

# SBA Small Business Resource Guide

*Everything you need to know to start and  
grow your business*



**U.S. Small Business Administration**

**[www.sba.gov/wa](http://www.sba.gov/wa)**

Seattle District Office  
serving Washington State  
and Northern Idaho



---

**SBA Seattle District Office**  
serving Washington State  
and Northern Idaho

**[www.sba.gov/wa](http://www.sba.gov/wa)**

**Seattle District Office**  
4th & Battery Building  
2401 4th Avenue, Suite 450  
Seattle, WA 98121  
Monday - Friday  
8 am to 4:30 pm  
206-553-7310

**Spokane Branch Office**  
801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
Monday - Friday  
8 am to 4:30 pm  
509-353-2800

*Owning a business is the fulfillment of a lifetime dream for many people. The U.S. Small Business Administration works with you to pursue your dream of financial and personal prosperity through small business ownership.*

*Our experience shows that understanding exactly what you're getting into before you begin your venture helps significantly. The Small Business Resource Guide is created, in partnership with SCORE "Counselors to America's Small Business" to help you start or expand a business. Please take time to thoroughly review this material.*

*The Guide includes pages of help ideas, references and suggestions. Topics covered include: SBA programs and services, business licensing, state and local government regulations, steps in preparing a business plan and selecting a legal structure for your business. In addition, you will find a listing of small business resources offering technical assistance and loan options. An on-line version of the Guide is available at [www.sba.gov/wa](http://www.sba.gov/wa).*

*We know the obstacles that entrepreneurs face and salute your courage and creativity.*

*We wish you entrepreneurial success!*

# Table of Contents

---

<b>Is Entrepreneurship for you?</b> .....	<b>2</b>
<b>Checklist for Starting a Business</b> .....	<b>3</b>
<b>Business Licensing Made Easy</b> .....	<b>4</b>
<b>Government Regulations</b> .....	<b>6</b>
<b>Selecting the Right Legal Structure</b> .....	<b>8</b>
<b>Protecting Your Intellectual Property</b>	
Copyrights, Trademarks and Patents .....	<b>9</b>
<b>Business Plan Outline</b> .....	<b>10</b>
Downloadable templates for business plans and financial statements .....	<b>11</b>
<b>SBA Loan Guaranty Program</b>	
How it Works .....	<b>12</b>
What a Lender Looks for.....	<b>13</b>
Need \$\$ for Your Small Business? Free Loan Briefing Thursdays .....	<b>14</b>
Frequently Asked Questions .....	<b>14</b>
Alternative Financing.....	<b>15</b>
<b>Grants</b> .....	<b>16</b>
<b>Micro Lenders</b> .....	<b>16</b>
<b>Venture Capital</b> .....	<b>17</b>
<b>Credit Scores</b> .....	<b>17</b>
<b>Training and One-on-One Counseling</b>	
SBA Education and Training Center.....	<b>18</b>
SCORE, Counselors to America's Small Business .....	<b>19</b>
Small Business Development Centers .....	<b>20</b>
Women's Business Centers .....	<b>21</b>
Women's Network for Entrepreneurial Training WNET .....	<b>21</b>
<b>Small Business Size Standards</b> .....	<b>22</b>
<b>Contracting Help for Small and Minority Businesses - 8a, SDB, CCR, Hubzone</b> .....	<b>23</b>
Procurement Technical Assistance Centers .....	<b>24</b>
Procurement Technical Assistance.....	<b>25</b>
Contracting Opportunities for Service-Disabled Veterans .....	<b>25</b>
Resources for Minorities .....	<b>26</b>
<b>More SBA Programs and Services</b> .....	<b>27</b>
Surety Bond Guarantee Program .....	<b>27</b>
International Trade Assistance .....	<b>27</b>
Research and Development Assistance .....	<b>27</b>
<b>Selecting an Advisor</b> .....	<b>28</b>
<b>Business Resources</b> .....	<b>28</b>
Chambers of Commerce .....	<b>28</b>
International Trade .....	<b>28</b>
Economic Development Councils.....	<b>29</b>
Technology Resources .....	<b>30</b>
Other Resources .....	<b>31</b>
AgriBusiness Resources .....	<b>32</b>
Labeling.....	<b>33</b>
<b>Legal Resources</b> .....	<b>34</b>
<b>Business Insurance</b> .....	<b>34</b>
<b>Franchising</b> .....	<b>35</b>
<b>Disaster Preparedness</b> .....	<b>36</b>
<b>Frequently Requested Numbers</b> .....	<b>38</b>
<b>Information 24 hours a day</b> .....	<b>39</b>
<b>Index</b> .....	<b>40</b>

## *The American Dream: Is Entrepreneurship for you?*

There is no way to eliminate all the risks associated with starting a small business. However, your chances of success improve with good planning and preparation.

To evaluate your strengths and weaknesses as the owner and manager of a small business.

### **Consider the following:**

#### ***Are you a self-starter?***

It will be up to you - not someone else - to develop projects, organize your time, follow through on details.

#### ***How well do you handle different personalities?***

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers and professionals such as lawyers, accountants or consultants. Can you effectively deal with a demanding client, an unreliable vendor or cranky staff person while maintaining the best interests of your business?

#### ***How good are you at making decisions?***

Small business owners are required to make decisions constantly, quickly, under pressure and independently.

#### ***Do you have enough physical and emotional stamina?***

Business ownership can be challenging, fun and exciting. However, it's also a lot of work. Can you face 12 hour work days six or seven days a week?

#### ***How well do you plan and organize?***

Research indicates that many business failures could be avoided through better planning. Good organization of financial information, inventory, schedules, production can help avoid many potential pitfalls.

#### ***Is your drive strong enough to maintain your motivation?***

Running a business and carrying all the responsibility on your shoulders can wear you down. Strong motivation to make the business succeed will help you survive slowdowns as well as periods of burnout.

#### ***How will owning a business affect your family?***

Business start-up challenges can be hard to balance against the demands of family life. You may have to adjust to a lower standard of living or put family assets at risk until the business becomes profitable, which could take months or years.

**Try SBA's new automated business start-up assessment tool,** a simple 5-minute process to determine if you are ready. You will find it online at [www.sba.gov/assessmenttool/index.html](http://www.sba.gov/assessmenttool/index.html)



### **On the Upside...**

*There are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.*

You get to be your own boss.

Hard work and long hours directly benefit you, rather than increasing profits for someone else.

Earning and growth potential are far less limited.

A new venture is exciting.

Running a business will provide endless variety and challenge and won't settle into a dull routine.

# Checklist for Starting a Business

This checklist provides the basic steps you should think about when starting a business. This list is not to be construed as all-inclusive. Other steps may be appropriate for your specific type of business.

## **Develop your business plan**

All too often entrepreneurs get an idea and rush ahead without any concrete concept of what their business is, where it is or how it is going to get there. Whether you're starting a new business or trying to obtain capital for expansion, the first and most important step you must take is building your plan. See page 10

## **Decide on your business structure**

Legal and tax implications differ according to business. You may wish to obtain legal advice before making this decision. See page 8.

## **Legal Advice**

An online resource guide designed to provide legal and regulatory information to small businesses is [www.Business.gov](http://www.Business.gov). Consult an attorney about your business form of ownership, leases and contracts laws and regulations affect every aspect of business strategy. See page 8, 34

## **Obtain necessary licenses and permits**

**State Business License** – Washington's one-stop registration process requires filing a Master Business Application to obtain a UBI (Unified Business Identifier) number and to register trade names. See page 4

**Specialty Licenses** – Some business activities require specialty licensing, permits or certifications. For more information, contact the Master License Service of the Department of Licensing at (360) 664-1400. On-Line license filing is now available for Washington State at [www.wa.gov/dol](http://www.wa.gov/dol). For Idaho at [www.sos.idaho.gov](http://www.sos.idaho.gov). See page 4

**Local Licenses and Permits** - In addition to a state license, you may need to get a city license and/or county permit for each place where you do business. You may also need to check with your local government regarding zoning and building code regulations. Contact your local department of licensing or city clerk's office for more information.

## **Determine regulatory and record-keeping requirements**

**State and Federal Taxes** – These vary with the form, nature and location of your business. Refer questions about Washington State taxes to the Department of Revenue. In Idaho contact the Idaho State Tax Commission at [www.tax.idaho.gov](http://www.tax.idaho.gov). For federal tax information, call 1-800-829-1040. Forms can be obtained by calling 1-800-829-3676 or downloaded from the IRS web site at [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz) See page 6

**Wage Regulations & Posters** – For questions concerning wage regulations and required workplace posters, contact the WA State Department of Labor & Industries/Employment Standards at 1-800-547-8367 or 360-902-4817 or visit [www.lni.wa.gov/IPUB/101-054-000.asp](http://www.lni.wa.gov/IPUB/101-054-000.asp) In Idaho go to [labor.idaho.gov](http://labor.idaho.gov) or call 208-332-3570.

**Industrial Health & Safety Regulations** – For information on health and safety rules, contact the Department of Labor & Industries/Division of Industrial Safety and Health at 1-800-423-7233 or visit their web site at [www.lni.wa.gov/wisha](http://www.lni.wa.gov/wisha). In Idaho go to [www2.boisestate.edu/OSHConsult](http://www2.boisestate.edu/OSHConsult) or call 208-426-3283.

**Industrial Insurance** – For information on hiring employees, insurance, and tax withholding for employees, contact the Department of Labor & Industries/Division of Industrial Insurance at 1-800-547-8367 or 360-956-4817. [www.lni.wa.gov](http://www.lni.wa.gov) For Idaho contact the Idaho Industrial Commission [www.iic.idaho.gov](http://www.iic.idaho.gov)

**Environmental Regulations** – Find out which state and federal environmental permits are needed for your business, visit the WA Department of Ecology's On-line Permit Assistance System (OPAS) at [www.ecy.wa.gov](http://www.ecy.wa.gov) or call 360-407-6000. Access Idaho Dept of Environmental Quality online at [www.deq.state.id.us](http://www.deq.state.id.us).

**Unemployment Insurance** – Refer questions about unemployment insurance for your employees to the WA Employment Security Department at 360-902-9551. [www.wa.gov/esd/ui.htm](http://www.wa.gov/esd/ui.htm). Idaho Works at [labor.idaho.gov/iw](http://labor.idaho.gov/iw).

**New Hire Reporting** – Report each newly hired or rehired employee to WA Department of Social and Health Services (DSHS) at 1-800-562-0479. [www.dshs.wa.gov/newhire](http://www.dshs.wa.gov/newhire)

**Fire Regulations** – Contact your local fire officials.

**Health Regulations** – Contact your local health department regarding sewer, water and solid waste utilities.

## **Decide on your bookkeeping and accounting system**

For information on bookkeeping systems, income tax planning, or income tax returns, consult with your accountant, SBDC or WBC office, or community college. IRS publication 583, "Starting a Business and Keeping Records" is helpful.

## **Insurance**

Consult with your insurance agent about fire, automobile employee health, bonding, life, and fidelity insurance against employee theft, burglary, vandalism, business interruption, and key person insurance. See page 34

# Business Licensing Made Easy

There are many types of business licenses, state and local as well as professional. Most businesses will be required to have a license of some sort.

Licensing requirements of counties and cities vary. Contact your local City Clerk's Office and County Business License Office for more information.

Also, check with the local Planning Department to ensure your business site meets appropriate zoning requirements, local Building Department to obtain permits to construct permanent buildings or additions to existing facilities, and County Health Department if your business deals with the sale of food.

***New, quick and customized business wizards provide license and form information.***

## **Washington State**

[www.dol.wa.gov/business/licensing.html](http://www.dol.wa.gov/business/licensing.html) and click on "Business Licensing Guide"

## **Idaho**

[www.idahobizhelp.org](http://www.idahobizhelp.org)

## **[www.access.wa.gov](http://www.access.wa.gov)**

The State of Washington's one-stop registration process includes filing a Master Business Application to obtain a UBI number and register a trade name. The Master License Service helps small businesses cut the time and hassle of business licensing.

## **[www.business.idaho.gov](http://www.business.idaho.gov)**

The State of Idaho requires businesses to register with the Idaho Secretary of State and other regulatory agencies. Businesses in Idaho can go to [www.business.idaho.gov](http://www.business.idaho.gov) to access all the relevant links for starting, running, relocating, and even closing!

## **Department of Licensing Master License Service (MLS)**

**[www.dol.wa.gov/business/licensing.html](http://www.dol.wa.gov/business/licensing.html)**

405 Black Lake Blvd, Building 2  
Olympia, WA 98507-9034  
360-664-1400

You can order a customized Licensing Packet via mail or download information on-line from the *License Information Management System (LIMS)* which includes state licensing requirements for your business operation and referrals to related federal, state and local government agencies.

## **Unified Business Identifier Program (UBI)**

**[www.dol.wa.gov](http://www.dol.wa.gov)**

A UBI number is a nine-digit number assigned to your business when you apply for a business license through the Master License Service of the Department of Licensing, or register with the Departments of Revenue, Labor and Industries, Employment Security, or the Secretary of State. You can complete your application online and obtain a UBI number at one of the UBI Service locations listed on the Department of Licensing's website or by return mail. *See page 5 for locations*

## **Contractor's Registration Department of Labor & Industries [www.lni.wa.gov/scs/contractors](http://www.lni.wa.gov/scs/contractors)**

1-800-647-0982

This license is required for any person to submit any bid offer to do any work as a construction contractor within Washington State. Applications may be obtained from satellite offices of the Department of Labor and Industries throughout Washington State. Fee: \$41.75 (also bond and liability insurance coverage).

## **Specialty & Miscellaneous Licenses**

For questions on other licenses required to operate a business in Washington State, call the Business License Service Center.

## **Application for Business License**

Required if the business is located or doing business within city limits. Contact the Department of Licenses and Consumer Affairs, your local Chamber of Commerce or local city business license office. *See page 5 for some locations*

Most cities and some counties require a business license or permits if the business is located in the city or county limits OR does business there, regardless of the physical location of the business. If your city or county is not listed below, contact your local Department of Licensing or City Clerk's office.

## **Trade Name Search**

You can check to see if a trade name you want to use is already registered by requesting a search of the MLS database. If MLS does not find a filing, it does not mean the name is not being used, only that it has not been registered. MLS can also provide information regarding corporations, persons conducting business under a trade name, or verification of business existence. To request a search, call MLS at 1-900-463-6000. The charge is \$4.95 for the first minute and \$.50 for each additional minute. Or send up to three searches and \$4.00 to Department of Licensing, Master License Service, P.O. Box 9034, Olympia, WA 98507-9034.

## **Business Record Search**

MLS can also provide information regarding corporations, persons conducting business under a trade name, or verification of business existence. To request a search, call Master License Service at 1-900-463-6000. The charge is \$4.95 for the first minute and \$.50 for each additional minute.

In addition, limited business name and corporate name databases can be searched for free at <http://dor.wa.gov/content/doingbusiness/>, and at [www.secstate.wa.gov/corps/search.aspx](http://www.secstate.wa.gov/corps/search.aspx).

## UBI Locations

---

### SEATTLE

**Dept. of Revenue**  
2101 4th Avenue, Suite 1400  
206-956-3002  
**Dept. of Labor & Industries**  
315 5th Avenue S. Ste 200  
206-515-2800  
**Employment Security Dept.**  
8746 Mary Avenue NW  
206-706-3801 (Ballard)  
200 SW Michigan Street #202  
1-800-318-6022 (Burien)

### TACOMA

**Dept. of Revenue**  
3315 S. 23rd, Suite 300  
253-382-2000  
**Dept. of Labor & Industries -**  
950 Broadway, Suite 200  
253-596-3800  
**Employment Security Dept.**  
1305 Tacoma Avenue S #202  
253-593-7380

### BELLINGHAM

**Dept. of Revenue**  
1904 A Humbolt Street, Suite A  
Closed 11:30 am - 12:30 pm  
360-676-2114  
**Dept. of Labor & Industries**  
1720 Ellis Street, Suite 200  
360-647-7300  
**Employment Security Dept.**  
220 Grand Avenue  
360-676-2070

### COLVILLE

**Dept of Labor & Industries**  
298 S Main St, Suite 203  
800-509-9174; (509) 684-7417

### KENNEWICK

**Dept. of Labor & Industries**  
4310 W 24th Ave.  
Employ. Security Dept., address same as  
LNI above  
509-735-0100

### MOSES LAKE

**Dept. of Labor & Industries**  
3001 W. Broadway  
509-764-6900

### PULLMAN

**Dept. of Labor & Industries**  
1250 Bishop Blvd SE, Suite G  
800-509-0025; 509-334-5296

### RICHLAND

**Dept. of Revenue**  
1657 Fowler St  
509-734-7526

### SPOKANE

**Dept. of Revenue**  
[www.dor.wa.gov](http://www.dor.wa.gov)  
1330 N. Washington St, Suite 5600  
509-327-0200  
**Dept. of Labor & Industries**  
901 N. Monroe #100  
509-324-2600  
**Employment Security Tax Office**  
132 S Arthur  
2nd Floor, Rm E  
509-532-3090

### WENATCHEE

**Dept. of Revenue**  
630 N. Chelan Ave., Suite B-3  
509-663-9714  
**Dept. of Labor & Industries**  
519 Grant Rd., E. Wenatchee  
509-886-6500  
**Employ. Security Dept.**  
215 Bridge Street  
509-662-0448

### YAKIMA

**Dept. of Revenue**  
1714 S. 16th Avenue  
509-454-5160  
**Dept. of Labor & Industries**  
15 W. Yakima Ave. Suite 100  
509-454-3700  
**Employment Security Dept.**  
306 Division Street  
509-574-0137

## Application for Business License—City or County

---

Everett	425-257-8610
Seattle	206-684-8484
Tacoma	253-591-5252

### Clarkston, WA - City Hall

830 5th Street  
Clarkston, WA 99403  
509-758-5541

### Ellensburg, WA - Business Licenses

City of Ellensburg  
420 N Pearl St  
Ellensburg, WA 98926  
509-962-7204

### Kennewick, WA - Customer Service

[www.ci.kennewick.wa.us/](http://www.ci.kennewick.wa.us/)  
210 W. 6th Ave.  
Kennewick, WA 99336  
509-585-4268

### Liberty Lake, WA

[www.LibertyLakeWa.gov](http://www.LibertyLakeWa.gov)  
509-755-6703 / 509-755-6700  
Zoning 509-755-6707

### Pasco, WA - Associate Planner

[www.ci.pasco.wa.us](http://www.ci.pasco.wa.us)  
City of Pasco  
525 N. 3rd Ave. Pasco, WA 99301  
509-545-3441

### Richland, WA

[www.ci.richland.wa.us](http://www.ci.richland.wa.us)  
City of Richland  
505 Swift Blvd.  
Richland, WA 99352  
509-942-7313

### Spokane, WA

**City of Spokane Taxes & Licenses**  
(Business & Occupational licenses)  
**City Hall**  
Street Level - 808 W. Spokane Falls Blvd  
Spokane, WA 99201  
**509-625-6070**

### City of Spokane-Zoning Dept.

[www.spokanecity.org](http://www.spokanecity.org)  
509-625-6149

### Spokane Valley (City of), WA Business Registration

[www.spokanevalley.org](http://www.spokanevalley.org)  
(Business & Occupational licenses)  
11707 East Sprague Ave Suite 106  
Spokane Valley WA 99206  
509-921-1000

### Spokane County Planning Dept.

[www.spokanecounty.org](http://www.spokanecounty.org)  
1026 W Broadway  
Spokane, WA 99201  
(Home-based business permit is required in  
Spokane County)  
509-477-7200

### Spokane Regional Health District Environmental Health Division

[www.srhhd.org](http://www.srhhd.org)  
1101 W. College, Room 402  
Spokane WA 99201  
509-324-1560, Ext. 2  
**Contact if ANY food is served in business.**

### Stevens County, WA Planning Dept.

Courthouse Annex  
Colville, WA  
**509-684-2401**  
(Check on Zoning - Home-Based business)

### West Richland, WA - Planning Asst.

City of W. Richland  
3805 W. Van Giesen, W.  
Richland, WA 99353  
**509-967-5902, ext. 313**  
[www.westrichland.org](http://www.westrichland.org)

### Yakima, WA - Office of Code Administration

[www.ci.yakima.wa.us](http://www.ci.yakima.wa.us)  
29 N 2nd St  
Yakima, WA  
509-575-6121

### Bonner County, ID

**Planning Dept**  
Sandpoint, ID (Zoning questions)  
208-265-1458

### Idaho Health District Office-Panhandle Health District

[www2.state.id.us/phd1](http://www2.state.id.us/phd1)  
2195 Ironwood Ct  
Coeur d' Alene ID 83814  
208-667-3481

### Lewiston, ID

**Community Development**  
215 D St, Lewiston, ID 83501  
208-746-7363  
Building Permits 208-746-1319  
Zoning and Land Use 208-746-7318

### Sandpoint, ID - City Planning Dept.

Sandpoint, ID  
208-263-3370

# Government Regulations and Your Business

It may be inconceivable to you that your home-based business or part-time enterprise must comply with any of the numerous local, state and federal regulations, but in all likelihood it will.

Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows.

Most businesses must obtain one or more licenses and permits from local, state and federal agencies.

The licenses or permits required for your business will be determined by your type of business, its organizational structure, and location.

## Federal Regulations

### Internal Revenue Service (IRS) - [www.irs.gov](http://www.irs.gov)

Tax questions? 1-800-829-4933 To order forms 1-800-829-3676

The IRS has free publications and Customer Service Representatives to acquaint you with required registrations and tax obligations. Also see the Small Business Resource Guide CD-ROM (Publication 3207), and the Virtual Small Business Workshop DVD (Publication 1066-C). Order both by calling 1-800-829-3676, or online at [www.irs.gov](http://www.irs.gov), type in keyword "small business products".

The Small Business and Self-Employed One-Stop Resource section of the IRS web site answers many of the most common questions new business owners have about federal taxes. Go to [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html) or type "small business" into the keyword/search box, and go to the first link listed.

**Self-Employment Tax:** Everyone must pay Social Security and Medicare Taxes. If you're self-employed, your Social Security/Medicare contribution is made through the self-employment tax, which is paid in quarterly during the year as part of your estimated tax payments (Form 1040-ES).

**Employment Taxes:** If you have employees, you are required to withhold income tax, Social Security and Medicare (FICA), as well as pay the employer's portion of Social Security taxes and pay federal unemployment tax under certain circumstances. Nonpayment of federal taxes can result in audits, penalties, difficulties obtaining bank financing, and closure of your business.

Contact the IRS to obtain an Employer Identification Number (EIN). You can apply for an EIN online – type "EIN" into the keyword/search box, and go to [www.irs.gov/businesses/small/article/0,,id=98350,00.html](http://www.irs.gov/businesses/small/article/0,,id=98350,00.html).

Information on business structures, links to IRS forms, and publications about each type:

**Sole Proprietorship:**  
[www.irs.gov/businesses/small/article/0,,id=98202,00.html](http://www.irs.gov/businesses/small/article/0,,id=98202,00.html)

**Partnership:**  
[www.irs.gov/businesses/small/article/0,,id=98214,00.html](http://www.irs.gov/businesses/small/article/0,,id=98214,00.html)

**Corporation:**  
[www.irs.gov/businesses/small/article/0,,id=98240,00.html](http://www.irs.gov/businesses/small/article/0,,id=98240,00.html)

**S Corporation:**  
[www.irs.gov/businesses/small/article/0,,id=98263,00.html](http://www.irs.gov/businesses/small/article/0,,id=98263,00.html)

**Limited Liability Company (LLC):**  
[www.irs.gov/businesses/small/article/0,,id=98277,00.html](http://www.irs.gov/businesses/small/article/0,,id=98277,00.html)

**Businesses with employees or independent contractors:**  
[www.irs.gov/businesses/small/content/0,,id=98942,00.html](http://www.irs.gov/businesses/small/content/0,,id=98942,00.html)

### Social Security Administration - [www.ssa.gov](http://www.ssa.gov)

1-800-772-1213

Nearly all employees, employers and self-employed persons are required to participate in the social security program. Employers are required to withhold a fixed percentage of employee wages, match each employee's contribution and make periodic deposits to the IRS. Forms are available from the IRS. Self-employed persons must also make contributions.

**Wage Reporting Guide for Employers** Help with all your wage filing responsibilities  
**Toll-Free Number for Employers** -- Got a wage reporting question or problem? Call our Employer Reporting Service Center at 1-800-772-6270.

### U.S. Citizenship and Immigration Services (USCIS) - [www.uscis.gov](http://www.uscis.gov)

You must fill out an Immigration Form I-9 for each employee you hire, both citizens and non-citizens. Form I-9 must be kept by the employer either three years after the date of hire or for one year after employment is terminated, whichever is later. An official copy of the current I-9 form can be downloaded from the agency's Web site at [www.uscis.gov/portal/site/uscis](http://www.uscis.gov/portal/site/uscis). Call 1-800-357-2099 for employer-related immigration matters.

### U.S. Census Bureau - [www.census.gov](http://www.census.gov)

The leading source of quality data about the nation's people and economy.

### U.S. Department of Labor (DOL) - [www.dol.gov](http://www.dol.gov)

1-866-487-9243

DOL's wage and Hour Division regulates working conditions, wages, and payment practices.

### Occupational Safety & Health Administration (OSHA) - [www.osha.gov](http://www.osha.gov)

A division of the U.S. Dept. of Labor that regulates working conditions.



## Washington State Regulations

---

**Dept. of Licensing**  
[www.dol.wa.gov/business.htm](http://www.dol.wa.gov/business.htm)  
Master License Service (MLS)  
360-664-1400

The state provides new business applicants with a simplified one-stop registration and licensing service. Call the Business License Service Center or stop in at any of the field offices of the Washington State Department of Labor and Industries, or the Department of Employment Security to obtain a Master Business Application.

**Dept. of Labor and Industries**  
[www.lni.wa.gov](http://www.lni.wa.gov)  
Industrial Insurance Registration  
[www.lni.wa.gov/Main/RunBusiness.asp](http://www.lni.wa.gov/Main/RunBusiness.asp)  
360-902-4817

Required for businesses employing one or more persons. This registration authorizes deductions of medical aid and supplemental pension premiums from employee's wages and establishes premium payment accounts for industrial insurance, supplemental pension and medical aid.

**Employment Security Dept.**  
[www.wa.gov/esd/ui.htm](http://www.wa.gov/esd/ui.htm)  
Unemployment Insurance Registration  
360-902-9360  
Required from businesses employing one or more persons. Employers are required to file quarterly reports showing total wages paid, individual employee earnings, social security numbers, hours worked and tax due with payment.

**Office of the Secretary of State**  
[www.secstate.wa.gov/corps](http://www.secstate.wa.gov/corps)  
Corporations Division  
505 E. Union, 2nd Floor  
Olympia, WA 98504-0234  
360-753-7115; TDD: 360-753-1485  
The Corporations Division registers business-related entities including domestic and foreign (out-of-state) corporations, limited partnerships, limited liability partnerships and limited liability companies. They also register state-level trademarks.

**Corporate Registration, Profit/Nonprofit Corporations**  
**360-753-7115**  
Applicants for incorporation in Washington State MUST file with the Corporate Division, Secretary of State's Office in Olympia, WA 98504 - 0234. (This does not relieve applicants from responsibility of also registering with state taxing authorities).

**Department of Revenue**  
[www.dor.wa.gov](http://www.dor.wa.gov)  
Telephone Information Center  
**1-800-647-7706**

Get answers to your most common tax questions 24 hours a day.

**Copies of publications, laws and rules**  
[www.dor.wa.gov](http://www.dor.wa.gov)  
Your local Revenue Office, or telephone information center, 1-800-647-7706

**New Business Outreach Workshops**  
To sign up for Revenues workshops covering business registration, reporting, tax laws and rules, and recordkeeping requirements, contact the Revenue office nearest you.

**The Electronic Filing System (ELF)**  
[www.dor.wa.gov](http://www.dor.wa.gov)  
**1-877-FILE ELF (1-877-345-3353)**  
Developed by the WA Department of Revenue (DOR). This free, easy-to-use system walks filers through a customized return, calculates taxes automatically, flags errors and omissions before a return is filed, and provides instant online access to the latest tax information. ELF's electronic funds transfer feature lets taxpayers file their tax returns early, but postpone payment until the due date. This file-and-forget feature means taxpayers can get their return completed ahead of the filing deadline without having to remember to mail the return by the due date.

## County Regulations

---

**Partnership Recording**  
(General Partnerships only)  
If the business is a general partnership, persons starting the partnership should have a written partnership agreement and a buy/sell agreement. A review of the written agreement by an attorney is recommended. Contact your County Recording Office for information on filing procedures.

**King 206-296-1570**  
[www.metrokc.gov/recelec/records](http://www.metrokc.gov/recelec/records)

**Snohomish 425-388-3483**  
[www.co.snohomish.wa.us/auditor](http://www.co.snohomish.wa.us/auditor)

**Pierce 253-798-7440**  
[www.co.pierce.wa.us/auditor](http://www.co.pierce.wa.us/auditor)

**Application for Certificate of Registration**  
County registration is required for some businesses. Call your County Business License Office to see if your business needs to be registered. If your county is not listed below, consult the county listings in your local phone book.

King County 206-296-3504  
Pierce County 253-798-7445  
Snohomish County 425-388-3627

## Idaho Regulations

---

[www.business.idaho.gov](http://www.business.idaho.gov)  
To obtain a customized list of regulating agencies that you may need to contact for specific business activity, access the **Business Wizard** section of this Web site, [www.idahobizhelp.org](http://www.idahobizhelp.org).

**Idaho State Tax Commission**  
[www.tax.idaho.gov](http://www.tax.idaho.gov)  
Administers Idaho state tax laws and provides tax info and education to the public.

**Idaho Secretary of State**  
[www.sos.idaho.gov](http://www.sos.idaho.gov)  
208-334-2300  
Involved in several areas affecting small businesses including registration of business entities such as Partnerships, Corporations, and Limited Liability Companies, trademark searches and registration for Idaho State. Also deals with registration of Assumed Business Names – more commonly referred to as DBA or Doing Business As.

**Idaho Dept. Commerce**  
[www.commerce.idaho.gov](http://www.commerce.idaho.gov)  
208-334-2470  
Supports Idaho business formation and expansion.

**Idaho Dept. of Labor**  
[www.labor.idaho.gov](http://www.labor.idaho.gov)  
208-332-3570  
Assists businesses in solving employment and training related challenges.

**Idaho Industrial Commission**  
[www.iic.idaho.gov](http://www.iic.idaho.gov)  
**208-332-3570**  
Administers the Idaho Workers' Compensation Law.

**Idaho Dept of Environmental Quality**  
[www.deq.state.id.us](http://www.deq.state.id.us)  
208-373-0502  
This is the Idaho state agency responsible for implementing environmental protection laws and programs. The website includes information about air, water and waste programs as well as info on permits, regulations and DEQ publications.

**Bureau of Occupational Licenses**  
[www.ibol.idaho.gov](http://www.ibol.idaho.gov)  
**208-334-3233**  
The initial point of contact for applicants seeking licensing in a variety of occupations. Not all licensing boards contract with the **Bureau of Occupational Licenses**. If you do not find your business listed on the Bureau's Web site, visit [www.accessidaho.org/topical.html](http://www.accessidaho.org/topical.html) to find the Web site of the state agency related to your business.

**Idaho Occupational Safety & Health Consultation Program**  
[www2.boisestate.edu/OSHConsult](http://www2.boisestate.edu/OSHConsult)  
208-426-3283  
Assists small businesses to achieve compliance with OSHA safety and health regulations. Safety and industrial hygiene consultants will assess a company's needs and develop a confidential written report of recommendations. No citations are issued or penalties are assessed. Services are free. The business owner's only obligation is to correct all serious hazards within a reasonable timeframe.

To find the Web site for your **county**, go to Idaho Association of Counties <http://idcounties.org> and click on "Counties"

# Selecting the Right Legal Structure for Your Company

by Stacey L. Romberg, Attorney at Law  
www.staceyroberg.com

Forming a new business can be overwhelming!

Hiring employees, leasing commercial space, marketing - in addition to actually selling the product or performing the service that sparked your interest in entrepreneurship - is an amazing process. Your decisions regarding business formation are an important step in this process.

What type of entity works best for your business?

## Do you need legal help?

**Seattle/King County**  
206-623-2551

**Tacoma/Pierce County**  
253-383-3432

**To register a corporation or limited partnership contact:**

**Office of the Secretary of State**  
[www.secstate.wa.gov/corps](http://www.secstate.wa.gov/corps)  
Corporations Division  
360-753-7115

**Idaho State Bar & Idaho Law Foundation, Inc**  
[www2.state.id.us/isb](http://www2.state.id.us/isb)  
208-334-4500

More help on page 34.

There are four basic types of business entities: sole proprietorships, partnerships, corporations and limited liability companies (also known as LLC's). Other types of business entities that may work for you, which are beyond the scope of this article, include: limited partnerships, professional service corporations and professional limited liability companies.

A **sole proprietorship** is a common, simple type of business ownership. If you are in business by yourself and obtain your business license, you are a sole proprietorship. A sole proprietorship is an appropriate and proper form of business ownership for many small businesses. For federal income tax purposes, the income from the business flows through to the individual, and is reported on the business owner's Schedule C. A sole proprietorship offers no protection from individual liability, so it is essential for sole proprietorships to maintain adequate insurance coverage.

A **partnership** is similar to a sole proprietorship. If you are in business with at least one other person, and obtain your business license, you have a partnership. The partnership exists regardless of whether the partners have formalized their relationship by executing a partnership agreement. However, a partnership agreement is desirable in order to set forth the rights and obligations of each party, and describe what would happen if a partner dies or wants to sell his or her interest in the business. A partnership, similar to a sole proprietorship, results in federal income tax liability flowing from the entity to the individual partners. A partnership tax return is required, but each individual partner pays his or her share of the business taxes instead of the business itself paying the tax. As in a sole proprietorship, a partnership offers no protection from individual liability.

A **corporation** is formed by filing Articles of Incorporation with the Secretary of State's office. One or more individuals can create a corporation. A key initial decision in forming a corporation is whether the corporation should be a C-Corporation or an S-Corporation. A C-Corporation pays federal taxes both on the corporate level, and on the level of individual shareholders. An S-Corporation pays taxes only on the shareholder level. However, certain qualifications must be met in order to register as an S-Corporation. Unlike a sole proprietorship or a partnership, a corporation which is properly formed and maintained can offer protections against individual liability. In order to form and maintain a corporation, you need to retain both an accountant and an attorney to comply with complex tax requirements and corporate formalities set forth in state Revised Codes.

A **limited liability company, or LLC**, is formed by filing a Certificate of Formation with the Secretary of State's office. One or more individuals can create an LLC. An LLC may be taxed in different ways. You need to consult with your accountant in order to make an informed decision about how your LLC will be taxed, and file the corresponding documents with the IRS. Similar to a corporation, a properly formed and maintained LLC can offer protections against individual liability. And, as in a corporation, you need to retain both an accountant and an attorney in forming an LLC. An attorney can help you prepare key documents, including the LLC Operating Agreement.

Taking a simplistic approach, in essence, there are two key factors to examine. Those factors are:

- (1) What types of potential liabilities does my business face, and can I purchase adequate insurance coverage to handle these liabilities?
- (2) What tax savings, if any, would I receive from forming a business entity?

In analyzing these two factors, you need the help of your "Formation Team," consisting of three key professionals: a business attorney, an accountant and a commercial insurance broker. First, your commercial insurance broker will advise you regarding the potential risks faced by your business, and will help you determine the types of coverage available. Your broker will help you answer the question: Is it helpful and/or necessary to form a business entity, such as a corporation or a limited liability company, in order to decrease the risk of personal liability related to my business?

Second, your accountant can help you answer the question: Is it financially beneficial for me to form a business entity, such as a corporation or a limited liability company, in order to decrease my tax liability? If so, the follow up questions to ask your accountant are: What type of entity would work the best for my particular situation? How will that entity be taxed? What on-going accounting responsibilities do I need to meet?

Third, your business attorney can help you answer the question: How do I form a business entity? Your attorney can explain to you the nature of what you are forming. And, your attorney can explain to you how to operate and maintain the entity, once formed, in a way that minimizes the chances that your personal assets could be at risk for a business-related liability.

To beat the odds and ensure success for your business, you need to be smart about your strengths and weaknesses. You cannot do it all and be successful! Assemble your "Formation Team" of an accountant, an attorney and a commercial insurance broker; and consult with your team continually in the formation of your business. Work with your team to develop a thriving and profitable new venture!

# Protecting Your Intellectual Property

Lawful protection of intellectual property - consisting of business strategies, images, concepts and ideas - is often worth more to a business than its tangible assets.

Becoming informed about the available legal tools can mean the difference between success and failure.

**[www.Business.gov](http://www.Business.gov)**

Legal and regulatory information for America's small businesses.

## Copyrights - [www.copyright.gov](http://www.copyright.gov)

Copyright is a form of protection provided by the laws of the United States (Title 17, U.S. Code) to the authors of "original works of authorship", including literary, dramatic, musical, artistic, and certain other intellectual works. This protection is available to both published and unpublished works.

### Written inquiries:

U.S. Copyright Office  
Library of Congress  
101 Independence Avenue SE.  
Washington, DC 20559-6000

### Public Information Office

202-707-3000

**Forms Hotline** 202-707-9100

**Fax-on-Demand** 202-707-2600

**TTY** 202-707-6737

## Trademark - [www.uspto.gov](http://www.uspto.gov)

"Brand name" is a synonym for "trademark". Trademarks distinguish one firm's corn-flakes or four-wheel-drive station wagons from another's. Without them, consumers could not buy products they like or avoid those they don't like. Trademarks may be words, logos or other symbols. Trademarks are not copyrights or patents. They cannot be used to prevent one firm from copying the goods or services of another, nor from selling its goods or services under a common descriptive (or generic) name. Literature, procedures, and application forms for nationwide registration are available through the U.S. Patents & Trademarks Office, Washington, DC 20231.

### Statewide trademark registration

#### State of Washington - Office of Secretary of State

**[www.secstate.wa.gov/corps](http://www.secstate.wa.gov/corps)**

360-753-7115

[corps@secstate.wa.gov](mailto:corps@secstate.wa.gov)

Office of the Secretary of State

Corporate Division - Dolliver Building

801 Capital Way S.

Olympia, WA 98504-0234

Monday - Friday, 8 am to 4 pm

### Statewide Trademark Registration in Idaho

Idaho Secretary of State – Trademark Division

**[www.sos.idaho.gov](http://www.sos.idaho.gov)**

PO Box 83720, Boise ID 83720-0800

208-332-2810

## Patents

A patent is an exclusive property right to an invention and is issued by the Commissioner of Patents and Trademarks, U.S. Department of Commerce. It gives an inventor the right to exclude others from making, using, or selling an invention for a period of 17 years in the United States, its territories, and possessions.

### U.S. Patents and Trademark Office

**[www.uspto.gov](http://www.uspto.gov)**

Washington, DC 20231

Patent & Trademark Office

Arlington, VA

703-308-4357 or 1-800-786-9199

### U.S. Government On-line Bookstore

**<http://bookstore.gpo.gov>**

**1-866-512-1800 toll free**

For literature, procedures, and a list of patent agents and attorneys in your area, check prospective companies in your field of invention through the Thomas Register of Industry, a standard guidebook normally available at all libraries. A book entitled, "General Information Concerning Patents," is available for purchase for \$7.

### SIRTI

**[www.sirti.org](http://www.sirti.org)**

665 N. Riverpoint Blvd

Spokane, WA 99202-1665

509-358-2000

SIRTI provides support to develop new projects and spin-off businesses which expand the regional job base and help build sustainable economic vitality. Emphasis given to energy; digital and emerging technologies.

# Do you need a Business Plan? Yes!

....a **business plan** gives you a path to follow. It can help make the future what you want it to be, with goals and action steps to guide your business through turbulent economic cycles.

....a **business plan** lets your banker in on the action. By reading the details of your business plan, your lender gains insight into your situation that will help determine whether or not to lend you money.

....a **business plan** provides a way to communicate your operations, goals, and business philosophy to personnel, suppliers and your other business contacts.

....a **business plan** develops you as a manager by making you construct a clear "blueprint" of your business venture.

## Start with the Basics

While there are many good business plan formats, this one has been used successfully by thousands of small business owners. Feel free to modify the format to suit your needs.

### Executive Summary

Summarize your plan in two pages or less. Make it enthusiastic, professional, complete and concise. Include the goals and objectives of the business. If applying for a loan, state the amount desired.

If you had five minutes to explain the basics of your business to an investor, what would you say? That is what goes in the summary. Write this section last.

### Company Description

Give a brief company history.  
What does your company do?  
What are your products?  
Who are your customers?  
Where are you located?  
What are your key strengths?  
Is your industry or market growing?  
Who are the owners?  
Is the firm a proprietorship, partnership, or corporation?

### Products and Services

What are your products (or services)?  
Price and quality levels?  
Distribution channels (i.e., how are products moved to the customers)?  
Major competitors?  
What makes your products particularly attractive?

### Marketing

(NOTE: In this section, be as specific as possible. Use statistics and numbers, and note your sources. Too many marketing plans are just enthusiastic fluff).

#### ■ Product

Describe your product or service from your customer's point of view. What do customers like and dislike about your products, services, and company?  
Why do they patronize you?  
What services are offered as part of the product (delivery, service, warranty, support, refund offers)?

#### ■ Economics

What are the characteristics of your industry: growing, declining, changing?

What is the size of your market?  
What is your share of the market?  
Is it growing? What is the demand for your product?  
Are more firms entering? What are the barriers to entry?  
Is it becoming more competitive; are profits being squeezed?

#### ■ Customers

Identify your customers, their characteristics, their location.  
Why will they patronize you?  
What do they like about your company?

#### ■ Competition

List your major competitors.  
Describe their size, location, reputations.  
Compare your goods and services with theirs.  
What are their major advantages?  
What are yours?

#### ■ Strategy

What is your pricing policy? Why?  
How do you promote, advertise, and sell?  
How do you distribute or deliver your products/services?  
What customer services will you offer?  
Relate your strategy to prior discussions of Product, Economics, Customers, and Competition.

### Sales Forecast

Now that you have written a description of your market, you need to do a detailed forecast of sales, by department, month by month, for the coming year.

### Operations Plan

#### ■ Production

Methods of production, product development, quality control, inventory control.

#### ■ Location.

Describe the physical location and explain why it is appropriate. Is it leased or owned?

#### ■ Credit Policies

Do you sell in credit? What terms? How do you check credit? Collection policies?

#### ■ Personnel

Number and type of employees.  
Pay and personnel policies.  
Do you have position descriptions and training programs?

#### ■ Inventory

How much? What is its value?  
List major suppliers.  
Do they extend credit?  
Who pays freight?  
Do they give discounts?

#### ■ Legal Environment

Licensing, bonding, permits, insurance, zoning, government regulations, patents, trademarks, copyrights.

### Management and Organization

Who has management responsibilities?  
Resumes of all key managers.  
Position descriptions for key employees. List important advisors, such as attorney, accountant, banker, insurance agent, and advisory board or board of directors, if you have one.

### Personal Financial Statements

Include personal financial statements of all owners and major stockholders.

## Startup Expenses and Capital

Carefully research your startup expenses: keep notes to document your numbers, organize your figures by dividing startup expenses into major categories. We suggest:

Buildings/Real Estate - Leasehold Improvements  
Capital Equipment - Location & Admin. Expenses  
Advertising & Promotion - Opening Inventory  
Other Expenses - Contingencies - Working Capital

The contingency category is a way of allowing for costs which cannot be foreseen no matter how thorough your planning. Experienced entrepreneurs suggest you add 15% to 20% to your estimated expenses to allow for them.

Working capital is money needed to operate and pay bills while the business gets going. A carefully planned cash flow projection is the only good way to estimate working capital needs. Starting without adequate working capital will ensure early failure of the business.

If this is a startup, you must also show the sources of capital. Sources could include you, your partners or investors, private lenders, your bank, and perhaps equipment leases.

## Financial History

If yours is an established firm, include financial statements for at least the past three years as an appendix to the plan.

Our computer template includes a spreadsheet on which these historical statements can be condensed and laid out side by side for comparison. It is a good idea to include some key ratios in addition to the raw numbers. Current ratio, debt to net worth, return on equity, and Inventory turnover are a few useful basic ratios.

Include an aging of accounts receivable, showing the total amount owing you from customers, and how much is current, 30 days past due, 60 days, 90 days, and over 90 days past due.

Do the same for accounts payable.

## Projected Balance Sheet

Your plan should include a projected balance sheet showing assets (things owned), liabilities (debts), and owner's equity. If yours is a startup business, the balance sheet should show your financial position on opening day. Existing firms should do a projected year-end balance sheet.

If you are using the business plan to apply for a loan, prepare a pro-forma balance sheet projecting your financial position as of the day after the loan.

## 12-Month Profit Projection

In many ways, this is the capstone of your whole business plan. This is where it all comes together, where you show in detail how your company will make a profit.

Start by projecting sales month by month for the coming year. Break monthly sales into categories or departments; for example: by product type, customer group, geographic territory, or different contracts or projects. A projection built up in this fashion will be more accurate than just guessing total sales for the month. Your Marketing Plan should be the basis for these projections.

Now estimate the Cost of Goods Sold (COGS) for each category of sales for each month. COGS are those expenses directly related to producing or purchasing the product/service you sell.

For retailers, COGS is the cost of buying merchandise; for manufacturers and construction, it is direct production labor and materials. For services businesses, it is production labor and materials. Breaking COGS down into departments will help you see which parts of the business deliver the most profit per sales dollar.

Now estimate operating expenses month by month for the year. These are necessary expenses which are *not* directly related to buying or making your product/service. They are also known as overhead items. Examples are: telephone, rent, insurance, taxes, and the salaries of office, sales, and management personnel. Use the same categories of expense you use (or plan to use) in the regular Income Statements you get from your accountant. This makes it easier to draw on history in making projections, and it makes it easier to compare your actual statements to your plan as time goes by.

## Cash Flow Projection

Your profit projection will show how you intend to prosper by having revenues exceed expenses. Now you must show that you can pay your bills while prospering. Bills are paid with cash, not with profits.

A cash flow projection is basically nothing more than a forward look at your checking account. It is derived from the profit projection, but looks at the financial data in slightly different ways. The fundamental differences are:

- On the income side, a cash flow asks not when a sale is made, but rather when cash is actually collected from the customer.

- On the outgo side, the question is not when an expense is incurred, but rather when the check will have to be written to pay the bill.

- Some items show only on one of the two statements, but not on the other. Depreciation, for example is a real business expense, but not an item of cash flow (you never write a check for depreciation). On the other hand, the principle part of a loan repayment is not an expense (only the interest portion is), but it definitely takes cash out of the business, and therefore needs to be shown on the cash flow projection.

By forecasting the status of your bank account, the Cash Flow tells you whether your working capital reserves are adequate. Budgeting does not create sales or put money in the bank, but it can help put you in control. When you know how much the off season will draw down your account, and how much it will take to get started on that new contract, and when you begin negotiating that new bank loan months in advance because you can foresee the need, then you have gained a little more control over your own destiny.

All your projections should be based on careful research, not casual guesswork. Keep notes detailing your major assumptions and attach the notes to your projections.

### Need help?

**Download business plans and financial statements [www.score.org](http://www.score.org) - click on "Business Tools"**

**One-on-one business counseling**  
See page 19 for locations.

# The SBA Loan Guarantee Program:

## How it Works

[www.sba.gov/financing](http://www.sba.gov/financing)

The SBA helps small businesses obtain needed credit by giving the government's guaranty to loans made by commercial lenders.

The lender makes the loan and SBA will repay up to 85% of any loss in case of default. Since this is a bank loan, applications are submitted to the bank and loan payments are paid to the bank. The bank is also responsible for closing the loan and disbursing the loan proceeds.

SBA's involvement is limited to reviewing the loan application submitted by the bank to assure they meet eligibility and credit standards.

SBA provides the bank with a written Authorization outlining the conditions of the SBA guarantee; any material changes to this authorization generally require SBA approval.

Most commercial banks and some non-bank commercial lenders participate in this program.

The **7(a) guaranteed loan program** is SBA's primary lending program. The borrower applies to a lending institution, not the SBA. The lender applies to the SBA for a loan guaranty. The SBA can process the lender's request through a variety of methods. Guarantees are up to \$1,500,000 of each loan made by participant lenders. These loans typically range from \$25,000 to \$2 million and are repaid in monthly installments. They can be used for a variety of business purposes including working capital, equipment acquisition, and real estate purchases. Maturities depend on the use of loan proceeds but typically range from 5 to 25 years.

Participating lender list at [www.sba.gov/wa/seattle/WA\\_SP\\_CLPPLP.html](http://www.sba.gov/wa/seattle/WA_SP_CLPPLP.html).

### Streamlined 7(a) Applications and Approvals

**Preferred Lender program** - SBA has delegated certain lenders the authority to approve SBA loans unilaterally. Preferred lenders operate under the same 7(a) guaranteed loan guidelines as detailed above. SBA generally provides a loan guarantee to the lender within 24 hours of their request.

**SBA Express Loan Program** - SBAExpress loans are backed by an SBA guarantee of 50 percent, the lender uses its own application and documentation forms and the lender has unilateral credit approval authority as in the PLP Program. This method makes it easier and faster for lenders to provide small business loans of \$350,000 or less, with SBA generally providing a loan guarantee to the lender within 24 hours of their request.

**Patriot Express Loans** - Loans of up to \$500,000 are available to veterans and members of the military community. Eligible military community members include: Veterans and Service-disabled veterans; Active-duty service members eligible for the military's Transition Assistance Program; Reservists and National Guard members; current spouses of any of the above; and the widowed spouse of a service member or veteran who died during service or of a service-connected disability.

Loans can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases. They qualify for SBA's maximum guaranty of up to 85% for loans of \$150,000 or less, and up to 75% for loans over \$150,000 up to \$500,000. Patriot Express loans feature SBA's fastest turnaround time for loan approvals, and lowest interest rates for business loans - generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan.

[www.sba.gov/patriotexpress/index.html](http://www.sba.gov/patriotexpress/index.html)

### Additional SBA Financing Programs

**SBA Microloan Program** was developed to increase the availability of small scale financing and technical assistance to prospective small business borrowers. Loans range from \$500 to \$35,000. Loans are made through designated intermediaries. Contact Community Capital Development, 206-324-4330 or Washington CASH, 206-352-1945. East of the Cascade mountains, contact Rural Community Development Resources (RCDR) in Yakima WA, 509-453-5133, or Panhandle Area Council in Hayden ID, 208-772-0584.

The **504 Certified Development Company (CDC) Loan Program** provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A CDC is a nonprofit corporation set up to contribute to the economic development of its community or region. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. For more information, call Ameritrust, 206-274-5152, Evergreen Community Development Association at 800-878-6613, NW Business Development Association at 509-458-8555, or Panhandle Area Council at 208-772-0584.

[www.sba.gov/wa/seattle/wa\\_se\\_cdc.html](http://www.sba.gov/wa/seattle/wa_se_cdc.html)

**Export Working Capital** loans are used to finance export sales - 90% SBA guaranty up to \$1.5 million. Call the U.S. Export Assistance Center, 206-553-0051 for more details. [www.buyusa.gov/seattle/sba.html](http://www.buyusa.gov/seattle/sba.html)

**Disaster Loans** - If you are in a declared disaster area and are the victim of a disaster, you may be eligible for an SBA Disaster Loan - even if you don't own a business. As a homeowner, renter and/or personal-property owner, you may apply to the SBA for a loan to help you recover from a disaster. For more information, Field Operations Center - West, 800-488-5323 or go to [www.sba.gov/services/index.html](http://www.sba.gov/services/index.html)

For more information on all the SBA Loan Programs visit [www.sba.gov/financing](http://www.sba.gov/financing).

**General Credit Requirements** - SBA and private lenders use similar criteria to test credit worthiness.

(1) **Repayment Ability:** You must show that you can meet business expenses, owners draw, and loan payments from the earnings of the business. This is usually demonstrated through historical performance and/or thoroughly documented cash flow projections.

(2) **Management:** You must show ability to operate the business successfully. For a start-up, you should have experience in the type of business you propose to start, as well as some significant work experience at a management level.

(3) **Equity:** The owners must have enough of their own capital at stake in the business:

(a) *For a New Business* (or when buying a business) you should have approximately one dollar of cash or business assets for each three dollars of the loan.

(b) *For an Established Firm*, the after-the-loan business balance sheet should show no more than four dollars of total debt for each dollar of net worth (i.e., a 4:1 Debt/Equity ratio, although this may vary by industry).

**Definition of Equity:** You may be required to pledge nonbusiness assets (often a second mortgage on your personal residence may be required for collateral). However, this should not be confused with equity in the sense it is used here. As used here, the equity is the owner's net investment in the business.

(4) **Credit History:** Your personal and company credit histories will be reviewed. Prudent lenders prefer applicants who have a history of meeting their obligations. If your credit record has blemishes but there are extenuating circumstances, prepare to explain fully.

**Guarantee Portion** - Under the 7(a) guaranteed loan program SBA typically guarantees from 50% to 85% of an eligible bank loan up to a maximum guaranty amount of \$1,500,000. The exact percentage of the guaranty depends on a variety of factors such as size of loan and which SBA program is to be used. This will be worked out between the SBA and your bank.

**Amounts** - The maximum loan amount is \$2 million. The total SBA guarantee for any one borrower may not exceed \$1,500,000.

**Maturity** - Up to 25 years for real estate acquisition or construction. Most other SBA loans are limited to 10 years. Working capital loans are generally limited to seven years.

**Interest Rates** - SBA sets a maximum rate on its guaranteed loans. The rate may be either fixed or variable, as determined between the lender and applicant. The rate is pegged to the prime rate as published daily in the Wall Street Journal. The formulas are:

- Prime + 2.25% for loans > \$50,000, maturity < 7 years.
- Prime + 2.75% for loans > \$50,000, maturity 7 years or more.
- Lenders have the option of charging an additional 1% on loans under \$50,000 and 2% on loans under \$25,000.

**Fees** - SBA charges a fee for its guaranty. The fee is levied on that portion of the loan guaranteed by SBA, not the face amount of the loan. It is passed along to the borrower and is usually financed (i.e., built into the loan amount).

*If loan maturity exceeds 12 months the fee is:*

- 2% of the guaranteed portion for loans up to \$150,000
- 3% of the guaranteed portion for loans above \$150,000 up to \$700,000
- 3.5% of the guaranteed portion for loans above \$700,000

*If the loan maturity is 12 months or less, the fee is:*

- .25% (1/4 of 1%) of the guaranteed portion

**Prepayment Penalties** - Only on loans with terms of 15 years or longer. Decreasing prepayment penalties apply during the first three years of the loan.

**Collateral** - SBA's collateral policy is in two parts:

- (1) When a loan guaranty is approved, we expect all available company assets to be offered as collateral. If company assets are insufficient to fully secure the loan, liens on personal assets may be required. Often, this means a lien on residential real estate.
- (2) On the other hand, if adequate collateral simply is not available, this fact alone will not cause SBA to decline an otherwise qualified loan.

**Eligibility** - Most small businesses are eligible to receive SBA loan guarantees, however ineligible applicant cases include:

- (1) The applicant is not small business.
- (2) The funds are otherwise available on reasonable terms, e.g., if the bank would make the same loan terms available without an SBA guaranty, or if personal assets could be used without hardship to the owners.
- (3) The loan is to pay off inadequately secured creditors.
- (4) Your business is engaged in speculation, lending, investment, or rental real estate.
- (5) The applicant is a nonprofit enterprise (except employee stock ownership programs).

**Size Standards** - Applicants must meet the SBA definition of small business. Size limits may vary by specific industry group (NAICS code). For more information see page 22 or go online to [www.sba.gov/size](http://www.sba.gov/size).

## What a lender looks for

### New Business

- (1) Describe in detail the type of business to be established.
- (2) Describe your experience and management credentials.
- (3) Prepare a detailed estimate of how much capital will be needed to start. State how much you have and how much you will need to borrow.
- (4) Prepare a current personal financial statement, listing all personal assets and liabilities.
- (5) Prepare a month-by-month projection of revenues, expenses and profit for the first twelve months. Also do a companion cash flow projection for the same period. Explain your major assumptions in an accompanying narrative.
- (6) List the collateral to be offered as security for the loan, with estimates of the market value of each item.
- (7) Take this material to your banker. If the bank wants an SBA guaranty for your loan, they will make application to us. You deal with the bank; the bank deals with SBA.

### Established Business

- (1) Current business financial information: Prepare a current balance sheet and an income (profit and loss) statement for current year up to the date of the balance sheet.
- (2) Historical business financial information: Prepare income statements and balance sheets for the past three full years. Do not include personal items on the statements. Reconcile the equity balances between each year.
- (3) Prepare a month-by-month projection of revenues, expenses and profits for the next twelve months. Also do a companion cash flow projection for the same period. Explain your major assumptions in an accompanying narrative.
- (4) Prepare a current personal financial statement for each owner, partner, or stockholder owning at least 20% of the business.
- (5) List the collateral to be offered as security for the loan, with estimates of the market value of each item.
- (6) State the amount and intended uses of the loan.
- (7) Take this material to your banker. If the bank wants an SBA guaranty for your loan, they will make application to us. You deal with the bank; the bank deals with SBA.

# SBA Loan Guaranty Program FAQs

## FREE Loan Briefings Noon to 1 pm most Thursdays

### Downtown Seattle

- 2nd & 4th Thursday each month  
SBA Education and Training Center  
4th & Battery Building  
2401 Fourth Avenue, Suite 450  
Seattle, WA 9821  
206-553-7311

### Spokane

- 1st & 3rd Thursday each month  
SBA Training Room  
801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
509-353-2800

Please arrive 15 minutes early to check in.

Join us for an informative session on how the SBA Loan Guaranty Program works. Your specific questions will be answered.

- Can loan proceeds be used to consolidate debt or help with cash flow or buy a building?
- What are the eligibility and credit requirements?
- What are lenders looking for when approving loans?
- Who can help with a business plan or a loan proposal?
- What financing options are available?

### On-line SBA Loan Briefing

Unable to attend in person? Go Virtual! Participate from the comfort of your home or office. More information at [www.sba.gov/wa/](http://www.sba.gov/wa/) and click on "\$\$ Need a Small Business Loan?"

## ***Does the SBA provide grants to start or expand small businesses?***

**No.** The SBA *does not* offer direct grants of money for starting or expanding the operations of a small business. SBA's grant programs generally support nonprofit organizations, intermediary lending institutions, and state and local governments in an effort to expand and enhance small business technical and financial assistance.

There are grants available to small businesses through various federal agencies, however, these grants are typically awarded to existing businesses and are narrow in purpose, such as the Small Business Innovation Research Program [www.sba.gov/SBIR](http://www.sba.gov/SBIR) which awards grants to established and qualified enterprises to develop new technologies. You can obtain more information on grants offered by various federal, state and local organizations at [www.grants.gov](http://www.grants.gov).

## ***Do I need to be declined by a bank before applying for an SBA loan guaranty?***

No. The SBA helps small businesses obtain needed credit by giving the government's guaranty to loans made by commercial lenders. The lender makes the loan, and SBA promises to repay up to 85% of any loss in case of default. Most commercial banks and some nonbank commercial lenders participate in this program.

## ***Does my business qualify for SBA assistance?***

Approximately 98% of all businesses are eligible for SBA help. Ineligible businesses include those described on *page 13 under Eligibility*.

## ***What can I do to increase my chances of getting a loan?***

Research and develop a business plan that includes realistic financial projections and an estimate of anticipated earnings. A well planned and organized business plan will be an important factor when a lending officer reviews your request. See *Writing a Business plan on page 10*.

## ***How much personal investment or contribution do I need to qualify for a loan?***

If you're a start-up, you can typically expect to provide approximately 20 to 30 percent of the total required starting capital. If you're an established business, the ratio of total debt-to-net worth after the loan is made should be approximately 4:1 or better in most cases.

## ***What is the turnaround time for a loan to be processed?***

If all the loan documentation is complete, a preferred lender can get an SBA approval within 24 hours of submitting the documents to SBA; a certified lender can get SBA approval in as few as three days.

## ***What is the Preferred Lender Program (PLP)?***

The PLP maximizes the use of qualified lenders. SBA delegates loan approval, closing, and most servicing and liquidation authority and responsibility to carefully selected lenders. Other non-PLP lenders can submit applications under the traditional method, where the SBA reviews the lender's credit analysis and examines eligibility. You can find a list of Participating Lenders at [www.sba.gov/wa](http://www.sba.gov/wa) click on "Financing"

## ***Where can I obtain a loan application?***

Application forms and procedures differ depending on the lender. For example some lenders may have you complete a paper loan application while others offer an on-line application. If the lender determines that an SBA guarantee is required, they will work with you to complete certain SBA forms. SBA loan forms are available from participating lenders or via download at <http://www.sba.gov/tools/forms/index.html>

## ***If my loan application is declined, what other options do I have?***

Don't give up. There may be other financial resources better suited for your needs. There are other financial entities that use different evaluative techniques and loan money at a slightly higher interest rate than a traditional bank loan. In addition, some states, counties, and cities commonly work with local banks to provide financial support to small businesses as part of their economic development programs. Ask your banker to help you explore these options. *Financing Options page 15*.



## FINANCING OPTIONS

---

### SBA Certified Development Companies CDC

CDCs use public and private partnerships to finance fixed assets for small firms and plays a key role in creating and retaining jobs. Most 504 projects are in the \$200,000 to \$2 Million range.

**Ameritrust**  
**www.ameritrustcdc.com**  
1420 5th Avenue #2200  
Seattle, WA 98101  
206-274-5152

**Evergreen Community Development Association**  
**www.ecda.com**  
SBA 504 Loan Program  
901 Fifth Avenue, Suite 2900  
Seattle, WA 98164  
800-878-6613

**NW Business Development Association**  
**www.nwbusiness.org**  
**SBA 504 Loan Program**  
9 South Washington, Suite 215  
Spokane, WA 99201  
509-458-8555

**Panhandle Area Council (PAC)**  
**www.pacni.org**  
11100 N. Airport Drive  
Hayden, ID 83835  
208-772-0584; paulferg@pacni.org  
Offers SBA 504 Fixed Asset Financing in the 5 northern counties of Idaho, and other business loan programs.

### Alternative Financing

**Center for Economic Opportunity (CEO)**  
15 N. Broadway, Suite B  
Tacoma, WA 98403  
253-591-7026  
CEO, a program of the Metropolitan Development Council, assists TANF and low-income persons of Pierce County to pursue self employment as a means of achieving self-sufficiency. CEO teaches participants the skills required to create small business opportunities and provides access to capital and on-going technical assistance.

**Evergreen Community Development Association - www.ecda.com**  
901 Fifth Avenue, Suite 2900  
Seattle, WA 98164  
800-878-6613  
Offers two Loan Programs in partnership with Community Reinvestment Fund, USA:  
**Business Loan Program:** For purchase, construction (new or expansion) or rehabilitation of buildings occupied by their for-profit or non-profit business. Can also refinance business debt that is secured by commercial real estate or be used for major equipment purchase. Requires business

demonstrate community impact. **New Markets Tax Credit Loan Program:** For purchase, construction (new or expansion) or rehabilitation of buildings occupied by their for-profit or non-profit business. Can also refinance business debt that is secured

**The Lending Network**  
1611 N. National Avenue  
Chehalis, WA 98532  
360-740-6960  
tkalendnet@localaccess.com  
Rural Development Loan fund serves Lewis, Cowlitz and south Thurston Counties in Washington State. Loan amounts from \$25,000 to \$250,000; terms up to 20 years, depending on what is being financed; fixed interest rates; collateral required; job creation requirement.

**Shorebank Enterprise Cascadia**  
**www.sbpac.com**  
6770 E. Marginal Way South, Bldg A  
Seattle, WA 98108  
206-447-9226  
A non-profit community loan fund that provides loans and technical assistance to entrepreneurs who are unable to access traditional financing. Cascadia lends to women, minorities, and low-income people, and to businesses which restore or preserve the environment or have strong potential to create jobs. Loans range from \$5,000 to \$500,000.

**Washington Dept. of Community, Trade and Economic Development (CTED) Regional Finance Specialists**  
Helps entrepreneurs obtain financing for start-up and expansion projects. Staff reviews business project proposals, determines financing alternatives, packages applications, and presents projects to appropriate lending authorities. Priority projects create employment opportunities in distressed and timber-impacted areas of the state, and/or support development of minority & women-owned business.

**David Wingate, 509-738-2324**  
Ferry, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman

**Dick Olin, 509-962-5414**  
Adams, Benton, Chelan, Columbia, Douglas, Franklin, Grant, Kittitas, & Yakima Counties

**Kraig Kushar, 360-586-2274**  
Asotin, Garfield, & Klickitat Co

**Benton Franklin Council of Governments**  
PO Box 217, Richland, WA 99352  
509-943-9185  
Nontraditional loan funds for gap financing in manufacturing, value-added processing, service and retail. It can be used for fixed assets, working capital, inventory and real estate. Funding is available for eligible businesses in Benton, Franklin and Walla Walla counties.

**Evergreen Community Development Association Rural Loan Fund**  
**www.ecda.com**  
1-800-878-6613  
Loan program for businesses in rural areas of Clallam, Clark, Cowlitz, Grays Harbor, Jefferson, King, Kitsap, Kittitas, Klickitat, Mason, Pierce, Skagit, Skamania, Thurston and Yakima Counties in Washington. Loan amounts to \$250,000.

**Community Capital Development (CCD)**  
**www.seattleccd.com**  
1437 South Jackson, Seattle, WA 98144  
206-324-4330  
CCD counselors on-site provide services to small businesses which include but are not limited to: general management/marketing assistance, financial planning analysis, and contract procurement assistance. Business loan products are available to businesses located within the Seattle City limits. *CCD also offers the SBA 7(a) Loan Guarantee Program, SBA Prequalification Program and SBA Micro Loan Program.*

**North Central Washington Business Loan Fund**  
**www.ncwloanfund.org**  
PO Box 3032  
Okanogan, WA 98840  
509-860-4330; ncwloanfund@nwi.net  
Offers loans from \$5,000 to \$150,000 in Okanogan, Chelan & Douglas Counties and the Colville Indian Reservation.

**Business Development Corp of Eastern WA**  
**www.bdcoweb.com**  
9 South Washington Street, Suite 212  
Spokane, WA 99201  
509-747-1800; dal@bdcoweb.com  
When conventional bank loans are unavailable, finances from \$50,000 to \$250,000 for start-up, early stage, and expanded businesses in Eastern Washington.

**Washington State Linked Deposit Program**  
**www.omwbe.wa.gov/ldp**  
Minority and Women's Business Development  
2001 Sixth Avenue, Suite 2600  
Seattle, WA 98121  
206-956-3165  
A financing opportunity for certified minority and women-owned businesses in Washington State. Loans are made by participating banks at less than market rate. Apply at your bank.

**Development Loan Fund (DLF)**  
Department of Community Development  
906 Columbia Street SW  
PO Box 48300  
Olympia, WA 98504-8300  
360-753-0325  
Provides loans of up to \$350,000 through combined state and federal resources for businesses in distressed **rural areas** to create new jobs, particularly for lower income persons.

### Quest Revolving Loan Fund

Columbia Station, 3rd Floor  
300 S Columbia St.  
Wenatchee, WA 98801  
509-663-5711

Covers **Chelan** and **Douglas** Counties.  
Existing businesses only. Also offers GAP financing with banks.

### Pierce County

**Dept of Community Services**  
[www.co.pierce.wa.us/PC](http://www.co.pierce.wa.us/PC)

Economic Development Division  
3602 Pacific Avenue, Suite 200  
Tacoma, WA 98418  
Sheree Clark, 253-798-6604  
pcecondev@co.pierce.wa.us

Offers a variety of programs to assist new and existing businesses locating or operating in Pierce county. Funding sources for programs include: Housing and Urban Development, SBA and the Pierce County Community Investment Corporation.

## MICROLOAN LENDERS

### Washington CASH - Washington

Community Alliance for Self Help  
**SBA Micro Loan Program Intermediary**  
[www.washingtoncash.org](http://www.washingtoncash.org)

2100 24th Ave S, Suite 380  
206-352-1945

Works with entrepreneurs in low-income situations who are ready to start a business. Services include: practical business training, ongoing technical assistance, peer support. and loans from \$500 and increase in steps to \$5,000. Also provides loans funded by the SBA from \$500 to \$35,000 to businesses in Seattle, South King, Kitsap.

### Community Capital Development (CCD)

[www.seattleccd.com](http://www.seattleccd.com)  
See listing on page 15.

### Panhandle Area Council

[www.pacni.org](http://www.pacni.org)  
208-772-0584; paulferg@pacni.org  
Offers SBA MicroLoan Program in **Boundary, Bonner, Kootenai, Shoshone, and Benewah** counties in Idaho and other business loan programs.

### AHANA - African American, Hispanic, Asian & Native American

[www.ahana.org](http://www.ahana.org)  
25 W. Main, Suite 300  
Spokane WA 99201  
509-209-2634; ahana@ahana.org  
Loans up to \$15,000 for working capital, expansion and/or start-ups at prime plus 2% fixed term. Need viable business plan.

### Clearwater Economic Development Association (CEDA)

[www.clearwater-eda.org](http://www.clearwater-eda.org)  
1626 6th Avenue  
Lewiston, ID 83501  
208-746-0015  
Provides loans from \$2,500 to \$150,000 in **Clearwater, Idaho, Latah, Lewis and Nez Perce** Co in Idaho where conventional financing is not available. Technical assistance provided to borrowers.

### Spokane Neighborhood Action Program

[www.snapassets.org](http://www.snapassets.org)  
Microenterprise Development Program  
212 S. Wall, Spokane, WA 99201  
509-456-7164

Programs to assist moderate to low income persons from Spokane County in starting or expanding a business. Free technical assistance provided, as well as training to do a business plan. Loans from \$500 to \$50,000.

### Spokane Neighborhood Economic Dev Alliance (SNEDA)

[www.sned.org](http://www.sned.org)  
715 E. Sprague Ave.  
Spokane, WA 99202  
H. Eric Lowee; 509-444-7633  
In Spokane and surrounding areas, SNEDA, offers loans of \$5,000—\$50,000, risk-based interest (10-17%). SNEDA can be a source of loan gap funding too.

### Tri-County Economic Development District (TEDD)

[www.teddonline.com](http://www.teddonline.com)  
347 West Second, Suite A,  
Colville, WA 99114  
509-684-4571 or 800-776-7318  
tedd@plix.com

Provides rural and revolving loan funds that can go up to \$250,000, as well as Microloans in Adams, Asotin, Ferry, Garfield, Grant, Lincoln, PendOreille, Stevens, Whitman, and rural Spokane County.

### Rural Community Development Resources (RCDR)

PO Box 9492, Yakima, WA 98909  
509-453-5133; ruralCDR@aol.com  
Provides business assistance, training, and microloan programs from \$2,000 to \$35,000 in the greater **Yakima** area for equipment, inventory, working capital, franchise purchases and/or cash flow restructuring.

### Child Care Micro-loan Fund - Spokane Area

Kathleen Thamm  
509-484-6733 ext 132; fcr@iea.com  
Loans up to \$5000 to licensed family child care homes and \$25,000 to centers. Funds assist with start-up facility costs, health and safety improvements, minor renovations of licensed child care businesses, and operational equipment acquisition. Loan applicants receive up to 30 hours of free technical assistance and business training.

### WA Assistive Technology Foundation

[www.watf.org](http://www.watf.org)  
1823 East Madison, Suite 1000  
Seattle, Washington 98122  
206-328-5116; info@watf.org  
TTY: 1-800-214-8731  
WATF is a nonprofit lender for people in Washington State. Offers access loans for assistive technology, home and vehicle accessibility modifications, loans needed by employees and entrepreneurs to work effectively from home or other approved "Telework" locations; and microloans ranging from \$250 to \$1,000 for assistive technology or telework equipment.

## GRANTS

**The SBA does not offer grants to start or expand small businesses.** SBA does offer some grant programs, however they are designed to expand and enhance organizations that provide small business management, technical, or financial assistance. These grants generally support non-profit organizations, intermediary lending institutions, and state and local governments.

### Federal Grant Resources

[www.grants.gov](http://www.grants.gov)  
A listing of grants available through a variety of federal, state and local organizations. *The SBA does not provide grants for starting or expanding the operations of a business.*

### On-line Catalog of Federal Domestic Assistance (CFDA)

[www.cfda.gov](http://www.cfda.gov)  
The on-line catalog covers a wide variety of Federal programs, projects, services, and activities which provide assistance or benefits to the American public. There are currently 15 types of assistance available including surplus equipment, training, guaranteed loans, and, of course, grants

## VENTURE CAPITAL

### Small Business Investment Company (SBIC) - [www.sba.gov/inv](http://www.sba.gov/inv)

**General information** 202-205-6515  
**To order a licensing kit or publication** 202-205-7589.

SBIC fills the gap between the availability of venture capital and the needs of small businesses that are growing rapidly. Licensed and regulated by the SBA, SBICs are privately owned and managed investment firms that make capital available to small businesses through investments or loans. SBIC's are: high risk venture capital, and may charge higher interest rates than other sources of financing. Operated directly from the SBA Headquarters office located in Washington, DC.

### NWVA Northwest Venture Associates, L.P. (SBIC) - [www.nwva.com](http://www.nwva.com)

221 N. Wall Street, Suite 628  
Spokane, WA 99201  
509-747-0728  
Preferred Investment size - \$250,000 - \$2,250,000  
Investment Policy - Start up through later stage Investment Type - Information Technology, Healthcare, Specialty Retail, Other Geographic Preference - Northwest

### NW Entrepreneur Network

[www.nwvg.org](http://www.nwvg.org)  
P.O. Box 40128, Bellevue, WA 98015-4128  
425-564-5701; info@nwen.org  
The Northwest Entrepreneur Network helps entrepreneurs make the connections and access the resources they need to succeed. Focused on helping entrepreneurs build their business network, the Northwest Entrepreneur Network provides the knowledge, mentoring, and access to investors that creates and grows successful companies.

## CREDIT SCORE – How it Affects Access to Capital, Supplies and/or Services

Credit scores estimate the risk a lender or creditor incurs by predicting creditworthiness – the probability that a consumer will make payments when due and fully repay a debt. Credit scores are used by lenders/creditors to help determine whether consumers qualify for particular credit cards; mortgages, auto or business loans; products or services. Generally, consumers with higher scores are less risky borrowers so lenders usually reward them with lower interest rates on loans.

Information such as your bill-paying history, the number and type of accounts you have, late payments, collection actions, outstanding debt, and the age of your accounts, is collected from your credit application and your credit report. Creditors may consider additional information provided in your credit application such as your job or occupation, length of employment, or whether you own a home.

Guidance from [www.myfico.com](http://www.myfico.com) to increase your creditworthiness:

### Payment History Tips

- Pay your bills on time. Delinquent payments and collections can lower your FICO credit score.
- If you have missed payments, get current and stay current. The longer you pay your bills on time, the better.
- Be aware that paying off a collection account will not remove it from your credit report. It stays on it for seven years.
- If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor to negotiate payment arrangements that you can manage.

### Amounts Owed Tips

- Keep balances low on credit cards and other “revolving credit”. High outstanding debt can affect a credit score.
- Pay off debt rather than moving it around. To improve your credit score, pay down your revolving credit. Owing

the same amount but having fewer open accounts may lower your score.

- Don't close unused credit cards as a short-term strategy to raise your score.
- Don't open a number of new credit cards that you don't need, just to increase your available credit. This approach could backfire and actually lower your credit score.

### Length of Credit History Tips

If you have been managing credit for a short time, don't open a lot of new accounts too rapidly. New accounts will lower your average account age, which will have a larger effect on your score if you don't have a lot of other credit information. Also, rapid account buildup can look risky if you are a new credit user.

### New Credit Tips

- Do your rate shopping for a given loan within a focused period of time such as 14 days. FICO scores distinguish between a search for a single loan and a search for many new credit lines, in part by the length of time over which inquiries occur.
- Re-establish your credit history if you have had problems. Opening new accounts responsibly and paying them off on time will raise your credit score in the long term.
- Requesting and checking your own credit report won't affect your score, as long as you order your credit report directly from the credit reporting agency or through an organization authorized to provide credit reports to consumers.

### Types of Credit Use Tips

- Apply for and open new credit accounts only as needed. Don't open accounts just to have a better credit mix - it probably won't raise your credit score.
- Have credit cards - but manage them responsibly. Having credit cards and installment loans (and paying timely payments) will raise your credit score. Someone with no credit cards, for example, tends to be higher risk than someone who has managed credit cards responsibly.
- Note that closing an account doesn't make it go away. A closed account will still show up on your credit report, and may be considered by the score.

### Credit Reports – Where to Get Yours

In accordance with the Fair and Accurate Credit Transactions Act (FACT Act), you have the right to obtain one free copy of your credit report a year from each of the three major credit reporting agencies, TransUnion, Equifax, and Experian.

Consumers can access a secure website to obtain their free credit reports once every 12 months.

[www.annualcreditreport.com](http://www.annualcreditreport.com) provides credit reports but does not provide credit scores, or more specifically FICO® scores. **Go online to [www.myfico.com](http://www.myfico.com) for more info about FICO® scores.**

Review your personal credit report from each credit reporting agency at least annually. If you are in the process of applying for a loan, immediately notify your lender of any incorrect information present in your credit report. You can dispute any errors by contacting the credit reporting agencies directly. If you report an error to a credit reporting agency, it must investigate and respond to you within 30 days.

#### Equifax

800-685-1111  
[www.equifax.com](http://www.equifax.com)

#### Experian

888-397-3742  
[www.experian.com](http://www.experian.com)

#### TransUnion

800-888-4213  
[www.transunion.com](http://www.transunion.com)

Additionally, **business owners and entrepreneurs should check their business credit reports** for accuracy before submitting loan or credit applications. To get copies of your business credit report, contact one of the business credit reporting agencies such as Dun & Bradstreet online at [www.dnb.com](http://www.dnb.com).

# Training and Workshops for Entrepreneurs

## Other training locations:

### **BIZStreet Spokane**

801 W. Riverside Avenue, Suite 240  
Spokane, WA 99201  
509-459-4118  
Call for Schedule

### **Small Business Assistance Center**

Green River Community College  
110 2nd Street SW, Suite 135  
Auburn, WA 98001  
253-333-1600, ext 2  
Call for hours of operation

### **Skagit Valley Business Resource Center**

204 W. Montgomery  
Mt. Vernon, WA 98273  
360-416-7873  
Call for hours of operation

### **Tacoma Business Center**

Bates Technical College  
1101 South Yakima Avenue  
Tacoma, WA 98402  
253-680-7770  
Call for hours of operation

### **Kitsap Business Assistance Center**

654 4th Street  
Bremerton, WA 98337  
360-478-4839  
Monday through Friday, 8:30 am to 4:30 pm

### **Tricities Business LINKS**

Washington State University Tri-Cities  
2710 University Avenue  
Richland WA 99352  
509-372-7191  
Monday through Friday, 8 am to 4 pm

## Local Workshop Schedule

[www.sba.gov/wa](http://www.sba.gov/wa)

click on **“Events Calendar”**

SBA training facilities host no-cost, low-cost monthly workshops for entrepreneurs on a wide variety of business-related topics. On-going workshops are available at the SBA's **Education and Training Center** in downtown Seattle and SBA's Training Room in Spokane.

### **SBA Education and Training Center**

2401 Fourth Avenue, Suite 450  
Seattle, WA 98121-3419  
206-553-7311

### **Need \$\$ for Your Small Business?** Attend a **FREE SBA Loan Briefing**

*2nd and 4th Thursday each month from Noon to 1 pm.*

Learn more about the SBA Loan Guarantee Program and other sources available in Washington to finance your business. Can loan proceeds be used to consolidate debt, help with cash flow or buy a building? What are the eligibility and credit requirements? What are lenders looking for? Your specific questions will be answered. For more information go to [www.sba.gov/wa](http://www.sba.gov/wa) “Spotlight”

*FREE SBA Loan Briefings are also held in Spokane*

### **SBA Training Room**

801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
Call 509-353-2800 for schedule.

### **FREE New Business Outreach Workshops - Washington State Tax Seminar**

**9 am to 1 pm - Call for dates - 206-956-3002 or go online to [www.dor.wa.gov](http://www.dor.wa.gov)**

This workshop is presented by the Washington State Dept of Revenue. Learn about excise tax, how to report your taxes to Washington State and taxes specific to your business, reporting classifications, deductions available, sales tax collection and record keeping requirements. This is a must for the new to business owner or businesses that have relocated from another state. Copies of rules and regulations and workbooks will be available during the workshop. *Pre-register by calling the Dept. of Revenue, 206-956-3002 or go online [www.dor.wa.gov](http://www.dor.wa.gov).*

**SCORE Workshops** are different from most business-oriented workshops that are available today. Aimed directly at small businesses, information is presented in a uncomplicated, non-technical manner. These workshops are real-world, not academic. *See page 19.*

**Women's Network for Entrepreneurial Training WNET** is offered in the Northend, Eastside, downtown Seattle, South Sound, and Thurston County. Breakfast meetings cover a variety of topics targeted for women business owners. *See page 21.*

**FREE on-site counseling services, at SBA in downtown Seattle and SBA Spokane, offered by seasoned professionals - SCORE, SBDC, OMWBE, PTAC and more. See pages 19, 20, 21 and 24.**

# SCORE Counselors to America's Small Business

**SCORE works with any start-up or existing small business. One-on-one or team counseling is confidential and free.**

A business is not required to have an SBA loan or even be operational.

Pre-business counseling is an important part of SCORE services.

Counselors are committed to helping business succeed on their own terms. This includes counseling on financial options, business strategy, marketing tactics, product development, cash flow, management and much more.

**Seattle Chapter #55**  
**www.seattlescore.org**  
2401 Fourth Avenue, Suite 450  
Seattle, WA 98121-3419  
206-553-7320 or 1-877-732-7267  
**On-site counseling**  
Monday - Friday, 9 am to 4 pm  
For **workshop schedule** go to  
**www.seattlescore.org** click on "Workshops"

**Bellingham Chapter #591**  
**www.scorechapter591.org**  
101 E. Holly Street  
Bellingham, WA 98225  
360-685-4259  
Call for counseling hours

**Tacoma Chapter #385**  
**www.tacomabusinesscenter.org/score.htm**  
1101 South Yakima Avenue, Room M123  
Tacoma, WA 98405  
253-680-7770

**Spokane Chapter #180**  
**www.scorespokane.org**  
NE Washington and North Idaho  
801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
509-459-4118; [info@scorespokane.org](mailto:info@scorespokane.org)  
For **workshop schedule** - go to  
**www.scorespokane.org**

**Central Washington Chapter #663**  
**www.wenatcheescore.org**  
300 S. Columbia Street, 3rd Floor  
Wenatchee, WA 98801  
509-662-2116; [score@wenatchee.org](mailto:score@wenatchee.org)  
See website for workshops

**Mid-Columbia Chapter #590**  
**www.midcolumbiascore.org**  
Tri Cities  
Mid Columbia  
Business Resource Center  
1600 N 20th Suite B  
Pasco, WA 99301  
509-547-0511 ext. 3139

**Yakima Valley Chapter #664**  
**www.yakima-valley-score.org**  
Central WA Business Resource Center  
10 N. 9th Street  
Yakima, WA 98901  
509-248-2021

**Ellensburg**  
Economic Development Group of Kittitas  
221 East 4th  
Ellensburg, WA 98926  
509-962-7244

Many counselors provide on-line or telephone counseling directly from their homes or offices.

You will get great value out of a counseling appointment by coming prepared. This includes bringing a list of questions and any relevant documentation that exists for your business.

Additional on-site counseling locations are listed below. Hours of operation vary depending on location.

**Western Washington**

Bainbridge Island Chamber	206-842-4162
Belfair	360-275-1001
Bellevue Library	425-450-1760
Bothell Library	425-344-4071
Bremerton Chamber	360-479-3579
Coupeville	888-506-7999
Everett Library	425-257-8000
Everett Women's Business Center	425-954-4040
Forks Chamber	360-374-5337
Friday Harbor	360-378-2906
Kent Library	253-630-8478
Kirkland Library	425-822-2459
Maple Valley Chamber	425-432-0222
Mercer Island Library	206-236-3537
Mount Vernon	360-416-7873
North Bend Library	425-888-0554
North Mason/Chamber Belfair	360-275-1001
Port Angeles	360-457-7793
Port Townsend EDC	360-385-6767
Poulsbo	360-779-4848
Redmond	425-647-8312
Renton Fairwood Library	253-630-8478
Seattle	206-553-7320
Shoreline Library	206-362-7550
Silverdale Chamber	360-692-6800
Thurston County EDC	360-754-6320
Woodinville	425-821-9780

**Eastern Washington**

Colville	800-776-7318
Ellensburg BDA	509-962-7244
Lake Chelan Chamber	509-682-3503
Moses Lake Chamber	509-765-7888
Omak Chamber	509-826-1880
Pasco Chamber	509-547-9755
Richland Chamber	509-946-1651
Richland WSU Campus	509-372-7142
Spokane BIZStreet	509-459-4118
Spokane Valley Chamber	509-924-4994
TriCities Richland	509-735-3268
TriCities Kennewick	509-736-0510
Wenatchee Valley Chamber	509-662-2116
W. Richland Chamber	509-967-0521
Yakima Chamber	509-248-2021

**Northern Idaho**

Post Falls	208-769-3296
Sandpoint	208-263-4073

**www.score.org**  
Visit the national SCORE website for more information and other services offered by this volunteer organization.

**Download business plans and financial statements [www.score.org](http://www.score.org)**  
- click on "Business Tools"

**E-mail counseling** is available by request at **www.score.org**.

# SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

**The SBDC program delivers professional business counseling, quality training classes and seminars, and up-to-the-minute research services for existing small business that want to improve or expand their current operations.**

At Centers throughout Washington State and Northern Idaho, business development specialists, who have owned and managed a wide variety of small businesses, provide one-on-one counseling to small business owners at no charge.

SBDC Certified Business Advisors guide clients on financial, marketing, production, organizational, engineering and technical issues, as well as assisting with feasibility studies.

The program is sponsored by the SBA in partnership with the higher education community and the private sector.

## **Washington State SBDC Lead Office** **[www.wsbdc.org](http://www.wsbdc.org)**

Washington State University  
534 E. Spokane Falls Blvd.  
P.O. Box 1495  
Spokane, WA 99210-1495  
Brent Rogers, State Director  
509-358-7765, [sbdc@wsu.edu](mailto:sbdc@wsu.edu)

## **Idaho State SBDC Lead Office** **[www.idahosbdc.org](http://www.idahosbdc.org)**

Boise State University  
1021 Manitou Avenue  
Boise, ID 83725-1655  
James Hogge, State Director

## **WASHINGTON**

**Aberdeen:** Grays Harbor Community College  
Erik Stewart, 360-538-2530; [eriks@wsu.edu](mailto:eriks@wsu.edu)

**Auburn:** Green River Community College  
Deanna Burnett-Keener,  
253-333-4953  
[dburnett@greenriver.edu](mailto:dburnett@greenriver.edu)

**Bellingham:** Western Washington University  
Tom Dorr, 360-733-4014  
[tom.dorr@wwu.edu](mailto:tom.dorr@wwu.edu)

**Bremerton:** Kitsap Business Assistance Center  
Rand Riedrich, 360-307-4220  
[rriedrich@oc.ctc.edu](mailto:rriedrich@oc.ctc.edu)

**Chehalis:** Lewis County EDC  
David Baria, 360-748-0114  
[dbaria@localaccess.com](mailto:dbaria@localaccess.com)

**Des Moines:** Highline Community College  
Zev Siegl, 206-878-3710, Ext 5151  
[zsiegl@highline.edu](mailto:zsiegl@highline.edu)

**Everett:** Edmonds Community College  
Jennifer Shelton, 425-640-1435  
[jennifer.shelton@edcc.edu](mailto:jennifer.shelton@edcc.edu)

**Kent:** Green River Community College  
Kirk Davis, 253-856-9595 X5041  
[kdavis@greenriver.edu](mailto:kdavis@greenriver.edu)

**Lacey:** South Puget Sound Community College  
Celia Nightingale, 360-407-0014  
[cnightingale@spscc.ctc.edu](mailto:cnightingale@spscc.ctc.edu)

**Longview:** Washington State University  
Susan Hoosier, 360-442-2946  
[schoosier@wsu.edu](mailto:schoosier@wsu.edu)

**Mt. Vernon:** EDA Skagit Valley  
Traci Harstad, 360-336-6114  
[traci@skagit.org](mailto:traci@skagit.org)

**Moses Lake:** Big Bend Community College  
Allan Peterson, 509-762-2373  
[allanp@bigbend.edu](mailto:allanp@bigbend.edu)

**Okanogan:** Economic Alliance of Okanogan Co  
Lew Blakeney, 509-826-5107  
[blakeney@methow.com](mailto:blakeney@methow.com)

**Port Angeles:** Clallam County EDC  
Kathleen Purdy, Washington State University  
360-417-5657  
[kpurdy@olympus.net](mailto:kpurdy@olympus.net)

**Port Townsend:** Jefferson County EDC  
Kathleen Purdy, Washington State University  
360-344-3078  
[kpurdy@olympus.net](mailto:kpurdy@olympus.net)

**Pullman:** Washington State University  
509-335-8081

**Seattle:** SBA Education and Training Center  
Michael Franz, Washington State University  
206-553-7328  
[mfranz@connectexpress.com](mailto:mfranz@connectexpress.com)

**Seattle:** Evergreen CDA  
David Young, Washington State University  
206-389-2922  
[dybusiness@comcast.net](mailto:dybusiness@comcast.net)

**Spokane:** Washington State University  
Rick Thorpe, 509-358-7890  
[rthorpe@wsu.edu](mailto:rthorpe@wsu.edu)

**Tacoma:** Bates Technical College  
John Rodenberg, 253-680-7768  
[jrodenberg@bates.ctc.edu](mailto:jrodenberg@bates.ctc.edu)

**Tri-Cities:** Columbia Basin College  
Bruce Davis, 509-542-5653  
[bdavis@columbiabasin.edu](mailto:bdavis@columbiabasin.edu)

**Vancouver**  
Janet Harte, Washington State University  
360-260-6372  
[jharte@vancouver.wsu.edu](mailto:jharte@vancouver.wsu.edu)

**Wenatchee:** Wenatchee Valley College  
James Fletcher, 509-682-6905  
[jfletcher@wvc.edu](mailto:jfletcher@wvc.edu)

**Yakima:** Yakima Chamber of Commerce  
Linda Johnson; 509-454-7612  
[linda@yakima.org](mailto:linda@yakima.org)

## **IDAHO**

**Lewiston, ID:** Lewis-Clark State College  
Jill Thomas-Jorgensen, 208-792-2465;  
[jjorgens@lcsc.edu](mailto:jjorgens@lcsc.edu)

**Post Falls, ID:** Workforce Training Center  
William Jhung, 208-666-8009  
[william\\_jhung@nic.edu](mailto:william_jhung@nic.edu)

*Don't see a location near you listed?*

**[www.wsbdc.org](http://www.wsbdc.org)** - Washington State  
**[www.idahosbdc.org](http://www.idahosbdc.org)** - Northern Idaho

# Women's Business Centers

Leveling the playing field for women entrepreneurs still facing unique obstacles in the business world.

## Women's Business Centers - WBCs

WBCs provide technical training and counseling to women who are currently in business or thinking about starting a business. A variety of financing programs are available through Community Capital Development's in-house loan program. Workshops and seminars are targeted to meet specific needs whether a beginner or seasoned entrepreneur.

### Locations:

**Everett**  
**NW Women's Business Center**  
[www.nwwbc.org](http://www.nwwbc.org)  
2333 Seaway Blvd, Suite 101  
Everett, WA 98204  
425-954-4040  
[rebccav@seattleccd.com](mailto:rebccav@seattleccd.com)

**Tacoma**  
**South Sound Women's Business Center**  
[www.seattleccd.com](http://www.seattleccd.com)  
1101 S. Yakima St.  
Tacoma, WA 98405  
253-680-7770  
[lindaj@seattleccd.com](mailto:lindaj@seattleccd.com)

**Seattle**  
**Washington Business Center**  
[www.seattleccd.com](http://www.seattleccd.com)  
1437 South Jackson, Suite 201  
16th and Jackson  
Seattle, WA 98144  
206-324-4330, ext. 100  
[caroleb@seattleccd.com](mailto:caroleb@seattleccd.com)

## The Women's Network for Entrepreneurial Training WNET

Provides networking and focused interactive training sessions on a variety of small business management topics. At every stage of developing and expanding your business, WNET is here to counsel, teach, encourage and inspire.

Workshops are taught by business owners and experts who are dedicated to help small business start, grow and succeed

Both men and women are invited and no membership is required to attend any of these valuable morning training sessions.

### WNET Training Schedule

For workshop descriptions, schedule and to register [www.sba.gov/wa/](http://www.sba.gov/wa/) and click on "WNET"

### WNET Locations:

**Downtown Seattle**  
SBA Education and Training Center  
4th & Battery Building  
2401 Fourth Avenue, Suite 450  
Seattle, WA 98121  
Sherry Mina, 206-553-7316  
[sherry.mina@sba.gov](mailto:sherry.mina@sba.gov)

**Eastside**  
Carole Butkus, 206-324-4330  
[caroleb@seattleccd.com](mailto:caroleb@seattleccd.com)

**North End**  
Rebecca Villareal, 425-954-4040  
[rebccav@seattleccd.com](mailto:rebccav@seattleccd.com)

**South Sound**  
Linda Jadwin, 253-680-7770  
[lindaj@seattleccd.com](mailto:lindaj@seattleccd.com)

**Agenda** - 8 am to 10 am  
time and topics vary at each location

...Check-in and breakfast  
...Networking and Breakfast  
...Welcome  
...Training Session  
...More Networking

**For more information go to**  
[www.sba.gov/wa](http://www.sba.gov/wa) and click on "WNET"

## Other Resources for Women

### Washington State Office of Minority and Women's Business Enterprises OMWBE

[www.omwbe.wa.gov](http://www.omwbe.wa.gov)  
Seattle 206-553-7356  
Olympia 360-753-9693  
Tacoma 253-680-7770

Manages a state program to increase the participation of bona fide minority and women's businesses in state public works contracting and purchasing of goods and services. Provides certification of qualifying small businesses, conducts compliance reviews and monitors the use of certified firms by state agencies.

### National Association of Women Business Owners (NAWBO) Inland Northwest Chapter

[www.nawbonw.org](http://www.nawbonw.org)  
Spokane, WA 99210  
[info@nawbonw.org](mailto:info@nawbonw.org)  
Local and national network of women business owners who share ideas, learn, and expand opportunities for themselves and other women business owners.

[www.womenbiz.gov](http://www.womenbiz.gov)  
Gateway for women-owned businesses selling to the government.

[www.inwbc.org](http://www.inwbc.org)  
Serving women-owned businesses in rural Eastern Washington.

# SBA Small Business Size Standards

[www.sba.gov/size](http://www.sba.gov/size)

SBA regulations define what is considered a "small" business concern for purposes of obtaining financial, managerial and government contract procurement assistance.

Under the size criteria, one set of standards for each industry applies to all SBA financial and government contract procurement programs.

Each North American Industry Classification System (NAICS) Code has a specific industry size standard.

For complete rules, see Code of Federal Regulations, Chapter 13 Part 121. Available at the Government Bookstore, Jackson Federal Building, 915 2nd Avenue, Seattle, or at the Seattle Public Library

Questions about specific industries not listed? Call 206-553-8546.

**AGRICULTURE:** Crops and livestock (except beef cattle feedlots and chicken egg farms) - 3 fiscal year average annual receipts do not exceed \$750,000.

Beef Cattle Feedlots	\$ 2,000,000
Chicken Egg Farms	\$11,500,000
Ornamental Nursery Products	\$ 750,000
Animal Aquaculture & Animal Specialty Farms	\$ 750,000
Agricultural Services-Planting, Harvesting, etc.	\$ 6,500,000
Fishing, Hunting, & Trapping	\$ 4,000,000

**CONSTRUCTION:** General construction size standard is \$31.0 million average annual receipts for the past three fiscal years. Size standard for special trade contractors is \$13.0 million average annual receipts for the past three fiscal years

**TRANSPORTATION:** Considered small if average annual receipts for the past 3 fiscal years do not exceed the specified amount:

Passenger Transport - Bus Service	\$ 6,500,000
Trucking	\$23,500,000
Storage/Warehousing	\$23,500,000
Travel Agencies	\$ 3,500,000
Freight Forwarding	\$ 6,500,000
Tour Operators	\$ 6,500,000
Water Transportation - freight or passenger	500 Employees
Air Transportation/Air Courier	1,500 Employees

**MANUFACTURING:** A business primarily engaged in manufacturing is considered small if its average number of employees does not exceed 500 over the preceding completed 12 calendar months (with some exceptions up to 1,500 employees).

**SERVICE:** A concern primarily engaged in a service industry is considered small if its average annual receipts do not exceed \$6,500,000 for the past three fiscal years.

*Sample Exceptions*

Dry Cleaning Plants	\$ 4,500,000
Power Laundry/Linen Supply	\$13,000,000
Car/Truck Rental	\$23,500,000
Security, Detectives, and Armored Car Service	\$11,500,000
Engineering Services	\$ 4,500,000
Building Cleaning & Maintenance	\$15,000,000
Computer Programming /Software/Data Processing	\$23,000,000
Accounting, Auditing, Bookkeeping	\$ 7,500,000

**RETAIL:** In most industry classifications, a retail concern is considered a small business if its average annual receipts do not exceed \$6,500,000 for the past 3 fiscal years (500 employees for government procurement of supplies).

*Sample Exceptions*

Mobile Home Dealers	\$12,000,000
Department Stores	\$25,000,000
Variety Stores	\$10,500,000
Grocery Stores	\$25,000,000
Gasoline Service Stations	\$ 8,000,000
Motor Vehicle Dealers (New)	\$26,500,000
Motor Vehicle Dealers (Used)	\$21,000,000
Most Clothing Stores	\$ 8,000,000
Household Appliance Stores	\$ 8,000,000
Radio & TV Stores	\$ 8,000,000
Heating Oil Dealers	\$11,500,000

**WHOLESALE:** A concern primarily engaged in wholesaling is considered small if its average number of employees does not exceed 100 over the preceding completed 12 calendar months (500 employees for government procurement of supplies).



# Contracting Help for Small and Minority Businesses

Would you like to market your business on the world wide web at no cost?

Would you like to know about private and government procurement opportunities?

Is your business socially and economically disadvantaged?

Is your business located in a distressed area?

Read on.

**For more information contact:**

**Western Washington**, 206-553-7341  
**Eastern Washington**, 509-353-2810  
**North Idaho**, 208-334-9004 ext 349

The **8(a) Business Development assessment tool** helps small business owners decide whether they are eligible for SBA's 8(a) program.

This simple yet customized tool takes about 10 minutes to complete and is available online at <http://training.sba.gov:8000/assessment>.

## 8(a) Business Development Program

*Available to businesses that:*

- meet SBA's small business size standards
- have been operating for at least two years prior to application
- are owned at least 51% by U. S. citizens
- are owned by socially and economically disadvantaged individuals

*Socially disadvantaged groups include:*

- Black American
- Hispanic American
- Native American
- Asian Pacific American
- Subcontinent Asian American

Others must provide evidence as to how they have been discriminated

*Economically disadvantaged businesses must have:*

- personal net worth must be less than \$250,000 (equity in primary residence and in business excluded)
- a product or service regularly purchased by the federal government

Apply online at [www.sba.gov/8abd](http://www.sba.gov/8abd) - click on "8a/SDB Electronic Application"

## Small Disadvantaged Business Certification Program (SDB)

*Available to businesses that:*

- meet SBA's small business size standards
- are owned at least 51% by U. S. citizens
- Must meet socially disadvantaged status as defined under 8(a) program above
- Economically disadvantaged businesses personal net worth must be less than \$750,000 (equity in primary residence and in business excluded)

Apply online at [www.sba.gov/sdb](http://www.sba.gov/sdb) - click on "Apply for Certification"

## Central Contract Registration (Dynamic Small Business Search)

CCR registration is a MUST for SBA certification and any small business wishing to do business with the federal government.

- Available free of charge to small firms seeking federal, state or private-sector contracts
- Provides opportunity to create, view and update business profile
- Links firms to current procurement opportunities through electronic connection
- Creates a marketing tool to sell your product or service to both government and private sector
- Provides access to buyers looking for qualified vendors

Register on-line at [www.ccr.gov](http://www.ccr.gov)

## HUBZone Empowerment Contracting Program

*Available to small businesses:*

- that meet SBA Small Business size standards
- located in an eligible "Historically Underutilized Business Zone"
- owned and controlled at least 51% by one or more U. S. citizens; and
- at least 35% of its employees must be HUBZone residents

Provides "place-based" opportunities for both federal prime contract and subcontract benefits. Determine HUBZone status by visiting SBA's web site. Electronic application is available at [www.sba.gov/hubzone](http://www.sba.gov/hubzone)

## SBA Government Contracting

[www.sba.gov/GC](http://www.sba.gov/GC)

206-553-8546

Administers several programs and services that assist small businesses in meeting the requirements to receive government contracts, either as prime contractors or subcontractors. Encourages government contracts for small firms through Central Contract Registration (CCR).

# PROCUREMENT TECHNICAL ASSISTANCE CENTERS PTAC

## *Interested in doing business with the government?*

The Washington State PTAC is designed to assist businesses with any aspect of federal, state and local government contracting. The PTAC provides assistance with:

### **Computerized Bid Match Service**

We search numerous government databases for bid leads that match your company including FedBizOpps, Defense Logistics Agency buying centers, NASA, Washington State Department of General Administration, and several other agencies. Bid leads are sent via email. There is a \$100 annual fee for this optional service. All other PTAC services are provided free of charge.

### **Interpretation of Solicitations**

We can help decipher solicitations by reviewing contract clauses, terms, definitions and requirements.

### **Assistance with government registrations and certifications**

Assistance with CCR (Central Contractor Registration), CAGE (Commercial and Government Entity) codes, DUNS (Data Universal Numbering System) numbers, (SDB) Small Disadvantaged Business, 8(a) certification, and HUBZone (Historically Underutilized Business Zone) certification.

### **Training and Seminars**

The PTAC hosts a number of training sessions and seminars. Topics have included local procurement opportunities, government certifications, construction & bonding and doing business with GSA.

### **Marketing Assistance**

Assistance in determining where the key markets are for your products and services.

### **Specifications, Standards and Drawing**

Assistance in locating necessary documents for solicitations.

### **PTAC Locations:**

#### **WA State PTAC Program - Main Center [www.ptac-washington.com](http://www.ptac-washington.com)**

Located with Snohomish County EDC  
Erin Nielsen, [enielsen@snoedc.org](mailto:enielsen@snoedc.org)  
WA State Program Manager  
425-743-4567 ext. 13

#### **Snohomish County EDC**

728 134th St. SW, Suite 128  
Everett, WA 98204  
Kylene Binder, [kbinder@snoedc.org](mailto:kbinder@snoedc.org)  
425-743-4567 ext. 215;  
Serving Counties: Snohomish, Chelan,  
Douglas, Grant, Kittitas, Okanogan

### **Outreach Centers:**

#### **Eastern Washington PTAC**

801 Riverside Avenue, Spokane, WA 99201  
Louise Fendrich, 509-459-4120  
[lfendrich@greaterspokane.org](mailto:lfendrich@greaterspokane.org)  
Serving Counties: Adams, Asotin,  
Columbia, Ferry, Garfield, Lincoln, Pend  
Oreille, Stevens, Spokane, Whitman

#### **Economic Development Association of Skagit County (EDASC)**

204 West Montgomery St.  
Mount Vernon, WA 98273  
Diane McLeod, [diane@skagit.org](mailto:diane@skagit.org)  
360-336-6114  
Serving Counties: Island, San Juan, Skagit,  
Whatcom

#### **Community Capital Development**

1437 S. Jackson, Suite 201  
Seattle, WA 98144  
Rachel Fischer, [rachelf@seattleccd.com](mailto:rachelf@seattleccd.com)  
206-324-4330 x122  
Serving King County

#### **Thurston County EDC**

665 Woodland Sq. Lp. SE #201  
Lacey, WA 98503  
Teena Kennedy, [tkennedy@thurstonedc.com](mailto:tkennedy@thurstonedc.com)  
360-754-6320  
Serving Counties: Clark, Lewis, Pierce,  
Thurston

#### **Grays Harbor EDC**

506 Duffy Street, Aberdeen, WA 98520  
Roger Milliman, [rogerm@ghedc.com](mailto:rogerm@ghedc.com)  
360-532-7888 or 800-553-6618  
Serving Counties: Clallam, Grays  
Harbor, Jefferson, Kitsap, Mason, Pacific  
Wahkiakum

#### **PTAC for Native American firms:**

#### **Northwest American Indian Development**

3400 188<sup>th</sup> Street SW, Suite 310  
Lynnwood, WA 98037  
425-744-0738; [mario.gonzales@nwaid.org](mailto:mario.gonzales@nwaid.org)

#### **William Factory**

Small Business Incubator  
1234 East 29th, Tacoma, WA 98404  
Colleen Barta, [chb@williamfactory.com](mailto:chb@williamfactory.com)  
253-722-5800  
Serving Pierce County

#### **Yakima County Dev Association**

P.O. Box 1387, Yakima, WA 98907  
Mark Mochel, [mmochel@ycda.com](mailto:mmochel@ycda.com)  
Serving counties: Benton, Franklin, Kittitas,  
Walla Walla, Yakima, Cowlitz, Klickitat,  
Skamania

#### **Idaho Business Network & PTAC**

[www.business.idaho.gov](http://www.business.idaho.gov)  
700 West State  
Boise, ID 83720-0093  
Jim Vestermark, 1-800-842-5858  
208-334-2470; [ibn@business.idaho.gov](mailto:ibn@business.idaho.gov)  
Provides procurement technical assistance  
and information about contracting  
opportunities in Idaho for businesses  
interested in selling to government agencies  
and large corporations.

### **More Procurement Help:**

#### **Washington State Department of General Administration**

[www.ga.wa.gov/purchase](http://www.ga.wa.gov/purchase)  
360-902-7400  
Encourages state contracts for small firms.

#### **Washington State Office of Minority and Women's Business Enterprises (OMWBE)**

[www.omwbe.wa.gov](http://www.omwbe.wa.gov)  
Olympia - 360-753-9693  
Downtown Seattle (co-located with SBA)  
- 206-553-7356; [vschiant@omwbe.wa.gov](mailto:vschiant@omwbe.wa.gov)  
Tacoma (co-located at Bates Technical  
College) - 253-680-7770

Manages a state program to increase the  
participation of bona fide minority and  
women's businesses in state public works  
contracting and purchasing of goods and  
services. Provides certification of qualifying  
small businesses, conducts compliance  
reviews and monitors the use of certified  
firms by state agencies.

#### **General Services Administration (GSA)**

[www.gsa.gov](http://www.gsa.gov)  
253-931-7956; [sheron.snyder@gsa.gov](mailto:sheron.snyder@gsa.gov)  
GSA contractors list products in the GSA  
catalog for sales to government.

#### **Business Links**

WSU Tri-Cities  
2710 University Drive  
Richland, WA 99352-1671  
509-372-7142; [links@tricity.wsu.edu](mailto:links@tricity.wsu.edu)

## PROCUREMENT TECHNICAL ASSISTANCE

### Dun & Bradstreet (D&B) [www.dnb.com](http://www.dnb.com)

Dun & Bradstreet, providing rapid access to impartial, global information, tools and expertise, also features the well known DUNS Numbering system used to link information about suppliers, customers and trading partners.

### Central Contractor Registration (CCR) [www.ccr.gov](http://www.ccr.gov)

Central Contractor Registration, a centralized, electronic registration process designed to eliminate administrative duplication, is a requirement for contractors that choose to conduct business with the Department of Defense and other government agencies.

### Standard Industrial Classification (SIC) Search [www.osha.gov/oshstats/sicsr.html](http://www.osha.gov/oshstats/sicsr.html)

Access descriptive information for specified 4-digit SIC codes with the Standard Industrial Classification System Search maintained on the U.S. Department of Labor's site.

### North American Industry Classification System (NAICS) [www.census.gov](http://www.census.gov)

Find 2002 NAICS codes, with links to definitions and tables displaying correspondence with SIC codes, using this new business classification system created jointly by the U.S., Canada and Mexico to better reflect the current North American economy, including an expanded service sector and advanced technologies.

### SUB-Net [web.sba.gov/subnet](http://web.sba.gov/subnet)

This subcontracting network of the SBA's Office of Government Contracting not only relates its services but provides a competitive venue for contractors and subcontractors to post notices of subcontracting opportunities.

### Government Web Portal [www.firstgov.gov](http://www.firstgov.gov)

FirstGov supplies direct online access to official federal, state, local and tribal government transactions, services and information.

### Procurement Gateway [progate.daps.dla.mil](http://progate.daps.dla.mil)

The Procurement Gateway provides flexible search options for RFQs (Request for Quotations), RFPs (Request for Proposals) and Awards for the Defense Logistics Agency (DLA) Supply Centers.

### GSA Federal Supply Service [www.fss.gsa.gov](http://www.fss.gsa.gov)

Qualified businesses may obtain a GSA Federal Supply Schedule contract and post their products and services on the GSA Advantage website where federal buyers can procure the products and services to satisfy all their business needs.

### WA Purchasing [www.ga.wa.gov](http://www.ga.wa.gov)

Take advantage of the numerous contracting opportunities available to agencies throughout Washington being offered by the State's buyer of goods and services.

### Small Business Innovation Research (SBIR) [www.acq.osd.mil/sadbu/sbir](http://www.acq.osd.mil/sadbu/sbir)

Learn how to obtain funding for relevant, early stage R&D projects in small technology companies through this program offered by the Department of Defense.

### Federal Acquisition Regulations (FARs)

<http://farsite.hill.af.mil>

A single source repository of Federal Acquisition Regulations for all the military services, this site serves as an easy-to-use research tool providing links to most of the various FARs, supplements and updates.

### Commerce Business Daily <http://cbdnet.gpo.gov>

### Federal Business Opportunity

## Contracting Opportunities for Service-Disabled Veterans

A new federal procurement program for Small Business Concerns owned and controlled by service-disabled veterans has been established under The Veterans Benefits Act of 2003 (Public Law 108-183) effective May 5, 2004.

This act is a further means of assisting federal agencies in meeting the 3% veteran contracting goal set out in Public Law 106-50.

Federal contracting officers may now set-aside or award sole-source contracts to Service-Disabled Veteran Owned (SDVO) Small Business Concerns (SBC) as follows:

1. **Set-aside** contracts may be available if there is a reasonable expectation that two or more SDVO SBC will submit bids at a fair market price.
2. **Sole-source** contract awards may be allowed if there is not a reasonable expectation that two or more SDVO SBC will submit bids and the anticipated contract price does not exceed \$ 3 million (\$ 5 million for manufacturing contracts).

You can participate in this SDVO SBC procurement program if:

1. 51% or more of the SDVO SBC is owned by one or more service-disabled veterans.
2. The management and daily business operations of the SDVO SBC is controlled by one or more service-disabled veterans or the spouse of such veteran if the veteran is permanently and severely disabled.
3. At the time of contract offer, an SDVO SBC is small as defined by the size standard corresponding to the NAICS code (13 CFR 121.201) assigned to the contract.

This new rule allows small business concerns to **self-certify** as a SDVO SBC. It is also recommended that you obtain a letter from the VA certifying that you are a service-disabled veteran in the event another business protests your award.

For further information of assistance to veterans please visit the Seattle District Office web page for veterans at [www.sba.gov/wa/seattle/WA\\_SEATTLE\\_SEAVA.html](http://www.sba.gov/wa/seattle/WA_SEATTLE_SEAVA.html).

**Mark Costello**  
*Veteran Business Development Officer*  
206-553-7312; [mark.costello@sba.gov](mailto:mark.costello@sba.gov)

## RESOURCES FOR MINORITIES

### Minority Business Development Center [www.mbdcwa.com](http://www.mbdcwa.com)

1437 S. Jackson Street, Suite 301  
Seattle, WA 98144  
206-267-3131

The MBDC assists minority businesses that have the potential to earn \$500,000 or more in revenues or are capable of generating significant employment and long-term economic growth. Businesses must be 51% owned and operated by a recognized ethnic minority.

### Contractor Development and Competitiveness Center

[www.urbanleague.org/cdccHome.shtml](http://www.urbanleague.org/cdccHome.shtml)

105 - 14th Avenue, 1st Floor  
Seattle, WA 98122  
206-323-0721

The CDCC provides assistance and support to small businesses who are not fully participating in the contracting opportunities in this region.

### Contractors Resource Center

2522 E. Cherry Street  
Seattle, WA 98122  
206-329-7804

The CRC provides a program accessible to minority firms in the construction industry.

### Black Dollar Days Task Force (BDDTF)

[www.blackdollar.org](http://www.blackdollar.org)

116 21st Avenue  
Seattle, WA 98122  
206-323-0534

A nonprofit organization that offers entrepreneurial training, technical assistance, and information and referral services to existing business owners and individuals interested in starting a business. Small loans available through the BDDTF Campaign 5000 Loan Fund.

### Northwest American Indian Development Procurement Technical Assistant Ctr

[www.nwaid.org](http://www.nwaid.org)

3400 188th Place SW, Suite 310  
Lynnwood, WA 98037  
425-744-0738

The NW Native American Business Development Center provides management assistance for Native Americans residing in Washington, Oregon, and Idaho. Assistance is available for start-up and expanding businesses.

### AHANA Business & Professional Association

[www.ahana.org](http://www.ahana.org)

25 W. Main, Suite 300  
Spokane, WA 99201

509-209-2634; [bcabildo@ahana.org](mailto:bcabildo@ahana.org)

AHANA stands for Asian/Hispanic/African/Native American. Support group for entrepreneurs of color in the Inland Northwest.

Idaho Dept. of Transportation Bureau of Civil Rights

### Disadvantaged Business Enterprise Support Services

P.O. Box 7129, Boise, ID 83707-1129  
208-334-4442

Program to assist minority, women and disadvantaged business owners in developing and promoting their businesses in the highway construction industry. Provides training, certification, and information.

### USDOT NW Minority Resource Center

William M. Factory

Small Business Incubator

1423 East 29th Street

Tacoma, WA 98404

253-722-5808 or 1-866-DOT-JOBS (368-5627)

NWMRC helps small businesses to participate in important projects in the region either underway, or to be started in the near future, from light rail and transit, to airports, bridges, and highways. The Dept. of Transportation provides bonds and loans for transportation related projects.

### Rural Community Development Resources (RCDR)

Attn: Luz Gutierrez

PO Box 9492, Yakima, WA 98909

509-453-5133; [RuralCDR@aol.com](mailto:RuralCDR@aol.com)

Specializing in the start-up or expansion of small businesses, RCDR provides business assistance and training resources, as well as an SBA microloan program in the greater Yakima area.

### WA Office of Minority and Women's Business Enterprise OMWBE

[www.omwbe.wa.gov](http://www.omwbe.wa.gov)

Olympia 360-753-9693

Downtown Seattle (co-located with SBA)

206-553-7356

Tacoma (co-located at Bates Technical College) 253-680-7770

### Workforce Diversity - Spokane

801 W. Riverside Avenue

Spokane, WA 99201

509-459-4110

Group meets monthly at Greater Spokane Incorporated to promote business and employment opportunities for women and people of color.

### ONABEN - Oregon Native American Business & Entrepreneurial Network

3201 BROADWAY, STE C

Everett, WA 98201

Ralph C. Honhongva, WA State Operations Coordinator

425-339-6226

ONABEN offers training and support focused on developing entrepreneurship in Native American communities throughout the Inland NW.

## Certification Programs

### SBA - 8(a) Business Development Program

[www.sba.gov/aboutsba/sbaprograms/8abd/index.html](http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html)

2401 Fourth Avenue, Suite 450

Seattle, WA 98121-3419

206-553-7341

Helps socially and economically disadvantaged individuals enter the economic mainstream, partly through access to federal contracts. See page 23.

### Northwest Minority Business Council (MBDC)

[www.nmbc.biz](http://www.nmbc.biz)

320 Andover Park East, Suite 205

Tukwila, WA 98188

206-575-7748

The mission is to create and develop business opportunities for minority firms between major private sector corporations and public agencies fostering economic development in the communities.

### Washington State Office of Minority and Women's Business Enterprises (OMWBE) - [www.omwbe.wa.gov](http://www.omwbe.wa.gov)

Olympia - 360-753-9693

Downtown Seattle - co-located with SBA

206-553-7356; [vschiant@omwbe.wa.gov](mailto:vschiant@omwbe.wa.gov)

Tacoma - co-located at Bates Technical

College) - 253-680-7770

Manages a state program to increase the participation of bona fide minority and women's businesses in state public works contracting and purchasing of goods and services. Provides certification of qualifying small businesses, conducts compliance reviews and monitors the use of certified firms by state agencies.

## Other SBA Programs and Services

[www.sba.gov](http://www.sba.gov)

### Surety Bond Guarantee Program

[www.sba.gov/wa/seattle/se\\_seasbg.html](http://www.sba.gov/wa/seattle/se_seasbg.html)

The Surety Bond Guarantee (SBG) Program helps small and emerging contractors obtain bid, performance and payment bonds. The SBA guarantees up to 90% of a bond issued by a surety company for construction, service, supply and manufacturing contracts. To qualify as a small business an applicant's annual receipts must not exceed \$6.5 million on an average over the last three years.

Area Office 4 handles applications for bond guarantees on behalf of contractors domiciled in Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington and Guam. For more information call 206-553-2746.

#### Washington State bond agencies

##### Western Washington

###### **Contractors Bonding & Insurance Co., Inc**

Eric Sirkin, Mark Noma, Chris Reburn, Underwriters  
1213 Valley Street, Seattle, Washington 98109-0271  
1-800-765-2242; 206-628-7200 voice  
erics@cbic.com; markn@cbic.com; chrisr@cbic.com  
206-682-1558 fax

###### **Integrity Surety Underwriters**

[www.integritysurety.com](http://www.integritysurety.com)

Kara Skinner, Underwriter  
19924 Aurora Ave #8, Seattle, Washington 98133  
206-546-1397 voice; 206-299-2819 fax

###### **Hartford Fire Insurance Company**

###### **Larry Christianson**

520 Pike Tower, Suite #1004, Seattle, Washington 98101  
206-346-0121 voice; 206-346-0125 fax

##### Eastern Washington

###### **Contractors Bonding & Insurance Co., Inc**

Marci Houts, Mark Hewitt, Underwriters  
N. 901 Monroe, Suite # 340, Spokane, Washington 99201  
509-326-2244; 1-800-368-2242 voice; 509-325-4462 fax

###### **Wolf-Majeskey-Rapp, Inc**

Walter Wolf, Judy Rapp, Jim Majeskey, Underwriters  
PO Box 2984, Spokane, Washington 99220  
1-800-736-5592; 509-535-9178 voice; 509-534-8134 fax

### International Trade Assistance

[www.buyusa.gov/seattle](http://www.buyusa.gov/seattle)

The U.S. Export Assistance Center combines trade-promotion and export-finance programs of the SBA, the Commercial Service of the U.S. Department of Commerce, and the Export-Import Bank of the United States. Businesses can prepare to take advantage of the new world market through help with international marketing strategy, customized market research, international trade data, leads, and contacts for Trade promotion events, programs and publications. Advice and financing information on export loans, loan guarantees and export credit insurance is also available. For more information, call 206-553-5615 and for export-finance guidance from the SBA call 206-553-0051. In Spokane, call 509-353-2625.

### Research and Development

**Office of Technology - [www.sba.gov/sbir](http://www.sba.gov/sbir)**

The Small Business Innovation Research (SBIR) program is a highly competitive program that encourages small business to explore their technological potential and provides the incentive to profit from its commercialization. By reserving a specific percentage of federal R&D funds for small business, SBIR protects the small business and enables it to compete on the same level as larger businesses.

Small Business Technology Transfer Program (STTR) - STTR expands funding opportunities in the federal innovation research and development arena. Central to the program is expansion of the public/private sector partnership to include joint venture opportunities for small business and the nation's premier nonprofit research institutions. STTR's most important role is to foster the innovation necessary to meet the nation's scientific and technologic challenges in the 21st century.

For more information contact: SBA, Office of Technology, 409 Third Street, SW, Washington, DC 20416, 202-205-6450

## SELECTING AN ADVISOR

Successful business owners cite the use of outside advisors – professional and informal – as being a key ingredient in the growth and success of their businesses. Professional advisors include attorneys, accountants, or bookkeeping services, insurance representatives or brokers, lenders, and management consultants, all of whom have to be paid. Free business advice is offered by SBA resource partners such as SCORE, SBDC and WBC counselors.

### *Guidelines for Selecting an Advisor*

- Make sure the advisor chosen is familiar with your industry and/or your specific type of business. Obtain referrals from other business owners, etc. At a very minimum, ask any advisor you choose for references, and follow through in checking them.
- Schedule an appointment (free initial consultations are sometimes offered) and discuss your business with them to determine if their services and fees match your needs. Shop around.
- Pay particular attention to their depth of experience. Your small business is not the place for them to obtain on-the-job training. Understand that you are buying their experience and training - not just their time. Be prepared to “pay for what you get.”
- Look for an advisor who will explain findings and the potential impact on your business, as opposed to an advisor who simply hands or mails you a report. Make sure you feel comfortable and confident in their discretion, integrity and concern for your business.
- Once you’ve selected your advisors, keep them informed of the developments - both good and not so good – in your business. Always provide complete information. A true picture of your business ensures the best possible advice.

**Deer Park Area Chamber of Commerce**  
[www.deerparkchamber.com](http://www.deerparkchamber.com)  
509-276-5900

**Ellensburg Chamber of Commerce**  
[www.ellensburg-chamber.com](http://www.ellensburg-chamber.com)  
509-925-2002

**Greater Spokane Incorporated (Chamber and EDC)**  
[www.greaterspokane.org](http://www.greaterspokane.org)  
509-624-1393

**Post Falls Chamber of Commerce - Idaho**  
[www.postfallschamber.com](http://www.postfallschamber.com)  
208-773-5016

**Pullman Chamber of Commerce**  
[www.pullman-wa.com](http://www.pullman-wa.com)  
509-334-3565

**Sandpoint Chamber of Commerce - Idaho**  
[www.sandpointchamber.org](http://www.sandpointchamber.org)  
208-263-2161

**Spokane Valley Chamber of Commerce**  
[www.spokanevalleychamber.org](http://www.spokanevalleychamber.org)  
509-924-4994

**Tri-Cities Hispanic Chamber of Commerce**  
509-542-0933

**Wenatchee Valley Chamber of Commerce**  
[www.wenatchee.org](http://www.wenatchee.org)  
509-662-2116

**Yakima Chamber of Commerce**  
[www.yakima.org](http://www.yakima.org)  
509-248-2021

## International Trade

---

**U.S. Commercial Service - U.S. Department of Commerce**  
**U.S. Export Assistance Center**  
[www.buyusa.gov/seattle](http://www.buyusa.gov/seattle)

The Center is a cooperative effort of the Commercial Service of the U.S. Dept. of Commerce, the Export Finance Assistance Center of Washington and the SBA. Assistance available in accessing and developing an international marketing strategy, providing customized market research, international trade data, leads, and contacts for Trade promotion events, programs and publications. Financing information on export loans, loan guarantees and export credit insurance is also available.

**Seattle**  
4th and Vine Building  
2601 4th Avenue, Suite 320  
Seattle, WA 98121  
Pru Balatero, 206-553-0051; [pru.balatero@sba.gov](mailto:pru.balatero@sba.gov)

**Spokane - serves Eastern Washington region**  
**U.S. Department of Commerce**  
801 W. Riverside Avenue, Suite 100  
Spokane, WA 99201  
509-353-2625; [spokane.office.box@mail.doc.gov](mailto:spokane.office.box@mail.doc.gov)

**Boise - Serves Idaho, including Panhandle area**  
**U.S. Department of Commerce**  
[http://export.gov/comm\\_svc/](http://export.gov/comm_svc/)  
700 West State Street, 2nd Floor  
Boise, ID 83720  
208-364-7791; [boise.office.box@mail.doc.gov](mailto:boise.office.box@mail.doc.gov)

# Business Resources

## Chambers of Commerce

---

**A complete list of Chambers of Commerce in Washington**  
[www.awb.org/bizresources/chambers.html](http://www.awb.org/bizresources/chambers.html)

**Bellevue Chamber of Commerce**  
[www.bellevuechamber.org](http://www.bellevuechamber.org)  
425-454-2464

**Bellingham/Whatcom Chamber of Commerce**  
[www.bellingham.com](http://www.bellingham.com)  
360-734-1330

**Greater Seattle of Chamber of Commerce**  
[www.seattlechamber.com](http://www.seattlechamber.com)  
206-389-7200

**Tacoma-Pierce County Chamber of Commerce**  
[www.tacomachamber.org](http://www.tacomachamber.org)  
253-627-2175

**Colville Chamber of Commerce**  
[www.colville.com](http://www.colville.com)  
509-684-5973

**Coeur d' Alene Chamber of Commerce - Idaho**  
[www.cdachamber.com](http://www.cdachamber.com)  
208-664-3194

**Global Business Center**  
**University of Washington Business School**  
<http://depts.washington.edu/ciberweb>  
University of Washington  
School of Business Administration  
PO Box 353200  
Seattle, WA 98195-3200  
206-685-3432  
Promotes International educational programs in the Pacific Northwest to encourage international business.

**Trade Adjustment Assistance Center**  
[www.taacenters.org](http://www.taacenters.org)  
1200 Westlake Avenue N. Suite 802  
Seattle, WA 98109  
206-622-2730  
A private, non-profit corporation supported by the Commerce Department. Provides assistance to US manufacturers who have been hurt by foreign imports. Typical services include market studies, engineering surveys, cost reduction programs, product development, management information systems and financial services.

**Trade Development Alliance of Greater Seattle**  
[www.cityofseattle.net/tda/default.htm](http://www.cityofseattle.net/tda/default.htm)  
1301 5th Avenue, Suite 2500  
Seattle, WA 98101  
206-389-7301 or [tdags@seattlechamber.com](mailto:tdags@seattlechamber.com)  
The mission of the Trade Alliance is to promote Greater Seattle, including King and Snohomish Counties, as one of North America's premier international gateways and commercial centers. The Trade Alliance has developed a strategic promotion plan to enhance the identity of Greater Seattle in targeted world markets through marketing publications, trade missions and other activities.

**U.S. Customs Service**  
[www.customs.ustreas.gov](http://www.customs.ustreas.gov)  
1000 Second Avenue, Suite 2200  
Seattle, WA 98104-1020  
206-553-6944 Seattle; 509-353-2833 Spokane  
Primary duties include the assessment and collection of all duties, taxes and fees on imported merchandise, the enforcement of customs and related laws, and the administration of certain navigational laws and treaties.

**Washington State International Trade Fair**  
[www.wsitf.org](http://www.wsitf.org)  
World Trade Center West  
2200 Alaskan Way, Suite 480, Seattle, WA 98121  
425-368-2118; [wsitf@wsitf.org](mailto:wsitf@wsitf.org)  
Aids business participation in international trade fairs by selecting key international and domestic trade shows for business participation, Advises and trains exhibitors, facilitates exhibit design, and coordinates on-site planning.

**World Trade Center Tacoma**  
[www.wtcta.org](http://www.wtcta.org)  
950 Pacific Avenue, Suite 310, Tacoma, WA 98402  
253-396-1022 or [info@wtcta.org](mailto:info@wtcta.org)  
The mission is to foster business and community development by enhancing Washington State's capacity for international trade. WTCTA provides assistance to small and medium-sized companies interested or involved in foreign trade.

**Bureau of Export Administration**  
[www.bis.doc.gov](http://www.bis.doc.gov)  
101 Park Center Plaza, Suite 1001, San Jose, CA 95115  
408-998-7402  
Assists in obtaining Individual Validated Licenses (IVLs), knowledge of export administration regulations, and counsels on development of export management systems.

**Center for International Business Education and Research (CIBER) - <http://bschool.washington.edu/ciber/>**  
University of Washington - 206-685-3432  
Promotes International educational programs in the Pacific Northwest to encourage international business.

**Idaho Dept. of Commerce & Labor**  
**Division of International Business**  
[www.trade.idaho.gov](http://www.trade.idaho.gov)  
[www.commerce.idaho.gov](http://www.commerce.idaho.gov)  
[labor.idaho.gov](http://labor.idaho.gov)  
700 West State Street, Boise, ID 83720-0093  
Commerce 208-334-2470  
Labor 208-332-3570  
Promotes expansion of international trade and investment and support of international tourism; export assistance to Idaho firms.

**Washington State Department of Agriculture**  
<http://agr.wa.gov/Marketing/default.htm>  
International Marketing and Export Assistance - 360-902-1915  
WSDA's International Marketing Program staff assists Washington companies to export food and agricultural products. They work closely with the U.S. Dept. of Agriculture to promote exports and the Governor's Office and industry to resolve foreign trade barriers.

**International Trade Alliance ITA**  
[www.intrade.org/intrade](http://www.intrade.org/intrade)  
801 W. Riverside Avenue, Suite 220, Spokane, WA 99201  
509-459-4127  
It's mission is to develop and expand international markets and trade for businesses while enhancing the image and competitiveness of the region. They provide support to their members through business seminars and conferences, contacts within the international community, and a quarterly newsletter.

**Port of Seattle**  
[www.portseattle.org](http://www.portseattle.org)  
206-728-3000 Seattle 509-742-9362 Spokane  
Offers information on shipping goods internationally.

**Spokane International Translation and Language Service, Inc.**  
315 W. Mission Ave., Spokane, WA 99201  
509-327-8064  
Offers services of experienced translators and interpreters to industries throughout the Inland Northwest in over 80 languages.

**U.S. Government Export Portal**  
[http://export.gov/comm\\_svc](http://export.gov/comm_svc)

**Spokane BIZStreet Resource Center**  
[www.bizstreetspokane.com](http://www.bizstreetspokane.com)  
801 W. Riverside Avenue, Suite 240  
Spokane, WA 99201  
509-459-4118  
BizStreet's large reference library includes international trade resources, financing sources, and information on how to market your product or service around the world. There is a great deal of information on specific countries, as well as language audio and video tapes to learn Spanish, German, and Japanese. BIZStreet is a program of Greater Spokane Incorporated.

**BC Business Registry**  
[www.bcbusinessregistry.ca](http://www.bcbusinessregistry.ca)  
A one-stop business registry for starting, expanding or moving a business and other commonly required business transactions in British Columbia Canada.

## Economic Development Councils

---

### Office of Regulatory Assistance - Economic Development [www.ora.wa.gov/today.asp](http://www.ora.wa.gov/today.asp)

Listing of Economic Development Councils across WA State.

### Washington State Economic Development Councils [www.trade.wa.gov/edc.htm](http://www.trade.wa.gov/edc.htm)

EDCs across the state provide local business assistance resources, community profiles, seminars, industrial site information, export assistance, and financing assistance to small businesses to expand their operations and entrepreneurs who wish to start a business.

### Bellingham Whatcom EDC [www.bwedc.org](http://www.bwedc.org)

105 E. Holly Street, Bellingham, WA 98225  
1-800-810-4255 or 360-676-4255

### Clallam County EDC [www.clallam.org](http://www.clallam.org)

102 E. Front Street, Fl.2, Port Angeles, WA 98362  
360-457-7793; [info@clallam.org](mailto:info@clallam.org)

### Economic Development Board for Tacoma-Pierce County [www.gopierce.org](http://www.gopierce.org)

950 Pacific Avenue, Suite 410, Tacoma, WA 98401  
253-383-4726

### EDC of Seattle and King County [www.edc-sea.org](http://www.edc-sea.org)

1301 5th Ave. Suite 2500, Seattle, WA 98101  
206-389-8650

The Business Help Center provides a one-stop source of assistance for businesses considering start-up or expansion in King County.

### EDC of Snohomish County [www.snoedc.org](http://www.snoedc.org)

728 134th St. S.W. Suite 219, Everett, WA 98204  
425-743-4567

### Jefferson County EDC [www.edcjc.com](http://www.edcjc.com)

2200 Sims Way, Suite 201A, P. O. Box 877,  
Port Townsend, WA 98368  
360-385-6767; [info@edcjc.com](mailto:info@edcjc.com)

### Kitsap Regional Economic Development Council [www.kitsapedc.org](http://www.kitsapedc.org)

4312 Kitsap Way Suite 103, Bremerton WA 98312-2446  
360-377-9499; [edckc@kitsapedc.org](mailto:edckc@kitsapedc.org)

### Office of Economic Development (OED) - City of Seattle [www.cityofseattle.net/economicdevelopment](http://www.cityofseattle.net/economicdevelopment)

700 - 5th Avenue, Suite 5752, Seattle, WA 98124-4708  
206-684-8090

### Big Bend Economic Development Council 410 W 3rd Ave, Moses Lake, WA 98837

509-764-8591

### Grant County Economic Development Council [www.grantedc.com](http://www.grantedc.com)

6594 Patton Blvd. N.E., Moses Lake, WA 98837  
509-764-6579

Assists existing industry and businesses, recruits new industry.

### Phoenix Group Economic Development [www.kittitasedc.org](http://www.kittitasedc.org)

1000 Prospect / PO Box 598  
Ellensburg, WA 98926  
509-962-7244; [phoenix@elltel.net](mailto:phoenix@elltel.net)

Promotes economic opportunities in Kittitas County to expand and retain jobs. Provides business relocation support.

### New Vision Yakima County Dev Association (YCDA) [www.ycda.com](http://www.ycda.com)

PO Box 1387, Yakima, WA 98907  
509-575-1140

Assists businesses seeking to locate or expand to the Yakima Valley. Pursues enhancement of a profitable, productive operating environment and a supportive business climate.

### Spokane Neighborhood Economic Dev Alliance (SNEDA) [www.snedac.org](http://www.snedac.org)

715 East Sprague, Spokane WA 99202  
509-444-7633; [heloewe@sneda.org](mailto:heloewe@sneda.org)

SNEDA's mission is to undertake cost-effective, neighborhood-based economic development and revitalization of the nine Spokane area neighborhoods it serves. Focus is on financing business expansion, technical assistance, workforce development, planning and advocacy.

### Jobs Plus

202 Sherman Avenue, Coeur d'Alene, ID 83816  
208-667-4753; Toll-Free 800-621-5600

North Idaho business recruiting. Provides information to businesses considering relocation and/or expansion to North Idaho.

### Tri-County Industrial Development Council (TRIDEC) [www.tridec.org](http://www.tridec.org)

901 North Colorado, Kennewick WA 99336  
509-735-1000

TRIDEC serves Benton and Franklin counties. It offers comprehensive and business-specific assistance to companies interested in expanding to the Tri-Cities area, as well as economic development resources for new and growing businesses already located in the region.

### Virtual Economic Development Team

Port of Chelan County, 125 Easy St, Wenatchee, WA 98807  
509-663-5159; [mark@ccpd.com](mailto:mark@ccpd.com)

Collaborative, seamless partnership of local chambers, Wenatchee Valley College, the SBDC, and two Port Districts to support both existing and new businesses throughout all the communities of Chelan and Douglas counties. Services include business assistance, counseling, retention and recruitment.

### Association of WA Business - EDC Directory [www.awb.org/biz/edcdirectory.asp](http://www.awb.org/biz/edcdirectory.asp)

Find your local EDC by accessing AWBs helpful Web site listed above.

### Clearwater Economic Development Association (CEDA) [www.clearwater-eda.org](http://www.clearwater-eda.org)

1626 6th Ave, Lewiston, ID 83501  
208-746-0015

Operates in the public interest to improve economic opportunities, increase employment skills and sustain preferred lifestyles for residents, communities and businesses in North Central Idaho.

### Ida-Lew Economic Development Council (EDC) <http://ida-lew.org/>

PO Box 393, Grangeville, ID 83530

Shaun Maxey, 208-983-1025; [ida Lew@camasnet.com](mailto:ida Lew@camasnet.com)  
Serves Idaho and Lewis counties in N. Central Idaho. Assists new business start-ups, works to retain and expand existing firms and recruits new businesses to the area. Provides market research, assistance in preparing business/marketing plans, and identifying resources. Preliminary patent and/or trademark research is also available.

### Silver Valley Economic Development Corp (SVEDC) [www.silvervalleyedc.com](http://www.silvervalleyedc.com)

703 Cedar Street, Wallace ID 83873  
208-752-5511

The SVEDC serves the portion of North Idaho's Shoshone County on the I-90 corridor known as the Silver Valley. To create a better standard of living for valley residents, we provide entrepreneurial start-up, and business recruitment and expansion services.



## Technology Resources

---

### MIT Enterprise Forum of the Northwest

[www.mitwa.org](http://www.mitwa.org)

1319 Dexter Avenue N. 370

Seattle, WA, 98109

206-283-9595 or [www.iba@isomedia.com](mailto:www.iba@isomedia.com)

Provides emerging businesses, mainly in high tech fields, the opportunity to present their business plans to a panel of experts for review.

### Innovation Assessment Center

Washington State University

[www.cbe.wsu.edu/iac](http://www.cbe.wsu.edu/iac)

EDA University Center

501 Johnson Tower

Washington State University

Pullman, WA 99164-4851

509-335-6843

The Center offers one primary product - the Innovation Assessment Report - which serves as an objective, comprehensive evaluation of your new product idea. This report includes quantitative analysis of the new product concept on a range of issues by three expert evaluators, as well as a secondary market research report designed to locate possible competitors to the product, information on trends, information related to the industry the product would be classified under and a patent search to determine if patents have been issued for similar products.

### Northwest Entrepreneur Network

[www.nwvng.org](http://www.nwvng.org)

P.O. Box 40128

Bellevue, WA 98015-4128

425-564-5701

The Northwest Entrepreneur Network helps entrepreneurs make the connections and access the resources they need to succeed. Focused on helping entrepreneurs build their business network, the Northwest Entrepreneur Network provides the knowledge, mentoring, and access to investors that creates and grows successful companies.

### Washington Technology Center (WTC)

[www.watechcenter.org](http://www.watechcenter.org)

300 Fluke Hall, Box 352140

Seattle, WA 98195-2140

206-685-1920

A statewide economic development agency focused on technology and innovation. Our mission is to spark ideas, form connections between people and resources, and foster job growth to position Washington as a national technology leader. WTC helps companies develop, produce and commercialize technology products and services. Connects technology companies to academic researchers and laboratory facilities. Channels state and federal funding for research and business development. Provides business consulting services and access to seed capital to help start up and early stage companies become commercially successful. Fosters the growth of emerging industries that will positively impact the state's economy.

### Entrepreneur's Forum of the Great Northwest (EFGN)

[www.efgn.org](http://www.efgn.org); [info@efgn.org](mailto:info@efgn.org)

EFGN works to help people with ideas, skills, money, and expertise share their resources to build new and fast-growing businesses. Offers free forums open to anyone with an interest in business startups and growth companies, and workshops that focus on hands-on education that entrepreneurs can put to immediate use.

### Connect Northwest

[www.connectnw.org](http://www.connectnw.org)

509-358-2110; [catherineg@connectnw.org](mailto:catherineg@connectnw.org)

Connect Northwest was formed by INTEC in 2004 to connect science and technology based companies with the resources necessary to succeed. Connect Northwest receives financial support from Spokane County and many regional businesses.

### ISO Registration

[www.iso.ch](http://www.iso.ch) - [www.quality.co.uk](http://www.quality.co.uk)

ISO 9000 management system helps businesses produce consistent, high-quality products and services. Many companies will only do business with firms that are ISO-registered. And, registration has become mandatory for many government contracts.

### SBIR—Small Business Innovative Research

[www.sba.gov/aboutsba/sbaprograms/sbir](http://www.sba.gov/aboutsba/sbaprograms/sbir)

SBIR programs fund early-stage R&D projects at small technology companies — projects that have the potential for commercialization in the private sector and/or military markets.

### For answers to technical questions about specific SBIR solicitation

[www.dodsbir.net/sitis](http://www.dodsbir.net/sitis)

[sbirhelp@brtrc.com](mailto:sbirhelp@brtrc.com)

Submit written question through the SBIR/STTR Interactive Topic Information System (SITIS). All questions and answers are posted electronically for general viewing until the solicitation closes.

### Spokane Intercollegiate Research & Tech. Institute (SIRTI)

[www.sirti.org](http://www.sirti.org)

665 N. Riverpoint Blvd, Spokane, WA 99202-1665

509-358-2000

SIRTI provides support to develop new projects and spin-off businesses which expand the regional job base and help build sustainable economic vitality. Emphasis is given to energy, digital and emerging technologies. Innovation grants in targeted technologies are used, as well as testing and demonstration projects. For SBIR, phone 509-358-2055, or e-mail [jeanm@sirti.org](mailto:jeanm@sirti.org)

### TechNet Northwest

[www.technet.org](http://www.technet.org)

206-359-6472; [jdrescher@technet.org](mailto:jdrescher@technet.org)

Represents business, community development, and educational institutions, sharing their knowledge of applied technology to enhance the Spokane area's economic development. Meets quarterly in Spokane. Holds investment forums to match entrepreneurs with investors.

### Technology Alliance

[www.technology-alliance.com](http://www.technology-alliance.com)

Statewide consortium of technology-based businesses, Washington's leading research institutions, and high tech trade associations. Focuses are education, promoting Washington as a technology leader and fostering innovation.

### TINCAN - The Inland NW Community Access Network

[www.tincan.org](http://www.tincan.org)

1011 W First Ave, Spokane WA 99201

509-744-0972; [kmichaelson@sisna.com](mailto:kmichaelson@sisna.com)

Provides education and support for social, economic and community development through the use of computer technology. Projects include an Inland NW Virtual Incubator, e-commerce curriculum development for secondary schools, a Young Entrepreneurs Center for school and youth groups, a mobile computer lab, community technology centers in Spokane, and a free course on e-business. *Also operates the Inland NW Women's Business Center, [www.inwbc.org](http://www.inwbc.org)*

### Washington Manufacturing Services (WMS)

[www.wamfg.org](http://www.wamfg.org)

665 N. Riverpoint Blvd., Suite 201B,

Spokane, WA 99202

509-358-7897

Not-for-profit organization that fosters economic growth in Washington by helping manufacturers become more competitive in national and global markets. Trained and experienced manufacturing representatives work closely with local manufacturers to assess their needs and then develop an appropriate action plan.

**U.S. Dept of Energy Office of Industrial Technologies**  
**www.eere.energy.gov/inventions**  
Inventions and Innovation Program  
P. O. Box 999, 3230 Q Street MS K8-17  
Richland, WA 99352  
509-372-4299; nancy.moore@pnl.gov  
Contact point for inventors who are interested in participating in the U.S. Dept. of Energy's Inventions and Innovation Program.

## Other Resources

---

### **Association of Washington Business**

**www.awb.org**  
1414 South Cherry  
Olympia, WA 98501  
360-943-1600; 1-800-521-9325  
Business membership association that provides a statewide voice to lobby issues that affect businesses in the State of Washington.

### **Better Business Bureau**

**www.thebbb.org - Western Washington**  
**www.thelocalbbb.org - Spokane**  
206-431-2222  
info@thebbb.org  
The Better Business Bureau is a not-for-profit, private organization with the goal of maintaining fair and honest business dealings between consumers and businesses in the community.

### **Business Waste Line**

**www.metrokc.gov/hazwaste**  
Local Hazardous Waste Management Program  
999 - 3rd Avenue, #700  
Seattle, WA 98104  
206-296-3976

A hotline for businesses with quick answers to your many hazardous waste questions. Open Monday-Friday, 9 am- 4 pm. Calls are free of charge. Sponsored by the King County Solid Waste Division, Seattle Solid Waste Utility, Metro, the Seattle King County Department of Public Health and 29 suburban cities.

### **Environmental Coalition of South Seattle**

**www.ecoss.org**  
8201 10th Avenue South, #3  
Seattle, WA 98108  
Al Van Schaik; al@ecoss.org  
206-767-0432 Seattle - 253-573-1128 Tacoma  
ECOSS is a non-government/non-profit educational organization designed to assist businesses and the community with environmental and economic development issues. Free Environmental consulting for small business.

### **Executive Service Corps of Washington (ESC of WA)**

**www.escwa.org**  
1305 Fourth Avenue, Suite 420  
Seattle, WA 98101  
206-682-6704 or execdir@escwa.org  
Management consultants to *NON-PROFIT* organizations. ESC of WA is a group of mostly retired business executives, managers and community volunteers who contribute their broad experience and seasoned judgment to help nonprofit and public organizations statewide. There is a modest fee for services.

### **Independent Business Association**

**www.ibaw.net**  
16541 Redmond Way, Suite 336C  
Redmond, WA 98052  
425-453-8621  
The voice of small business in Olympia. Lobbies on behalf of small business. Provides information on laws, regulations, and taxes.

### **National Federation of Independent Business (NFIB)**

**www.nfib.com**  
4160 Sixth Avenue SE, Suite 201  
Lacey, WA 98503  
360-786-8675 or 1-800-NFIBNOW  
NFIB's purpose is to influence Public Policy at the State and Federal level and be the resource for Small and Independent Business in America.

### **Resource Venture - Business and Industry**

**www.resourceventure.org**  
1301 5th Avenue, Suite 2400  
Seattle, WA 98101  
206-389-7304  
This is a program of the Greater Seattle Chamber of Commerce that provides free information, assistance and referrals to help Seattle businesses improve their environmental performance. They focus on waste prevention and recycling, water conservation, storm-water pollution prevention, and sustainable building.

### **Seattle Public Library - Small Business Center**

**www.spl.org**  
Central Library  
1000 Fourth Ave.  
Seattle, WA 98104  
206-386-4645 *Business Department*  
206-386-4636 *Quick Information*  
Provides a wide variety of resource material on small business, financing, and international trade.

### **Washington Society of Certified Public Accountants**

**www.wscpa.org/wscpa/FindaCPA\_Search.cfm**  
902 140<sup>th</sup> Avenue NE  
Bellevue, WA 98005-3480  
425-644-4800 or 800-272-8273  
Provides referral services for small businesses in need of accounting and financial management assistance.

### **Small Business Training Network**

**www.sba.gov/training**  
Virtual campus of online training, includes free courses for prospective and small business owners.

## AgriBusiness Resources

---

### **Washington State Department of Agriculture**

**http://agr.wa.gov**  
PO Box 42560, Olympia WA 98504-2560  
360-902-1800

### **Washington State Agricultural Statistics Service:**

**www.nass.usda.gov/wa**  
360-902-1940

### **Idaho State Department of Agriculture**

**www.agri.state.id.us**  
2270 Old Penitentiary Rd, Boise ID 83712  
208-332-8500  
Free publication: "*Starting a Specialty Foods Business*"

### **U.S. Department of Agriculture Resources**

**www.usda.gov/oce/smallfarm/hotlinks.htm**  
Small Farms @ USDA

### **ASSOCIATIONS:**

**Ag Bureau, Spokane Regional Chamber of Commerce**  
**www.agshow.org**  
For programs supporting agribusiness  
509-459-4114; moleary@chamber.spokane.net

**Rural Roots, Inland NW Community Food Systems Ass'n**  
[www.ruralroots.org](http://www.ruralroots.org)

*Bringing Home the Harvest* quarterly newsletter  
PO Box 8925, Moscow ID 83843  
208-883-3462; jeannie@ruralroots.org

**Pacific Northwest Farm Direct Marketing Association**

9535 Old Naches Hwy  
Naches WA 98937  
509-653-2589; tomfarm@wolfenet.com

**Spokane Tilth**

*Washington Tilth Journal of Organic and Sustainable Agriculture*  
4629 N Hartley Street, Spokane WA 99205  
509-456-2148; harrisca@wsunix.wsu.edu

**Northeast Washington Small Farm Association**

Farm Fresh Buying Guide  
509-684-5411; tgswag@theofficenet.com

**PROGRAMS:**

Small Farm Program - *Small Farm Digest* (free subscription)

[www.csrees.usda.gov](http://www.csrees.usda.gov)

USDA Cooperative State, Research, Education and Extension Office

Attn: Stephanie Olson, Mailstop 2220  
Washington DC 20250-2220  
202-720-7441 or 1-800-333-4636

**Sustainable Agriculture Research & Education (SARE)**

[www.sare.org](http://www.sare.org)

Room 3868 South Bldg., Ag Box 2223  
Washington DC 20250-2223  
202-720-5203

Some of the best advice comes from other farmers and ranchers. Your Cooperative Extension Office has contacts for local weed boards and associations such as hay growers, beekeepers, livestock, farmers markets, and others.

[www.csrees.usda.gov/extension/index.html](http://www.csrees.usda.gov/extension/index.html)

Tap into the huge network of resources for farming, ranching or country living, through your local Cooperative Extension Office.

**US Department of Agriculture - Rural Development Programs**

**In Washington State:**

[www.rurdev.usda.gov/wa](http://www.rurdev.usda.gov/wa)  
509-924-7350, ext 115

**In Idaho State:**

[www.rurdev.usda.gov/id/index.html](http://www.rurdev.usda.gov/id/index.html)  
208-378-5623

**Food Processing Information**

Commercial food products must be prepared according to local and state regulations. Check with your local health district for information on permits and licensing requirements.

**Spokane Regional Health District Food Program**

[www.srhd.org/safety/food/default.asp](http://www.srhd.org/safety/food/default.asp)  
1101 W College Ave, Spokane WA 99201  
509-324-1500

**Panhandle Health District, Environmental Division**

[www2.state.id.us/phd1/env\\_food.html](http://www2.state.id.us/phd1/env_food.html)  
2195 Ironwood Ct  
Coeur d'Alene ID 83814  
208-667-3481

**North East Tri County Health District**

[www.netchd.org](http://www.netchd.org)

Serves Ferry, Stevens and Pend Oreille counties  
231 S Garden Ave  
Newport WA 99156  
509-447-3131 1-800-873-6162

**WA State Department of Agriculture**

<http://agr.wa.gov/FoodAnimal/default.htm>

Food Safety and Animal Health Division  
222 N Havana St, Rm 103  
Spokane WA 99202  
509-533-2490

**Bonner Business Ctr and N Idaho Specialty Food Association**

804 Airport Way, Sandpoint ID  
208-263-4073

**Washington Specialty Foods Association**

[www.waspecialtyfoods.org](http://www.waspecialtyfoods.org)

PO Box 8226  
Spokane WA 99203  
509-624-6595; tobys2u@juno.com  
Toll Free: 800-444-9732

**Tri-County Community Kitchen**

<http://stevens.wsu.edu/Agriculture/kitchen.htm>

986 South Main St  
Colville WA 99114  
509-684-2588

**RELATED WEBSITES:**

**[www.foodsafety.gov](http://www.foodsafety.gov)**

The gateway to government food safety information.

**[www.fmi.org](http://www.fmi.org)**—The Food Marketing Institute has publications, food and health safety, grocery, demographic and marketing information.

---

## Labeling

**Bar Code Basics**

[www.barcodehq.com/primer.html](http://www.barcodehq.com/primer.html)

Access a Free Guide to Bar Coding

**Clothing Labels Guidance**

[www.cpsc.gov/cpsc/pub/pubs/clothpub.html](http://www.cpsc.gov/cpsc/pub/pubs/clothpub.html)

US Consumer Products Safety Commission

**U.S. Dept. of Agriculture**

Labeling requirements for food  
509-533-2490

**UPC Council** (Uniform Product Codes)

[www.uc-council.org](http://www.uc-council.org)

UPC Bar Codes for Product Packaging  
800-543-8137 or 513-435-3870

**Uniform Code Council, Inc**

[www.uc-council.org](http://www.uc-council.org)

7887 Washington Village Drive, Suite 300  
Dayton, OH 45459  
937-435-3870

UPC (Universal Product Code) is a numeric code which identifies a retail consumer package. Contact the number listed above for brochures, application and instructions for completing the application.

## Legal Resources

---

**Entrepreneurial Law Clinic (ELC)**  
**University of Washington School of Law**  
[www.law.washington.edu/Clinics/Entrepreneurial.html](http://www.law.washington.edu/Clinics/Entrepreneurial.html)  
2815 Eastlake Ave E. Suite 300  
Seattle, WA 98102  
206-336-5616; [elcinfo@u.washington.edu](mailto:elcinfo@u.washington.edu)

The ELC provides legal transactional assistance to low-income microentrepreneurs, entrepreneurs in economically distressed communities, and pre-funded high-tech start ups by matching these small business owners in Washington state with a team of law students and pro-bono attorneys who have expertise in business law. The Entrepreneurial Law Clinic can assist with: Entity selection and registration, State and local business licenses, Federal, state and local tax issues, Financing documents, Leases and other commercial contracts, Employment agreements, and Intellectual property issues, such as trademark and copyright registration, provisional patent applications and licensing agreements.

Participants must have a business plan (or be willing to create one) and must be unable to afford needed legal services. Enrollment is limited. Income levels determine eligibility. Clinic directors screen and select entrepreneurial clients before the start of each academic quarter.

**Sirti IP/BizNet - The University District**  
[www.sirti.org](http://www.sirti.org)

665 North Riverpoint Blvd.  
Spokane, WA 99202-1665  
509-358-2000

Sirti provides technology assessments, market research, strategic planning, marketing, access to capital, business coaching, as well as Sirti IP/BizNet legal services for both start-ups and high-growth technology businesses.

Sirti IP/BizNet legal services are performed for Sirti clients by Gonzaga University law students supervised by expert attorneys at local firms that focus on business and/or intellectual property law. Law students document and prepare to secure exclusive rights—patents, trademarks and copyrights—to Sirti clients' intellectual property. They also help Sirti clients identify and secure necessary standard contracts, key employee compensation agreements and more.

Protecting intellectual property and developing the unique contract agreements associated with technology-based businesses is costly at a time when start-ups need the work done most but can least afford it. Sirti clients that are in a pre-sales product development state can receive legal assistance at no cost. Clients with limited income or good financial backing will benefit from substantially reduced rates on these services.

**King County Bar Association**  
**Lawyer Referral Services**

[www.kcba.org](http://www.kcba.org)  
1200 5th Avenue, Suite 600  
Seattle, WA 98101  
Seattle/King County 206-267-7100/206-267-7010  
Olympia/Pierce County 253-383-3432  
Referrals for individuals needing legal help.

**Washington State Bar Association**

[www.wsba.org](http://www.wsba.org)  
**800-945-WSBA**  
**206-443-WSBA**

The WSBA is an administrative arm of the Washington State Supreme Court. It administers the admissions, licensing and discipline functions for the lawyers in Washington. Within the WSBA Web site, you will find information about being admitted to practice law in Washington, about the licensing and continuing legal education requirements for lawyers, and about the lawyer discipline process.

**Idaho State Bar-Lawyer Referral Service**  
[www2.state.id.us/isb](http://www2.state.id.us/isb)

## BUSINESS INSURANCE

Buying business insurance is among the best ways to prepare for the unexpected. Without proper protection, misfortunes such as the death of a partner or key employee, embezzlement, a lawsuit, or a natural disaster could spell the end of a thriving operation

Ranging from indispensable worker's compensation insurance to the relatively obscure executive kidnapping coverage, insurance is available for nearly any business risk. Considering the multitude of options, carefully weigh whether the cost of certain premiums will justify the coverage for a given risk.

### *Types of Business Insurance to Consider*

**General Liability** - General liability insurance covers legal hassles due to claims of negligence. These help protect against payments as the result of bodily injury or property damage, medical expenses, the cost of defending lawsuits, and settlement bonds or judgments required during an appeal procedure.

**Product Liability** - Every product is capable of personal injury or property damage. Companies that manufacture, wholesale, distribute, and retail a product may be liable for its safety. Additionally, every service rendered may be capable of personal injury or property damage. Businesses are considered liable for negligence, breach of an express or implied warranty, defective products, and defective warnings or instructions.

**Worker's Compensation** - Required in every state except Texas, worker's compensation insurance pays for employees' medical expenses and missed wages if injured while working. In most cases, business owners, independent contractors, domestic employees in private homes, farm workers, and unpaid volunteers are exempt.

**Criminal Insurance** - Despite heightened workplace security, theft and malicious damage are always possibilities. Dangers associated with hacking, vandalism, and general theft are obvious, but employee embezzlement is more common than most business owners think. Criminal insurance and employee bonds can provide protection against losses in most criminal areas.

**Business Interruption Insurance** - While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuation expenses during the period between when the damage occurs and when the property is replaced? Business interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational due to a covered loss.

**Key Person ("Key Man") Insurance** - A company's business continuation plan outlines how the firm will maintain operations if a key person dies, falls ill, or leaves, but if you (and/or any other business partner or essential employee) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. Frequently required by banks or government loan programs, this coverage is usually life insurance that names the company as a beneficiary if an essential person dies or is disabled.

**Malpractice Insurance/E&O** - Some licensed professionals need protection against the cost of lawsuits/claims alleging that one's negligence or inappropriate action resulted in bodily injury or property damage; medical expenses; the cost of defending lawsuits, investigations and settlements; and bonds or judgments required during an appeal procedure.

**Automobile** - A vehicle owned by your business should be insured for both liability and replacement purposes. But you may need special insurance (called "non-owned automobile coverage") for employees who use their own autos in your business. This policy covers the business' liability for any damage which may result from such usage. Some personal auto policies exclude business use, so be sure to contact your current agent to see if a commercial policy is needed.

**D&O (“Director and Officer”) Insurance** - Under certain circumstances, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home-Based Business Insurance** - Contrary to popular belief, standard homeowners’ insurance policies do not automatically cover home-based business losses. Commonly needed insurance areas for home-based businesses include business property/office equipment, professional liability, personal and advertising injury, loss of business data, crime and theft, and disability. Contact your homeowners’ insurance company to update your policy.

**Internet Business Insurance** - Web-based businesses may wish to look into specialized insurance that covers liability for damage done by hackers and viruses. In addition, e-insurance often covers specialized online activities, including lawsuits resulting from meta tag abuse, banner advertising, or electronic copyright infringement.

## FRANCHISING

Hard work, dedication, and sacrifice are essential to the success of any business venture. But to circumvent higher risks associated with starting a new, independent business from scratch, some entrepreneurs choose franchising as a viable alternative.

One out of every three dollars spent by Americans for goods and services is spent in a franchised business, according to the International Franchising Association ([www.franchise.org](http://www.franchise.org)). The 10 most popular franchising opportunities are in industries such as fast food, retail, service, automotive, restaurants, maintenance, building and construction, business services, and lodging. The franchisor provides established business expertise. The franchisee brings the entrepreneurial spirit and drive necessary to make the franchise a success.

### What is Franchising?

A franchise is a legal and commercial relationship between the owner of a trademark, service mark, trade name, or advertising symbol and an individual or group wishing to use that identification in a business. The franchise governs the method of conducting business between the two parties. Generally, a franchisee conforms to the franchisor’s business concept and sells goods or services supplied by the franchisor or that meet the franchisor’s quality standards.

In the simplest form – product/trade name franchising - a franchisor owns the right to the name or trademark and sells that right to a franchisee.

The more complex form - business format franchising - involves a broader ongoing relationship between the two parties. Business format franchises often provide a full range of services, including site selection, training, product supply, marketing plans, and even assistance in obtaining financing.

Before selecting a franchise, consider the following:

#### Your Investment

- Do you have savings or additional income to live on while starting your franchise?
- Will you purchase the franchise by yourself or with partners?
- Will you need financing and know where can you obtain it?

#### Your Abilities

- Does the franchise require specialized knowledge or a technical skill-set such as auto repair, home and office decorating, or tax preparation experience?
- How much training does the franchisor provide?
- Have you ever owned or managed a business?

#### Your Goals

- Will franchise ownership be your primary source of income or will it supplement your current income?
- Are you interested in retail sales or performing a service in a particular industry?

- Do you want to operate the business yourself or hire a manager?
- Would you be happy operating the business for many years?

**Franchising Strategy** - When evaluating a franchise, closely evaluate the strength of the franchiser; the franchiser’s long-term goal; the uniqueness of its product or service; the type of consumer response the product or service is achieving; the amount of fees it charges; the type of support it provides: 1) startup 2) operations 3) marketing; and the length of the contract you will be signing.

**Pre-Purchase Detective Work** - Routine investigation should be conducted prior to any business purchase. Contact other franchisees before deciding to invest. Obtain a uniform offering circular to understand vital details about the franchise’s legal, financial, and personnel history before signing a contract.

**Reasonable Expectations** - Before signing, make sure that you will have the right to use the franchise name and trademark, receive training and management assistance from the franchisor, use the franchisor’s expertise in marketing, advertising, facility design, layouts, displays, and fixtures, and do business in an area protected from other competing franchisees.

Some franchisees negotiate to have the franchisor help obtain building permits; purchase or lease equipment, signs and supplies; and construct or remodel the business premises.

**Possible Pitfalls** - The contract usually benefits the franchiser more than the franchisee. The franchisee is generally subject to sales quotas and often is required to purchase equipment, supplies, and inventory exclusively from the franchisor. The franchisor often has the right to terminate the franchise if it fails to operate the business according to the agreement, becomes delinquent on royalties, or violates other contract specifications.

**Get Professional Help** - The tax rules surrounding franchises are often complex. Consult an attorney, preferably a specialist in franchise law, for assistance in evaluating the franchise package and tax considerations. An accountant can help to determine the full costs of purchasing and operating the business as well as assess the potential profit to the franchisee.

## SBA Guidance for Franchisees

### SBA’s Small Business Planner - [www.sba.gov](http://www.sba.gov)

Contains numerous informative links about franchising. Download and use SBA’s “Is Franchising for Me?” free workbook to learn more about the advantages and disadvantages of franchising; the franchiser’s responsibilities; what is contained in a franchise packet; and understanding the franchise contract.

### SBA’s Franchise Registry - [www.franchiseregistry.com](http://www.franchiseregistry.com)

A listing of franchise companies whose franchisees benefit from a streamlined review process for SBA loan applications.

Though the lender and/or SBA still evaluate financing considerations such as general eligibility, creditworthiness, conflicts of interest, character, use of proceeds, and discrimination, borrowers get quicker loan approvals.

Participation in the Registry is voluntary. You should not construe a franchise system’s presence on or absence from the Registry as either an endorsement by SBA or an indication of the franchise system’s quality or profitability. Note: Listing on this registry means that the franchise agreement does not impose unacceptable control provisions on a franchisee (which could result in affiliation with a franchisor).

# Disaster Preparedness

## **According to the Washington State Emergency Management Division:**

Almost 40% of small businesses that close due to a disaster event never re-open.

91% of Americans live in places at moderate to high risk of earthquakes, volcanoes, tornadoes, wildfires, hurricanes, flooding, high-wind damage or terrorism (1).

85% of the U.S. critical infrastructure is owned by private industry.

## **Do your homework**

The more you learn about disaster preparation, the sooner you will be able to get back to business should a disaster occur.

**U.S. Small Business Administration**  
[www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance)

**American Red Cross**  
[www.redcross.org](http://www.redcross.org)

**Federal Emergency Management Agency**  
[www.fema.gov/business/guide/index.shtm](http://www.fema.gov/business/guide/index.shtm)

**Department of Homeland Security**  
[www.ready.gov/business/index.html](http://www.ready.gov/business/index.html)

**Institute for Business and Home Safety**  
[www.ibhs.org](http://www.ibhs.org)

**National Federation of Independent Business**  
[www.nfib.com](http://www.nfib.com)

**Washington State**  
[www.emd.wa.gov/preparedness/prep\\_business.shtml](http://www.emd.wa.gov/preparedness/prep_business.shtml)

**Idaho State Bureau of Homeland Security**  
[www.bhs.idaho.gov](http://www.bhs.idaho.gov)

Also, check your local county website for more localized emergency preparedness, response, and resource guidance.

*Though each situation is unique, any business can be better prepared if it plans carefully, puts emergency procedures in place, and practices for emergencies of all kinds. Here are some suggestions:*

## **Structural Fires**

- Install and maintain smoke alarms or a fire suppression system.
- Conduct fire drills regularly.
- Reduce clutter – it is a fuel source and can block exits.
- Take proper precautions regarding smoking and lit candles.

## **Flooding**

- Most standard insurance policies do not cover flood damage and the resulting loss of income. Check with your insurance agent on how to insure adequate protection.
- Reduce damage and ease clean up by building with flood-resistant materials.
- Check with local authorities to find out the 100-year flood level of your structure.
- Consider working with a licensed contractor to raise electrical and HVAC system above the 100-year flood level mark.
- Keep computers, electronics, and important files raised off the floor.
- Consider working with a licensed plumber to install a backflow valve to prevent sewage backup.
- Be prepared to move critical items above flood level during a flood watch.

## **Wildfires**

- Maintain a 30 foot “combustible-free” zone around your facility. Remove any trees and combustible material, such as brush. Keep grass mowed and irrigated.
- Consider the use of flame-resistant building materials when building or renovating.
- Keep the roof and gutters clear of debris.
- Attach non-flammable, fine-gauge screening over all chimneys.

## **Earthquake**

- Refer to your local building officials to ensure that your facility is up to code.
- Use natural gas lines with flexible connections and automatic shut-off valves.
- Use flexible water lines and/or couplings to toilets, sinks, and in sprinkler systems.
- Secure equipment, including computers, to the floor or walls to prevent tipping.
- Make sure anything with a drawer or door, like filing cabinets, has latches with a manual release.

## **Tornado**

- Assign one person to be responsible for monitoring weather alerts.
- Establish interior, preferably basement, locations for employees to gather. Bathrooms, corners, and short hallways are safest.
- Remember, a “watch” means a tornado could happen and a “warning” means you should take immediate cover.
- Keep surplus blankets in a shelter area.

*The following general emergency preparedness checklist was compiled courtesy of Nationwide Insurance Company and the SBA:*

## **Employees**

- Identify an internal shelter in the event that authorities tell you to “shelter in place”.
- Establish a single spokesperson to speak to the media and the public.
- Document each employee’s function and emergency contact information.
- Decide who is in charge when regular managers are unavailable.
- Create a phone tree and designate individuals who will initiate the communication process.
- Train your employees on the plan and review it with them regularly.

## **Customers**

- Identify the likelihood that customers will be present if a disaster strikes.
- Keep communications open.
- Keep a copy of your customer records off-site.
- Have an alternate worksite from which to communicate to customers during recovery.

## **Suppliers**

- Maintain a contact list of all your suppliers.
- Find out how they plan to supply you, if the supplier experiences a disaster.
- Maintain a list of alternate suppliers.

## **Equipment**

- Maintain an inventory of all equipment used by your business.
- Keep a maintenance schedule for all equipment, as well as manufacturer and service contact information for each.

## **Property**

- Make sure your facility meets all local building and fire codes.
- Know where utility shutoffs are located and how to operate them.

## **Records**

- Document all processes that make your business run from answering the phones, to tracking finances, to distributing your product or service.
- Develop a schedule for backing up all computer records.
- Keep current copies of all paper and computer files off-site and accessible.

## Insurance

- Insurance coverage can mean the difference between reopening after a disaster strikes or having to close your doors. Meet regularly with your insurance agent to ensure you have adequate coverage and knowledge of how to quickly file a claim.
- Consider a policy that will reimburse you for business disruptions in addition to physical losses.

## Additional tips

- Get a weather alert radio and monitor it.
- Post emergency numbers and procedures throughout your facility.
- Plan evacuation routes and procedures for employees and customers, and ensure that all employees have copies of the plans.
- Plan ahead to accommodate individuals with special needs.

## Make a supply kit

A well-designed supply kit – planned for the number of employees who may need it - can be invaluable during and after a disaster.

Some items to include are:

- Water
- Food
- Tarps
- First-aid kit
- Plastic bags
- Tool kit
- Blankets
- Duct tape
- Radio and batteries
- Cleaning supplies
- Flashlights (never use candles or matches)
- Gloves (rubber and leather)
- Camera (to document damage)

### About SBA Disaster Loans

The SBA is the federal disaster bank in the wake of hurricanes, floods, earthquakes, wildfires, tornadoes, and other physical disasters. If you are in a declared disaster area and have suffered any disaster related damage you may be eligible for federal disaster assistance. After the President or the SBA Administrator declares a disaster, homeowners, renters, and businesses of all size may apply for low-interest SBA Disaster Loans.

**Physical Disaster Loans:** Available for non-farm businesses of any size and non-profit organizations. SBA makes loans of up to \$1.5 million to repair or replace damaged property, inventory, and equipment.

**Economic Injury Disaster Loans:** Small businesses or agricultural cooperatives may be eligible for SBA assistance of up to \$1.5 million if they have suffered substantial economic injury in a declared disaster area.

**Real Property Loans:** Loans up to \$200,000 for homeowners to repair or restore a primary residence to its previous condition.

**Personal Property Loans:** Up to \$40,000 for homeowners and renters to repair or replace personal property such as clothing, furniture, or automobiles lost in the disaster.

**Interest Rates:** By law, rates are not to exceed 4 percent for homeowners, renters and businesses unable to obtain credit elsewhere. Rates are not to exceed 8 percent for homeowners, renters and businesses determined by SBA to have credit available elsewhere.

Individuals who are **Homeowners and Renters must register with the Federal Emergency Management Agency** to obtain a **FEMA Registration ID Number by calling 1-800-621-3362**. The speech or hearing impaired may call (TTY) 1-800-462-7585.

Businesses may apply directly to the SBA for possible disaster assistance. Go to [www.sba.gov](http://www.sba.gov) and access the disaster information linked to the front page for guidance and forms.

If you have any **questions regarding SBA disaster assistance**, please contact the **SBA disaster call center at 1-800-659-2955** or (TTY)1-800-877-8339. **You can also email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)**

# Frequently Requested Information

**Accountant Associations**  
[www.taxsites.com/state-links.html](http://www.taxsites.com/state-links.html)

**Attorney General**  
**Washington** - 1-800-551-4636  
**Idaho** - 208-334-2424

**Better Business Bureau**  
Reports business reliability  
[www.thelocalbbb.com](http://www.thelocalbbb.com)  
Spokane - 509-455-4200  
[www.thebbb.org](http://www.thebbb.org)  
Seattle - 206-431-222  
Toll free 1-800-356-1007

**Business Assistance Helpline**  
**Washington State**  
1-800-237-1233

**Credit Reports**  
Equifax 800-685-1111  
Experian 888-397-3742  
TransUnion 800-888-4213

**Dept of Licensing Business & Professions Division**  
Master License Service  
State Business Licenses & Name Registration  
360-664-1400 - Olympia

**Corporate Division / Secretary of State's Office Corporate &**  
Non-profit Registration  
360-753-7115

**Demographic Information**  
[www.zipskinny.com](http://www.zipskinny.com)  
[www.census.gov](http://www.census.gov)

**Department of Labor & Industries**  
Industrial & Contract Regulations  
1-800-647-0982 or 360-902-5800

**Department of Revenue**  
State Taxes - B&O and Sales  
1-800-647-7706 or 360-486-2345

**Everett Area Chamber of Commerce**  
425-438-1487

**Everett Dept of Licensing**  
Everett City Business Licenses  
425-257-8610

**Everett EDC**  
[www.snoedc.org](http://www.snoedc.org)  
Finance Programs & PTAC Center  
425-743-4567

**FEMA** - 1-800-462-9029

**Federal Information Center**  
Forms for Copyrights  
1-800-688-9889

**Greater Seattle Chamber of Commerce**  
206-389-7200

**Immigration U.S. Citizenship and Immigration Services**  
[www.uscis.gov](http://www.uscis.gov)

**Intermec Automated Data Collections**  
877-600-3055

**Internal Revenue Service Tax information & forms**  
1-800-829-1040

**Posters**—Required State & Federal  
Provided free. State links also have Federal posters.

Washington  
[www.lni.wa.gov/IPUB/101-054-000.asp](http://www.lni.wa.gov/IPUB/101-054-000.asp)

Idaho  
[www.labor.idaho.gov/ftp/requiredposters.pdf](http://www.labor.idaho.gov/ftp/requiredposters.pdf)

**SBA Education & Training Center**  
206-553-7311

**SBA Disaster Area Office**  
Direct, low-interest SBA loans when disaster damages exceed insurance coverage. 1-800-488-5323

**SBA Boise Idaho Business Information Center**  
208-334-1696

**SBA National Answer Desk**  
1-800-U-ASK-SBA/TDD 202-205-7001

**SBA Alaska District Office**  
907-271-4022, 1-800-755-7034

**SBA Portland District Office**  
503-326-2682

**SBA Seattle District Office**  
206-553-7310 Main line  
1-800-877-8339 Federal Relay Service

**SBA Spokane Branch Office**  
509-353-2800

**Seattle Dept of Licensing**  
206-684-8484

**Seattle Library Quick Info**  
Business Resource Library  
206-386-4636

**Tricities Business Links**  
509-372-7142

**Spokane Dept of Taxes & Licensing**  
Spokane City Business License  
509-625-6070

**Spokane Public Library**  
Business Reference Librarian  
509-444-5336

**Spokane Regional Business Center**  
509-742-9398

**Spokane BIZStreet Resource Center**  
509-459-4118

**Social Security Administration**  
800-772-1213

**Tacoma Business Center**  
253-680-7770

**Tacoma Dept. of Licensing**  
253-591-5252

**Tacoma-Pierce County Chamber of Commerce**  
253-627-2175

**Uniform Codes Council, Inc**  
937-435-3870

**U.S. Customs Service**  
Taxes on imported goods  
206-553-0954

**U.S. Patent & Trademark Office Registration of Patents & Trademarks**  
703-308-4357

**U.S. Export Assistance Center**  
206-553-5615

**Washington State Business Assistance Helpline**  
1-800-237-1233

**Washington State Office of Minority & Women's Business Enterprises OMWBE**  
Olympia - 360-753-9693  
Seattle - 206-553-7356

**Washington State Insurance Commissioners Office**  
360-753-7300

**Zip Code - U.S. Postal Service**  
[www.usps.gov](http://www.usps.gov)  
800-ASK-USPS



## INFORMATION 24 HOURS A DAY

**[www.sba.gov/espanol](http://www.sba.gov/espanol)**

SBA's homepage provides detailed information on SBA programs and services available and translated in Spanish.

**[www.sba.gov/wa](http://www.sba.gov/wa)**

The SBA District Office homepage covers information on what's happening in Washington State.

**[www.score.org](http://www.score.org)**

National SCORE, Counselors to America's Small Business

**[www.seattlescore.org](http://www.seattlescore.org)**

Dedicated to helping businesses start and grow in the Puget Sound area

**[www.sba.gov/ombudsman](http://www.sba.gov/ombudsman)**

Office of the National Ombudsman Receives, substantiates and reports to Congress complaints and comments from small business owners regarding unfair regulatory enforcement and compliance activities by federal agencies.

**[www.sba.gov/ADVO](http://www.sba.gov/ADVO)**

Serves as the voice of the nation's small businesses, working to reduce the burden that federal policies impose on them, and is the source for small business statistics.

**[www.wsbdc.org](http://www.wsbdc.org)**

**[www.idahosbdc.org](http://www.idahosbdc.org)**

Small Business Development Centers

**[www.business.gov](http://www.business.gov)**

This site provides a one-stop, common access point for Federal Government services and information needed to assist with starting, running, and growing a business.

**[www.epa.gov/smallbusiness/geninfo.htm](http://www.epa.gov/smallbusiness/geninfo.htm)**

General small business and environmental information

**[www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html)**

Internal Revenue Service

**[www.access.wa.gov](http://www.access.wa.gov)**

The Washington State homepage offers excellent information for those just starting a business. Topics of interest: licensing, taxes and employment.

**[www.dor.wa.gov](http://www.dor.wa.gov)**

Washington Dept. of Revenue

**[www.lni.wa.gov](http://www.lni.wa.gov)**

Washington Dept. of Labor & Industries

**[www.census.gov](http://www.census.gov)**

People census for age, income, homeownership, home values, educational level down to zip code.

**[www.wa.gov/esd/lmea](http://www.wa.gov/esd/lmea)**

Washington State Salary Survey

**[www.franchiseregistry.com](http://www.franchiseregistry.com)**

The Franchise Registry lists names of franchise companies whose franchises can be considered for the SBA loan program.

**[www.ftc.gov](http://www.ftc.gov)**

Federal Trade Commission

**[www.business.com/directory/financial\\_services/insurance/health\\_insurance/](http://www.business.com/directory/financial_services/insurance/health_insurance/)**

Business directory of health insurance agents and brokers.

**[www.spl.org](http://www.spl.org)**

Seattle Public Library business and finance databases available under "databases and websites."

**[www.lni.wa.gov](http://www.lni.wa.gov)**

Check to see if a particular contractor or tradesperson is licensed in the State of Washington.

**[www.business.idaho.gov](http://www.business.idaho.gov)**

Access business tools, information, licenses and forms for companies in the State of Idaho.

**[www.dol.gov/elaws](http://www.dol.gov/elaws)**

Helps employers determine which laws administered by the U.S. Dept of Labor apply to their business. Provides compliance information.

**[www.eeoc.gov](http://www.eeoc.gov)**

Offers confidential mediation leading to voluntary, negotiated agreements to resolve employment discrimination disputes.

**[www.sba.gov/vets/vbop.html](http://www.sba.gov/vets/vbop.html)**

Veterans Business Outreach Program designed to provide entrepreneurial development services such as business training, counseling, mentoring and referrals for eligible veterans owning or considering starting a small business.

# Index

## A

Accountants 32, 38  
Application for Business License 4  
Agribusiness Resources 32

## B

Barcodes 33  
Better Business Bureau 33,38  
Bookstore, US Govt Online 9  
Business Licensing 3, 4, 5, 7  
Business Plan 10  
Business Record Search 4

## C

Canada Business Registry 29  
CCR-Contractor Registry 23  
Chambers of Commerce 25  
Checklist for Starting a Business 3  
Contracting Licensing 4  
Contracting Help 21, 22, 23, 29  
Copyrights 9  
Corporation Registration 7  
Counseling & Training 16, 17, 18, 19, 24, 32  
County Regulations 7  
Credit Scores 17  
Custom Service 29

## D

Disaster Preparedness 36  
Disaster Loans 12, 37

## E

Economic Development Councils 30  
Electronic Filing System (ELF) 7  
Employment Security Department 7  
Emergency Preparedness 36  
Environmental 32  
Export Assistance 12, 28, 29

## F

Federal Regulations 6  
Financing Options 12, 13, 14, 15, 16  
Food Processing 32  
Franchising 35  
Frequently Requested Information 38

## G

Grants 16

## H

Hazardous Waste 32  
Health Insurance Brokers 39  
HUBZone 23

## I

Idaho Business 3, 4, 5, 7  
Immigration Services USCIS 6  
Independent Business Association 32  
Innovation Assessment Center 34  
Insurance 34  
Intellectual Property 9, 34  
Internal Revenue Service 6  
Forms and Publications 6  
International Trade Assistance 12, 28, 29  
Internet Websites 39

## K

King County Bar Association 8, 34

## L

Labor and Industries, WA 7  
Labeling 33  
Legal Resources 8, 34  
Legal Business Structures 8  
Limited Liability Companies (LLC) 8  
Limited Liability Partnerships 8  
Licensing 3, 4, 5, 7  
Loans 12, 13, 14, 15, 16  
Loan Briefings 16

## M

Microloan Lenders 16  
Minority Small Business Assistance 23  
Minority 8(a) Business Dev Program 23

## N

National Federation of Independent  
Business 32  
Nonprofit Issues 7, 16, 32

## O

Occupational Safety and Health  
Administration OSHA 6  
Ombudsman SBA National 39  
OMWBE Office of Minority and Women's  
Business Enterprise 15, 24, 26

## P

Partnerships 8  
Patents 9  
PRO-Net (CCR) 16  
Procurement Technical Assistance  
21, 22, 23

## R

Regulatory and Recordkeeping  
Requirements 3, 6, 7  
Research and Development 27, 31  
Revenue, WA Dept of 7

## S

SBA Loan Guarantee Program 12, 13  
What a Lender is Looking for 13  
Frequently Asked Questions 14  
SCORE, Counselors to America's Small  
Business 11, 19  
Secretary of State - WA, ID 3,6,7,8,9  
Service Disabled Veteran Contracts 22, 39  
Size Standards 13, 22  
Small Business Development Centers 20  
Small Disadvantaged Business Certification  
Program 23  
Social Security Administration 6, 38  
Sole proprietorship 8  
State Regulations 3, 7  
Surety Bond Guarantee Program 15

## T

Taxes 3,6,7  
Technology Resources 31  
Trade Name Search 4  
Trademark 9  
Training for Entrepreneurs 18, 19, 20, 21,  
32, 39

## U

Unified Business Identifier Program (UBI)  
3, 4  
UBI locations 5  
Uniform Code Council, Inc 33

## V

Veteran Contact 22, 39  
Veteran Loans - Patriot Express 12

## W

Washington Manufacturing Services 31  
Washington State Bar Association 8, 34  
WNET Women's Network for  
Entrepreneurial Training 21  
Women's Business Centers 21  
Workshops 18, 19, 20, 21, 32

## ***Attend an SBA Loan Briefing and get your questions answered.***

FREE Loan Briefings in Seattle, Spokane and Tacoma

### ***Seattle***

Noon to 1 p.m.  
2nd & 4th Thursday of each month  
SBA Education & Training Center  
2410 Fourth Ave, Suite 450  
Seattle, WA 98121  
206-553-7310

### ***Spokane***

Noon to 1 p.m.  
1st & 3rd Thursday of each month  
SBA Training Room  
801 W Riverside Ave, Suite 200  
Spokane, WA 99201  
509-353-2800

### ***Tacoma***

Noon to 1 p.m.  
3rd Thursday of each month  
Tacoma Business Center  
1101 S Yakima Ave, Room M-123  
Tacoma, WA 98405  
Pre-registration is required  
253-680-7700

Please arrive 15 minutes early to check in.

### ***Unable to attend a loan briefing in person? Go virtual.***

#### **Noon to 1 p.m.**

#### **Every Thursday each month**

Participate from the comfort of your home or office via ReadyTalk. As a virtual attendee you can, use your phone to hear the presenter and view the Microsoft Power Point presentation on your computer.

#### *Here's how it works:*

*On the phone:* Dial toll-free to 1-866-740-1260. When prompted, enter the Participant Login Access Code of 3109402 to join the conference call.

*On the computer:* Log onto [www.readytalk.com](http://www.readytalk.com). Type the same Participant Login Access Code of 3109402 in the box on the left of the screen, fill in a simple participant registration form to join the live session and view the PPT. You will be able to ask questions too.

Download a copy of the presentation at [www.sba.gov/wa](http://www.sba.gov/wa), go to Spotlight and click on “\$\$ Need a Small Business Loan”.

#### *Did you know...*

*the U.S. Small Business Administration is the largest source of long-term small business financing in the nation?*

*Private lenders make loans and the SBA guarantees a percentage of the loan amount up to \$1.5 million.*

*Attend an SBA Loan Briefing to get your questions answered and find out what to do next!*

**\$\$ Need a loan to start, expand or buy a small business?**

# www.sba.gov/wa

## Washington State and Northern Idaho Counties Served

### Seattle District Office

www.sba.gov/wa  
2401 4th Avenue, Suite 450  
Seattle, WA 98121  
206-553-7310

Washington State counties: *King, Pierce, Snohomish, Thurston, Kitsap, Skagit, Whatcom, San Juan, Clallam, Jefferson, Mason, Grays Harbor, Island, Lewis and Pacific*



### Portland District Office

www.sba.gov/or  
1515 SW 5th Avenue, Suite 1050  
Portland, OR 97201  
503-326-2682

Washington State counties: *Clark, Cowlitz, Skamania, Wahkiakum*

### Spokane Branch Office

www.sba.gov/wa  
801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
509-353-2800

Washington State counties: *Adams, Asotin, Benton, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman, Yakima*

Northern Idaho counties: *Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, Shoshone*

