

**From:** BusinessUSA <business@subscriptions.usa.gov>  
**To:** Kester, Tonykester@aging.sc.gov  
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#### **4 Critical Areas You'll Want To Address by the End of 2015**

As you prepare to wrap up another year in business, we want to highlight a few items that should be on your "to do" list as the year comes to a close.

While the content below can help walk you through specific tasks in greater detail, this [overall checklist](#) can help identify key tasks you'll want to make sure you address. Here's one specifically [made for small businesses](#).

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## Wrap Your Books Up Right

As a business owner, do you know how to close out the fiscal year? Even if you have an accountant, you'll want to know how to manage your books properly. [This checklist can help walk you through the process](#), from verifying vendor files to reviewing profit and loss statements.

Starting from scratch? Read more about [how to prepare financial statements](#), including balance sheets and income statements.

Also, learn about [the importance of a breakeven analysis](#), particularly if you are interested in figuring out when your business will cover all its expenses and begin to make a profit.

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## Tax Planning

April of 2016 may sound like a long time away, but that's no reason to delay getting your taxes ready. In fact, we encourage you to become familiar with the deductions and tax credits that can affect your business now—such as the Section 179 Deduction and the Work Opportunity Tax Credit.

Our user-friendly [Taxes and Credits Tool](#) can provide you with a detailed list of credits and deductions that are unique to your business structure.

Additionally, this [year-end payroll checklist](#) can help walk you through your end-of-year payroll obligations.

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## Rebranding

Have you recently made changes to your business, like a adding a new product line? If the answer is yes, it might be time to rebrand! In order to successfully do this, SBA encourages you to get back to the basics.

Ask yourself these questions:

- 1) How would you describe your business in an "elevator pitch"?
- 2) Are there any elements of your current brand that you want to keep?
- 3) What makes your products or services unique in the marketplace?

After that, start to assess the competition and soon you'll be able to identify a few themes and draft ideas from them. [Find the full list of rebranding tips here.](#)

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## ACA Healthcare Open Enrollment

Open enrollment for 2016 is in full swing and ends soon. Now is the time to log onto Healthcare.gov's Small Business Health Options Program (SHOP) Marketplace. The Marketplace offers details on the different plans and prices available in your state. Learn more about [your healthcare coverage options](#).

And mark your calendars for the new 2016 required Affordable Care Act (ACA) reporting for Employers and Healthcare Providers. Different requirements apply to health insurance issuers, self-insured employers, government agencies, and other entities that provide minimum essential health coverage vs. [applicable large employers](#). Learn more from [this IRS bulletin](#).

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## BusinessUSA Twitter Highlights and Digests

Here's a few of our top tweets from the past week:

1. Join the growing ranks of #newfarmers with a customized tool just for you: [[Tweet](#)]
2. A #business plan is an essential road map for success. Create your plan using @SBAgov's tool: [[Tweet](#)]
3. #TPP is a transformational agreement that will benefit U.S. #biz & workers across the country cc: @PennyPritzker: [[Tweet](#)]
4. The Global #Entrepreneurship Summit will bring innovators together in #SiliconValley #GES2016 #PAGE: [[Tweet](#)]

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