

# Small Business Resource Guide

From the Office of Senator Carl Levin

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**Senator Levin has always been a strong advocate for the interests of small businesses in Michigan. As a senior member of the Senate Small Business and Entrepreneurship Committee, he understands that small businesses are the heart of America's economic strength and job creation.**

Small business is important to Michigan. More than 98 percent of Michigan businesses are small businesses. Because these businesses often have difficulty gaining access to credit, Senator Levin has worked to increase the amount of SBA government-guaranteed loans that are made to small businesses, providing a source of credit to those businesses that otherwise would not qualify for conventional bank loans.

Senator Levin also helped reauthorize and expand the Small Business Innovation Research (SBIR) program, a \$1 billion government effort to use small high-tech businesses to develop and commercialize technologies.

This resource guide of useful small business websites is intended to assist entrepreneurs find the resources they need to establish and run successful enterprises.

## Michigan Resources

These websites offer a wealth of information and resources for Michigan small and mid-sized business owners and entrepreneurs.

### ***SBA Michigan District Office***

*<http://www.sbaonline.sba.gov/mi>*

The Small Business Administration's Detroit district office supports the formation and growth of small business throughout the State of Michigan. The office concentrates on four primary functions: advocacy, procurement, business development and financial assistance.

### ***Procurement Technical Assistance Center (PTAC)***

*Michigan <http://www.michigantac.org/>*

PTAC provides government contract and export assistance to all types of business in a 14-county service area that includes the following counties: Barry, Gratiot, Ionia, Isabella, Kent, Lake, Mason, Mecosta, Montcalm, Newaygo, Muskegon, Oceana, Osceola and Ottawa.

### ***Michigan Department of Career Development***

*<http://www.michigan.gov/mdcd>*

The Michigan Department of Career Development website offers information on finding a job, career preparation, employer services and more.

**Michigan Economic Development Corporation**

<http://medc.michigan.org/>

This site contains information about doing business in Michigan, including statistics, tax free zones and links to other economic development agencies.

**Michigan Small Business Development Center**

<http://www.misbtdc.org/>

With offices around the state, Michigan's SBDC provides programs to assist small businesses in Michigan, including the Minority Entrepreneur Business Development Program. SBDC is a good place to start when seeking small business counseling and advice.

**Michigan Manufacturing Technology Center**

<http://www.mmtc.org/>

The Michigan Manufacturing Technology Center offers innovative training and consulting services designed specifically for small to midsize manufacturers in Michigan. MMTC is dedicated to enhancing the global competitiveness of Michigan's small and mid-sized manufacturers. MMTC has five regional offices across Michigan:

**Economic Growth Alliance**

<http://www.growthalliance.com/gamain.html> – Flint Genesee Office

The Economic Growth Alliance offers development incentives for companies locating or expanding their businesses in Genesee County such as tax incentives, workforce training programs, industrial tax incentives and Renaissance Zone designations.

**The Right Place**

<http://rightplace.org/> – West Michigan Office

The MMTC West Michigan office, the Right Place, Inc., is a non-profit economic development organization that promotes economic growth through high-quality employment, productivity and technology. The Right Place focuses on retaining existing jobs, supporting local business growth, and attracting new businesses to the Greater Grand Rapids area.

**Northern Initiatives (NI)**

<http://www.northerninitiatives.com/> – Upper Peninsula Office

Northern Initiatives serves businesses in Michigan's Upper Peninsula and offers business loans, consulting services, entrepreneurial education and special initiatives that support the regional economy.

**Center for Manufacturing Improvement**

<http://www.svsu.edu/cmi> – Northeast Regional Office

The Center for Manufacturing Improvement at Saginaw Valley State University serves small to medium sized manufacturing businesses in Northeast Michigan. CMI offers a variety of services and specialized training in the latest technologies.

### **Michigan Technical Education Center**

<http://www.nmc.edu/mtec/training-research/> – Northwest Regional Office

M-TEC Training and Research provides customized training, research, assessment and coaching services for all types of organizations in Northwest Michigan including business, government and education.

### **Small Business Administration**

**The U.S. Small Business Administration** <http://www.sba.gov/> helps America's entrepreneurs form successful small enterprises. SBA's program offices in every state offer financing, training and advocacy for small firms. In addition, the SBA works with thousands of lending, educational and training institutions nationwide.

#### **SBA Small Business Startup Kit**

[http://www.sba.gov/starting\\_business/startup/guide.html](http://www.sba.gov/starting_business/startup/guide.html)

This startup kit offers comprehensive step-by-step information on starting a small business and includes links to more resources.

#### **SBA Office of Advocacy**

<http://www.sba.gov/advo/index.html>

The Office of Advocacy is the voice for small business in the federal government and the source for small business statistics. SBA's advocacy page is intended to help with the initial research that entrepreneurs should engage in when planning their small business.

#### **SBA Training**

<http://www.sba.gov/starting/indextraining.html>

SBA offers training and counseling resources for small businesses through workshops, seminars and online courses. Many of these services are free.

#### **Business Law**

<http://www.businesslaw.gov/>

Helps small businesses find, understand and comply with the federal, state and local laws and regulations that impact their operations.

### **Research and Development**

These links will assist firms conducting innovative research and development projects or firms that are pursuing new technology in finding important procurement, technical assistance and financing in research and other high tech oriented resources.

**Small Business Innovation Research Program (SBIR)**

[http://patapsco.nist.gov/ts\\_sbir/](http://patapsco.nist.gov/ts_sbir/)

SBIR is a highly competitive program that encourages small business to explore their technological potential and provides an incentive to commercialize research. By including qualified small businesses in the federal government's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

**National Institute of Standards and Technology (NIST)**

<http://www.nist.gov/>

NIST offers a broad base of initiatives and technical expertise to maximize its impact on R&D and technology commercialization. The Manufacturing Extension Partnership (MEP)? <http://www.mep.nist.gov/> assists small manufacturers by improving productivity, strengthening competitiveness and increasing profits.

**The Small Business Association of Michigan (SBAM)**

<http://www.sbam.org/>

This association runs the Michigan High Tech Business Development Program <http://www.sbam.org/resource/edc/whatis.htm>. The Small Business Association of Michigan (SBAM) operates the Entrepreneurial Development Center (EDC)? under the auspices of its Small Business Foundation of Michigan (SBFM)?. The EDC provides training, counseling and resources to help Michigan small business entrepreneurs create and profitably expand their businesses.

**Michigan Small Business and Technology Development Center** <http://www.mi-sbdc.org/>

The MSBTDC network provides a full range of services for a variety of small businesses that are emerging and growing throughout Michigan. They offer counseling, training, research and advocacy for Michigan's new venture companies, existing small businesses, new technology companies and innovators.

**Resources for Minorities****8(a) Business Development and Small Disadvantaged Business Certification Program**

<http://www.sba.gov/8abd/>

While the 8(a) program offers a broad scope of assistance to socially and economically disadvantaged firms, SDB certification strictly pertains to benefits in federal procurement. Companies that are 8(a) firms automatically qualify for SDB certification.

**Native eDGE** <http://nativeedge.hud.gov/>

Native eDGE (economic Development Guidance and Empowerment)? serves as a one-stop shop for access to information, grants, loans, loan guarantees and technical assistance for American Indians and Alaska Native organizations and individuals.

***The Michigan Minority Business Development Council (MMBDC)***

*<http://www.mmbdc.com/>*

MMBDC is a privately funded, non-profit, small business development organization that works to enhance business opportunities and educational development.

**Women's Business**

These resources are designed to help women create and run their own businesses.

***Center for Empowerment and Economic Development (CEED)***

*<http://www.miceed.org/>*

The Center for Empowerment and Economic Development (CEED)? provides entrepreneurs and business owners with the technical, financial and professional enrichment support services necessary for business success. CEED offers classes and seminars for entrepreneurs as well as networking opportunities to grow their business.

***Grand Rapids Opportunities for Women (GROW)***

*<http://www.growbusiness.org/>*

GROW offers long-term training and counseling and also provides training in economic self-sufficiency and asset building through its Individual Development Account program. GROW is also actively involved in providing training for home-based day-care providers in business management and setting up financial management systems.

***Women's Business Development Centers***

*<http://www.sba.gov/womeninbusiness/wbcs.html>*

Each women's business center provides assistance and/or training in finance, management, marketing, procurement and the Internet, as well as addressing specialized topics such as home-based businesses, corporate executive downsizing and welfare-to-work.