine as outlined in the policy and procedure document.

Signed: ________________________________ Date: ________________________________

I understand and will comply with the harassment policy as outlined in the policy manual and will report any instances to the supervisor, comply with investigations and understand that this will be performed without repercussions to the reporting party.

Signed: ________________________________ Date: ________________________________

Company property, assets, software, supplies are not to be used for personal business and equipment checked out must be returned prior to paid or unpaid leave.

Signed: ________________________________ Date: ________________________________
Figure 9.2 Sample Employee Application
Appendix

Figure 9.2 Sample Employee Application continued

<table>
<thead>
<tr>
<th>EDUCATION</th>
<th>Level of Education</th>
<th>Please print the name, city and state for each school listed.</th>
<th>Graduate?</th>
<th>Degree</th>
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<tbody>
<tr>
<td>High School</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>EMPLOYMENT RECORD</th>
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<tbody>
<tr>
<td>Date</td>
<td></td>
<td>Position</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Month &amp; Year</td>
<td>To/From</td>
<td>Salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reason for leaving</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PERSONAL REFERENCES — not relatives or employers</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Address</td>
<td>Phone No.</td>
<td>How long known?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Reason for leaving</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PERSONAL NARRATIVE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Please use this space for any pertinent data you feel may not have been covered in the remainder of the employment application.</td>
<td></td>
</tr>
</tbody>
</table>

Please sign: ___________________________  Date: ___________________________

Note: Your application will not be considered complete without the signed and dated “terms of application” page.
Figure 9.2 Sample Employee Application continued

COMPOSURE Magazine
Employee Application - Terms of Application

Name: __________________________ Phone: __________________________

Address: __________________________

PLEASE READ CAREFULLY BEFORE SIGNING

I hereby certify that the information provided on this application is accurate to the best of my knowledge and subject to verification by this company. I authorize the schools, persons, previous employers, agencies and other organizations named in this application to provide this company (its authorized employees, agents or representatives) with any relevant information that may be required to arrive at an employment decision and hereby release any such schools, persons, employers, agencies and organizations from any and all kind of liability which they might otherwise incur as a result. I do understand that any type of misrepresentation or omission of a material fact on my application may be justification for refusal of employment.

In the event that I am employed, I understand that all employees are subject to termination at the discretion of the company. If, in the event I choose to voluntarily terminate my employment, I am free to do so at any time, and, if I choose to give proper notice of termination of termination, the company may either permit me to continue my employment during the notice period or may accept my resignation immediately.

I understand that in the event I am employed by the company, my compensation, hours of employment and all other terms and conditions of employment are subject to modification or change by the company at the company's discretion.

I also understand that if employed, any misrepresentation made by me in filling out this application shall be considered as sufficient cause for my dismissal without advance notice.

I authorize the company to supply my employment record, in whole or in part, and in confidence, to any prospective employer, government agency, or other party with a legal and proper interest.

In the event of my employment, I will comply with all the rules and regulations as set forth in the company's policy manual or other communications distributed to all employees.

I also understand that completion of this form does not guarantee me status as an applicant or any consideration of employment unless I meet all stated minimum qualifications required of the position for which I am asking to be considered.

CONVICTIONS: A conviction does not automatically mean you will not be offered a job. What you were convicted of, the circumstances surrounding the conviction and how long ago the conviction occurred are important considerations for determining your eligibility. Give all the facts so that a fair decision can be made.

I have read the above statement and accept the same as a condition of my employment with the company.

Applicant Signature: __________________________ Date: __________________________
### Figure 10.1 Sample Credit Application

![Credit Application Form]

The credit application form includes sections for individual applicant information, income and assets, debt information, marital status, and personal information. The form is used by the First National Bank of Sterling City to assess creditworthiness and determine eligibility for credit. The completed form includes details such as the applicant's name, address, employment information, and income sources, among other things. The form also includes spaces for the applicant to sign and date the application. This document illustrates the complexity and importance of credit applications in financial decision-making.
GENERAL PARTNERSHIP AGREEMENT

This Partnership Agreement is entered into on January 1, 2007 between the following persons:
Stephanie Griffin of Sterling City, TX 76951 and April Thomas of Sterling City, TX 76951.

The above-named persons agree that upon the commencement date of this partnership, they shall be
deemed to have become partners in business. The purposes, the terms and conditions of this
partnership are as follows:

1. **Name of business:** COMPOSURE Magazine
2. **Principal place of business:** The principal place of business of the partnership shall be on the
   North West corner of 4th and Elm.
3. **Term:** The partnership shall commence on and continue until dissolved by mutual agreement
   of the partners.
4. **Capital contribution and distribution of profits and losses:**

<table>
<thead>
<tr>
<th>Name of Partner(s)</th>
<th>Position of Partner</th>
<th>Percentage Distribution</th>
<th>Annual Salary of Profit &amp; Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephanie Griffin</td>
<td>Co-Editor in Chief</td>
<td>50%</td>
<td>$30,000</td>
</tr>
<tr>
<td>April Thomas</td>
<td>Co-Editor in Chief</td>
<td>50%</td>
<td>$30,000</td>
</tr>
</tbody>
</table>

A division of profits and losses shall be made at such time as may be agreed upon by the partners
and at the close of each fiscal year. The profits and losses of the partnership shall be divided
between the partners according to the above schedule.

5. **Control:** The partners shall have exclusive control over the business and each partner shall
have equal rights in the management and conduct of the partnership business. Any difference
arising as to the ordinary matters connected with the partnership agreement or any contract
that may subject this partnership to liability in excess of one hundred thousand dollars shall
be subject to the prior written consent of all of the partners.

6. **Disputes:** Disputes that would jeopardize new business, contracts, or existing clients and
cannot be resolved by the partners within thirty days will be submitted to a mutually agreed
upon arbitrator whose decision will be final. Any disagreements or differences that affect
the management of the partnership business and would jeopardize new business, contracts, or
existing clients and submitted to an arbitration process designed to repair the partnership
relationship and solve said differences.

7. **Selling Out:** If a general partner decides to sell their interest in the partnership business to
the remaining partner the interest will be valued at one half the current business equity plus two
percent or the in effect cost of living percentage. Payment for the interest sold shall be made
over a mutually agreed to by the general partners. Thirty days written notice of proposed sell
to each general partner by the selling partner is required.

8. **Dissolution:** In the event of retirement, expulsion, bankruptcy, death, or insanity of a general
partner, the remaining partners have the right to continue the business of the partnership
under the same name by themselves or in conjunction with any other persons they select.

Signature of the Partners:

Stephanie Griffin

April Thomas
Appendix

Figure 11.1 Sample Financial Procedures

COMPOSURE Magazine
Marketing Assumptions & Financial Procedures

Marketing Procedures: (Based on survey information and area analysis)

1.) Survey of local & area teens - usage: 95% purchase a magazine each month and the same 95% also subscribe to yet another regular monthly publication.
2.) Survey of local & area teens - topic: 95% of local and area teens prefer periodicals with topics in fashion, sports and a combined male/female interest format.
3.) Research of teen magazine sales: Our sales estimates are based on 50% of the currently targeted market for teen magazines in the state of Texas alone. Please note that COMPOSURE Magazine will target both male and female teens, something no other magazine on the market does at this time.
4.) Use of current technology: COMPOSURE Magazine will focus on advertising, lay-outs, and photographs that are digitally mastered using the most current technology available thereby giving advertisers more options for presenting their products. Currently our estimated number of advertisers is based on 50% of the current average number of advertisers listed in teen magazine.

Monthly Income Projections:
1.) Advertising revenue (print, digital, promotional) $12,565
2.) Subscriptions (digital and print) $18,105
3.) Single Copy Sales $11,748
4.) $42,418

Monthly Expense Projections:
1.) Salaries/payroll: Regular full-time employees are salaried employees, freelance journalist photographers are paid on a per article basis.
   a.) Co-owners/Editors $2,500
   b.) Journalist/Photographer $2,500
   c.) Bookkeeper/Advertising Representative $1,500
   d.) Secretary/Receptionist $1,213
   e.) Freelance Journalists/Photographers $417 per contract employee
2.) Building rental and maintenance: $345 rental, $125 cleaning service, and $30 trash pickup.
3.) Computer, internet, phone: $337
4.) Postage and related fees: $1200 ($2000 per month during quarterly promotions)
5.) Insurance, legal, professional and taxes: $2625
6.) Loan payment: $899 per month (12% interest rate for 3 years)
7.) Office expenses, supplies, furniture, and printing $6277
8.) Travel and training: $220
9.) Utilities $225
10.) Promotional expenses: $800 ($1200 per month during quarterly promotions)

Estimated total expenses per month: $21,946

Financial Procedures:
Each month we will compare the actual income and expenses to the budget and cash flow. This will give us an indication of any problems and areas where we must make operating adjustments, change procedures, and alter pricing where necessary.

Annually, the same analysis will be made as a review of our original business plan and setting forth financial goals for the upcoming year.
Figure 11.2 Sample Tax Information

**BUSINESS TAX RESPONSIBILITIES**

**Federal Taxes**
Information regarding federal income taxes, tax identification numbers, business tax credits, and employment tax regulations may be obtained by contacting the following agencies:

**Income Taxes, Tax Identification Numbers, and Business Tax Credits**
Internal Revenue Service
825 East Raudberg Lane, Suite 2-4
Austin, Texas 78753
800/829-1040 or 800/829-4059 (TDD)
Business Tax Kit and other publications 800/829-3676 or 800/829-4059 (TDD)

**Employment Taxes**
Social Security Administration
903 San Jacinto
Austin, Texas 78701
512/916-5404 or 800/772-1213

**State Taxes**

**Business Taxes**
The Comptroller of Public Accounts is charged with the administration and collection of state and local sales tax from businesses operating in Texas, and also collects any franchise taxes owed by Texas corporations. There is no state income tax in Texas. The Comptroller maintains field offices in most major Texas cities to provide assistance and aid in complying with tax regulations. For further information on these taxes, contact:

Comptroller of Public Accounts
111 West Sixth Street
Austin, Texas 78701-4843
512/463-4600 or 800/252-5555

The permits required for taxes collected by the Comptroller are defined and outlined in the section titled "Alphabetical Listing of Business Licenses and Permits".

**Employment Taxes**
The Texas Workforce Commission collects all unemployment taxes for workers employed in Texas. For information regarding these taxes, to obtain a state employer's identification number, and for information

Texas Workforce Commission
Tax Department
101 East 15th Street
Austin, Texas 78778
New Employer Accounts/Status of Accounts 512/832-9394
Quarterly Reports and Rates 512/832-9394
Unemployment Insurance Customer Service 512/463-2542
Labor Market Information 512/491-4922
Work Opportunity Tax Credit (WOTC) 512/832-9394 or 800/695-6879
### Reference for Filing Taxes

<table>
<thead>
<tr>
<th>Type of Business Entity</th>
<th>Forms Required</th>
<th>Purpose</th>
<th>When to File</th>
<th>Where to File</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income Taxes - Federal Only</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partnership</td>
<td>Form 1065</td>
<td>Report taxable income; K-1 from the return to each partner to use for reporting on his or her individual tax return (Information return only); any taxes due are paid individually by partner</td>
<td>15th day of the fourth month after the end of the fiscal year</td>
<td>Internal Revenue Service Austin, Texas 73301</td>
</tr>
<tr>
<td><strong>Employment Taxes</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quarterly Tax Estimates: Sole Proprietorship Partnership</td>
<td>Form 1040 ES</td>
<td>May be required if not withheld through wage source during current tax year</td>
<td>Generally April 15, June 15 and Sept 15 of current tax year and Jan 15 of the following year</td>
<td>Internal Revenue Service P.O. Box 970001 St. Louis, MO 63197</td>
</tr>
<tr>
<td>Sales and Use Tax: State and local (sole proprietor, partnership, corporation)</td>
<td></td>
<td>Tax on sales of items collected from purchaser and remitted to the Comptroller</td>
<td>Usually monthly, due 20th of month following sales month; some filed quarterly or annually</td>
<td>Comptroller of Public Accounts Austin, Texas 78744</td>
</tr>
<tr>
<td>Business Property Taxes</td>
<td>Rendition Form</td>
<td>To report tangible personal property used to produce income</td>
<td>Between January 1 and March 31</td>
<td>Specific local county appraisal district</td>
</tr>
</tbody>
</table>
Figure 11.4 Sample Professional Budget
Figure 12.1 Sample Insurance Proposal

**Appendix**

**COMMERCIAL GENERAL LIABILITY SECTION**

**Agency**

Ag West Insurance
F.O. Box 58
Sterling City, Tx 76951

**Applicant**

Composure Magazine

**Effective Date**

02/20/07

**Expiration Date**

02/20/08

**Direct Bill**


---

### COVERAGES

<table>
<thead>
<tr>
<th>COVERAGES</th>
<th>LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>X COMMERCIAL GENERAL LIABILITY</td>
<td>~1,000,000</td>
</tr>
<tr>
<td>CLAIMS MADE</td>
<td>OCCURRENCE</td>
</tr>
<tr>
<td>CLAIMS MADE</td>
<td>OCCURRENCE</td>
</tr>
<tr>
<td>PROPERTY DAMAGE</td>
<td>~250.00</td>
</tr>
<tr>
<td>BODILY INJURY</td>
<td>5</td>
</tr>
<tr>
<td>EMERGENCY RESPONSES</td>
<td>5</td>
</tr>
<tr>
<td>OTHER COVERAGES, RESTRICTIONS &amp; ENSURANCE ENDORSEMENTS (For hard/soft underwritten coverages, attach the appropriate underwritten endorsement ACORD 101)</td>
<td></td>
</tr>
</tbody>
</table>

---

### SCHEDULE OF HAZARDS

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>CLASSIFIER</th>
<th>CLASS CODE</th>
<th>PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Magazine</td>
<td>509016</td>
<td>65</td>
<td></td>
</tr>
</tbody>
</table>

---

**CLAIMS MADE (Explain all)**

1. PROPOSED RETROACTIVE DATE: N/A
2. NUMBER OF EMPLOYEES:
3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED, OR SELF-INSURED FROM ANY PREVIOUS COVERAGE? YES NO
4. WAS THIS COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY?

---

**Other Notes**

ACORD 125 (2004/03) PLEASE COMPLETE REVERSE SIDE © ACORD CORPORATION 1993
Figure 12.1 Sample Insurance Proposal continued
Figure 12.1 Sample Insurance Proposal continued
Figure 12.2 Sample Compliance Documents

COMPOSURE Magazine
Laws & Regulatory Compliance

COMPOSURE Magazine will make every attempt to adhere to all Sterling City, county, state and national laws at all times. If at any point any non-compliance with this policy is determined it should be brought to the immediate attention of supervisor, without fear of retaliation. We have attempted to list those applicable laws in the space below. Failure to list any specific law not included here does not indicate non-compliance. All Sterling City, county, state, and national laws are subject to compliance by all COMPOSURE Magazine employees.

FSLA (www.dol.gov/whd/regs/compliance/nkl.htm) The Fair Labor Standards Act of 1938, as amended (referred to as "the Act" or "FLSA"), is published in law in sections 201-219 of title 29, United States Code. The Act provides for minimum standards for both wages and overtime entitlement, and spells out administrative procedures by which covered work time must be compensated. Included in the Act are provisions related to child labor, equal pay, and portal-to-portal activities. In addition, the Act exempts specified employees or groups of employees from the application of certain of its provisions.

OSHA (www.osha.gov) The Occupational Safety & Health Agency (and act). The agencies mission is to assure the safety and health of America's workers by setting an enforcing standards, providing training, outreach, education, establishment of partnerships and the encouragement of continual improvement in the workplace for safety and health. As there are no local standards for fire, environment and few laws and regulatory procedures for the city of Sterling City or Sterling County compliance with OSHA standards is of the utmost importance.

SARBANES & OXLEY (www.ethicspoint.com) Under the Sarbanes Oxley Act of 2002, each publicly traded company is required to provide a means for anonymous reporting by its employees to inform management of perceived accounting or audit discrepancies. Although COMPOSURE Magazine is not a publicly traded company, we believe that the policies of the Sarbanes Oxley Act should be required for businesses in the publication sector. We will be using a 3rd party internet-based compliance reporting system called Ethicspoint to meet these needs. To file a report you may anonymously access the Ethicspoint website at www.ethicspoint.com or you may call the Ethicspoint hotline at 1-866-384-4277.

TEXAS EMPLOYMENT & LABOR LAWS (www.texas.gov) The Tax and Labor Law Department of the Texas Workforce Commission administers the following two programs: the Texas Payday Law, and the Texas Child Labor Law. The Department also disseminates information on the Texas Minimum Wage Act. Details on the requirements of these laws are outlined on the state maintained web site.

JOURNALIST ETHICS (www.journalism.org) Journalists are entrusted with a special responsibility to report the news fairly and honestly, untainted by personal bias or outside influence. Uncompromised objectivity is essential if any publication is to retain the respect and appreciation of its readers. Army Times Publishing Co. is committed to the highest level of individual and corporate integrity in news gathering, production and distribution and has set forth an industry standard for ethics and integrity. Specific ethical and legal matters are discussed in detail on their web site and a forum for discussion is available for journalists from all mediums. Journalists/Photographers from COMPOSURE Magazine are expected to adhere to these ethical and legal guidelines.
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