

Everything you  
need to know  
to start and  
grow your  
business

# SBA Small Business Resource Guide

**U.S. Small Business Administration**  
Seattle District Office  
serving Washington State  
and Northern Idaho

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

**SCORE**<sup>®</sup>  
Counselors to America's Small Business

U.S. Small Business Administration  
**SBA**  
Your Small Business Resource



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SBA Seattle District Office  
serving Washington State  
and Northern Idaho

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

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

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

The U.S. Small Business Administration works with you to pursue your dream of financial and personal prosperity through small business ownership.

Owning a business is the fulfillment of a lifetime dream for many people. Our experience shows that understanding exactly what you're getting into before you begin your venture helps significantly. The Small Business Resource Guide was 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 helpful 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 new entrepreneurs face and salute your courage and creativity.

*We wish you entrepreneurial success!*

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Washington State and Northern Idaho Counties Served

## The American Dream: Is Entrepreneurship for you?

There is no way to eliminate all the risks associated with starting a small business. However, you can improve your chances of success with good planning and preparation. A good starting place is 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 deal with a demanding client, an unreliable vendor or cranky staff person when it is in the best interest 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 the physical and emotional stamina to run a business?**

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 have been 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 can wear you down. Some business owners feel burned out having to carry all the responsibility on their shoulders. 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?**

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



## On the Upside...

*It's true, 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**

Consult an attorney about your business form of ownership, leases and contracts. An online resource guide designed to provide legal and regulatory information to small businesses is [www.Business.gov](http://www.Business.gov). Because laws and regulations affect every aspect of business strategy, topics covered on the site range from the most basic and crucial, such as choosing a business structure or hiring a lawyer.

## **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.idsos.state.id.us](http://www.idsos.state.id.us). *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 1-800-541-8367 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 <http://cl.idaho.gov/ftp/requiredposters.pdf> or call 208-426-3283.

*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 <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 <https://cl.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, SBA, SBDC 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.

# Business Licensing Made Easy

There are many types of business licenses, state and local as well as professional. Depending upon what you do and where you plan to operate, most businesses will be required to have a license of some sort.

The 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.

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

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/brd/default.aspx>, 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  
206-766-6300 (Burien)

### TACOMA

**Dept. of Revenue**  
3315 S. 23rd, Suite 300  
253-593-2722  
**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  
509-754-6900

### OKANOGAN

**Dept. of Labor & Industries**  
1234 Second Ave. S.  
509-826-7345

### 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

### WALLA WALLA

**Dept. of Labor & Industries**  
1815 Portland Ave., Suite 2  
509-527-4437

### 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  
509-575-2783  
**Dept. of Labor & Industries**  
15 W. Yakima Ave. Suite 100  
509-454-3708  
**Employment. Security Dept.**  
306 Division Street  
509-574-0137

## APPLICATION FOR BUSINESS LICENSE— CITY OR COUNTY

Everett	425-257-8610
Federal Way	253-661-4072
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  
509-585-4265

### 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.srhd.org](http://www.srhd.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

### Kootenai County, ID

**County Recorder**  
[www.co.kootenai.id.us](http://www.co.kootenai.id.us)  
451 Government Way  
Coeur d'Alene, ID 83814  
208- 666-8162

### 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 the first link listed.

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)**

Formerly known as the U.S. Immigration and Naturalization Service (INS)

[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. 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.

## WA STATE REGULATIONS

### Dept. of Licensing

[www.dol.wa.gov/businesses.htm](http://www.dol.wa.gov/businesses.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/insurance/](http://www.lni.wa.gov/insurance/)  
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 BUSINESS RESOURCES

[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.idsos.state.id.us](http://www.idsos.state.id.us)

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 Commerce and Labor

<http://cl.idaho.gov/portal>

208-334-2470

*(Idaho Department of Commerce merged with the Idaho Department of Labor)*

**Commerce** is a business advocacy agency that supports Idaho business formation and expansion. Labor portion of the new agency is a business consulting organization with the dual purposes of assisting businesses in solving employment and training related challenges.

### Idaho Industrial Commission

<http://www2.state.id.us/iic>

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?

**Washington State Bar Association**  
[www.wsba.org](http://www.wsba.org)  
1-800-945-WSBA  
206-443-WSBA

**King County Bar Association**  
[www.kcba.org/LRS/](http://www.kcba.org/LRS/)

**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

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.

## **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. They may even be sounds, three-dimensional symbols (such as the well-known McDonald's golden arches) or colors.

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.idsos.state.id.us](http://www.idsos.state.id.us)**

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.

**[www.Business.gov](http://www.Business.gov)** - legal and regulatory information for America's small businesses.

# 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?

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

**One-on-one business counseling**  
See page 24 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.

### 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 Tri-Cities Enterprise Center (TEC) in Richland WA, 509-375-3268 ext 112, 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 Evergreen Community Development Association at 206-622-3731, 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/disaster](http://www.sba.gov/disaster)

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, you should be prepared 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. In addition 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 more than \$50,000, maturity less than 7 years.
- Prime + 2.75% for loans more than \$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 an applicant would be ineligible for SBA financing in the following cases:

- (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 creditors who are inadequately secured.
- (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 20 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.

# Frequently Asked Questions about the SBA Loan Guaranty Program

## FREE Loan Briefings in Seattle and Spokane

**SBA Education and Training Center**  
4th & Battery Building  
2401 Fourth Avenue, Suite 450  
Seattle, WA 9821  
206-553-7311

**SBA Training Room**  
801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
509-353-2800

**Noon to 1 pm** at both locations  
2nd and 4th Thursday of each month

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? Participate from the comfort of your home or office. More information at [www.sba.gov/wa/seattle](http://www.sba.gov/wa/seattle) and click on "Free Monthly SBA Loan Briefings"

### (1) 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).

### (2) 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.

### (3) 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*.

### (4) 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*.

### (5) 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.

### (6) 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.

### (7) 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/seattle/](http://www.sba.gov/wa/seattle/) click on "Financing"

### (8) 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 [www.sba.gov/library/forms.html](http://www.sba.gov/library/forms.html)

### (9) 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 26*.

## 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.integirtysurety.com](http://www.integirtysurety.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.

### **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 technological challenges in the 21st century.

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

# One-on-One Counseling and Training

## **SBA Education and Training Center**

2401 Fourth Avenue, Suite 450  
Seattle, WA 98121  
206-553-7311  
Open 8 am to 4:30 pm  
Monday through Friday

## **SBA Spokane Training Room**

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

## **Workshop Schedule**

[www.sba.gov/wa/seattle](http://www.sba.gov/wa/seattle)  
click on "Training Calendar"

## **SBA Education and Training Center**

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

The **Education and Training Center** is a state-of-the-art training facility that hosts no-cost, low-cost monthly workshops for entrepreneurs on a wide variety of training and workshop topics.

### **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. Call 206-553-7310 to confirm date.

*FREE SBA Loan Briefings are also held in Spokane at the Spokane SBA Training Room, 801 W. Riverside Avenue, Suite 200, Spokane, WA 99201. Call 509-353-2800 for schedule.*

### **FREE CPA Business Briefing**

*Noon to 2 pm, Jan 19, Mar 16, May 18, Jul 20, Sep 21*

This is your opportunity to talk to a Certified Public Accountant at **no charge** and ask questions about your business financial or accounting issues. Various topics at each session. Call 206-553-7320 for the schedule and to pre-register.

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

*9 am to 1 pm - Jan 8, Mar 12, May 14, Jul 9, Sep 10, Nov 5*

This workshop is presented by the Washington State Department of Revenue. Learn about excise tax, how to report your taxes to Washington State and taxes specific to your business. Find out about 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**.

**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 18.*

**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 17.*

### **FREE on-site counseling services offered by seasoned professionals**

**SCORE, Counselors to America's Small Business** - SCORE counselors volunteer daily to guide you through the business plan process and to discuss your business ideas with you. Client needs are matched with business counselor expertise. If you're interested in an in-depth counseling session, please call 206-553-7320 to make an appointment or to be referred to other counseling locations. Tell the individual who answers your call that you're interested in making an appointment with a SCORE counselor and briefly explain your needs. This will enable us to make the best counselor and client match. *See page 18.*

**Small Business Development Center** specialists provide one-on-one business counseling. Specialists have significant practical experience owning and managing a wide variety of small businesses. The SBDC program targets existing small businesses that want to improve or expand their current operations. *See locations on page 19.*

**OMWBE, Washington State Office of Minority & Women's Business Enterprise** is on-site to guide you through the certification process and to help increase your access to state and federal contracts. To make an appointment or to obtain more information, call Vicky Schiantarelli at 206-553-7356 or e-mail [vschiant@ombe.wa.gov](mailto:vschiant@ombe.wa.gov). **www.omwbe.wa.gov**

# Women's Network for Entrepreneurial Training WNET

WNET provides training on a variety of small business management topics designed to help you grow your business.

At every stage of developing and expanding your business, WNET is here to counsel, teach, encourage and inspire.

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

Jump start your day with WNET.

## Agenda

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

**WNET \$25** Prepaid Registration (\$35 at the door)

**WNET Plus \$35**  
Prepaid Registration Required

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

**WNET Training Schedule** - For workshop descriptions, schedule and to register [www.sba.gov/wa/seattle](http://www.sba.gov/wa/seattle) 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

Bellevue Community College  
North Campus - 10700 Northup Way  
(west of 405/520 Intersection)  
Bellevue, WA 98004  
Cindy Butler, 206-325-9458 X102  
[cindyb@seattleccd.com](mailto:cindyb@seattleccd.com)

### North End

123 4th Avenue North  
Edmonds, WA 98020  
Rebecca Villareal, 425-954-4040  
[rebeccav@seattleccd.com](mailto:rebeccav@seattleccd.com)

### South Sound

Tacoma-Pierce County Chamber  
950 Pacific Avenue, Suite 300  
Tacoma, WA 98401  
Linda Jadwin, 253-680-7770  
[lindaj@seattleccd.com](mailto:lindaj@seattleccd.com)

### Thurston County

665 Woodland Square Loop SE, Suite 201  
Lacey, WA 98503  
Teena Kennedy, [tkennedy@thurstonedc.com](mailto:tkennedy@thurstonedc.com)  
360-754-6320

**WNET Plus** is an advanced training and peer program featuring direct feedback and hands-on group participation. WNET Plus is designed for established business owners who have been in business over three years. Offered in Seattle only. For more information contact Carol Andersen, 206-553-7315; [carol.andersen@sba.gov](mailto:carol.andersen@sba.gov)

**Women's Business Centers** provide provide a wide range of services for women entrepreneurs at all levels of business development.

### Technical Assistance

Technical training and counseling available to women business owners to enable them to acquire the skills they need to make their businesses grow and thrive financially.

*Start-up businesses:* Analyzing the feasibility of a new business idea; writing a business plan; preparing a loan application and finding a mentor from the business community.

*Expanding businesses:* Writing a comprehensive marketing plan; making human resource and staffing decisions; designing new product introduction strategies; preparing a loan application and preparing to sell a business.

### Loan and Financial Assistance

Through its affiliation with Community Capital Development (CCD), the Seattle and NW Women's Business Centers have access to several loans funds, including CCD's in-house loan fund, SBA Prequalification Program and 7(a) Guaranty Loan Program and the State of Washington Child Care Loan Fund.

### Orientation and Business Assessment Workshops

Helps prospective business owners determine their needs and learn more about the various programs and services.

### Education and Training

The Centers sponsor training and seminars on such topics as business plan development, marketing and financial planning. Fee-for-service business assistance available

### Women Business Center Locations:

#### NW Women's Business Center

[www.nwwbc.org](http://www.nwwbc.org)  
123 - 4th Avenue N.  
Edmonds, WA 98020  
425-954-4040  
[rebeccav@seattleccd.com](mailto:rebeccav@seattleccd.com)

#### 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)

#### Women's Business Center - Seattle

[www.seattleccd.com](http://www.seattleccd.com)  
1437 South Jackson, Suite 201  
16th and Jackson  
Seattle, WA 98144  
206-325-9458, ext. 100  
[cindyb@seattleccd.com](mailto:cindyb@seattleccd.com)

# SCORE Counselors to America's Small Business

Delivers Good Advice  
and Workshops with a  
Difference

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

Additional counseling locations page 24.

## **www.score.org**

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

**SCORE, Counselors to America's Small Business**, 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.

In addition providing counseling at the locations listed below, many counselors also counsel on-site (hours may vary depending on location), or do on-line or telephone counseling directly from their homes or offices. On-line counseling is available at [www.score.org](http://www.score.org).

### **Seattle Chapter #55 - [www.seattlescore.org](http://www.seattlescore.org)**

Monday - Friday, 9 am to 4 pm

2401 Fourth Avenue, Suite 450

Seattle, WA 98121-3419

206-553-7320 or 1-877-732-7267

Seattle Workshops: Starting New Business, Building A Business Plan, Financing Your Business, Franchising Business, How to Sell, Marketing 101, Internat Business.

*For more information and to register go to [www.seattlescore.org](http://www.seattlescore.org) click on "Workshops"*

### **Bellingham Chapter #591 - [www.scorechapter591.org](http://www.scorechapter591.org)**

101 E. Holly Street

Bellingham, WA 98225

360-676-3307

Call for counseling hours

### **Tacoma Chapter #385 - [www.tacomabusinesscenter.org/score.htm](http://www.tacomabusinesscenter.org/score.htm)**

1101 South Yakima Avenue, Room M123

Tacoma, WA 98405

253-680-7770

Tacoma Workshops: Starting New Business, Building a business Plan, Marketing & Sales, Small Business Orientations, WNET Roundtables

*Detailed workshop descriptions, costs and to register - [www.tacomabusinesscenter.org](http://www.tacomabusinesscenter.org)*

### **Central Washington Chapter #663 - [www.wenatcheescore.org](http://www.wenatcheescore.org)**

300 S. Columbia Street, 3rd Floor

Wenatchee, WA 98801

509-662-2116; [score@wenatchee.org](mailto:score@wenatchee.org)

### **Mid-Columbia Chapter #590 - [www.score-wa.org](http://www.score-wa.org)**

Tri Cities

1229 Columbia Park Trail, Suite A

Richland, WA 99352

509-375-3582

### **Spokane Chapter #180 - [www.scorespokane.org](http://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)

*Detailed workshop descriptions, costs and to register - [www.scorespokane.org](http://www.scorespokane.org)*

### **Yakima Valley Chapter #664 - <http://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

# 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 businesses 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 specialists advise 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. Trent Avenue #201  
P.O. Box 1495  
Spokane, WA 99210-149  
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  
208-426-3799; 1-800-225-3815

## 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

## WASHINGTON

**Auburn:** Green River Community College  
Deanna Burnett-Keener, 253-333-1600, Ext 4953; [dburnett@greenriver.edu](mailto:dburnett@greenriver.edu)

**Bellevue:** Bellevue Community College  
Corey Hansen, 425-564-2888; [chansen@bcc.ctc.edu](mailto:chansen@bcc.ctc.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)

**Mt. Vernon:** Economic Development Association of Skagit Valley  
Ryan Patrick, 360-336-6114; [ryan@skagit.org](mailto:ryan@skagit.org)

**Moses Lake:** Big Bend Community College  
Allan Peterson, 509-762-5351 ext 306; [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)

**Olympia:** South Puget Sound Community College  
Celia Nightingale, 360-596-5740; [cnightingale@spssc.ctc.edu](mailto:cnightingale@spssc.ctc.edu)

**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)

**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)

**Seattle:** Community Capital Development  
Linda Koenes, 206-324-4330, x107; [lindak@seattleccd.com](mailto:lindak@seattleccd.com)

**Spokane SBDC:** SIRT Building  
Rick Thorpe, 509-358-7890; [rthorpe@wsu.edu](mailto:rthorpe@wsu.edu)

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

**Tri-Cities:** Columbia Basin College  
Bruce Davis, 509-547-0511, ext 3135; [bdavis@columbiabasin.edu](mailto:bdavis@columbiabasin.edu)

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

**Walla Walla:** Walla Walla Community College  
Rich Monacelli, 509-527-4681; [rm@portwallawalla.com](mailto:rm@portwallawalla.com)

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

**Yakima/Ellensburg:** 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  
Frank Bendinelli, 208-666-8009; [frank\\_bendinelli@nic.edu](mailto:frank_bendinelli@nic.edu)

# 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

## Procurement Technical Assistance Centers page 23

## 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 [www.sba.gov/hubzone](http://www.sba.gov/hubzone). Electronic application available on web site [www.sba.gov/hubzone](http://www.sba.gov/hubzone)

## SBA Government Contracting

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

206-553-0390

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

### 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/sicser.html](http://www.osha.gov/oshstats/sicser.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/sadb/sbir](http://www.acq.osd.mil/sadb/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 [www.fedbizopps.gov](http://www.fedbizopps.gov)

## 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 [http://www.sba.gov/wa/seattle/WA\\_SEATTLE\\_SEAVA.html](http://www.sba.gov/wa/seattle/WA_SEATTLE_SEAVA.html).

**Roger Hopkins**  
**Veteran Business Development Officer**  
**206-553-7082; roger.hopkins@sba.gov**

## 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. 15;  
Serving Counties: Snohomish, Chelan, Douglas, Grant, Kittitas, Okanogan

### Outreach Centers:

#### Spokane Regional Chamber PTAC

801 Riverside Avenue, Spokane, WA 99201  
Louise Fendrich, 509-459-4120  
[lfendrich@chamber.spokane.net](mailto:lfendrich@chamber.spokane.net)  
Serving Counties: Adams, Ferry, 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

#### Columbia River EDC

1101 Broadway, Suite 120  
Vancouver, WA 98660-3237  
Josh Lehner, [jlehner@credc.org](mailto:jlehner@credc.org)  
Deb Wallace, [dwallace@credc.org](mailto:dwallace@credc.org)  
360-567-1064  
Serving Counties: Clark, Cowlitz, Klickitat, Skamania

#### 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: Lewis, Pierce, Thurston

#### Grays Harbor EDC

506 Duffy Street, Aberdeen, WA 98520  
Roger Milliman, [rogern@ghedc.com](mailto:rogern@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, [colleen@williamfactory.com](mailto:colleen@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: Asotin, Benton, Columbia, Franklin, Kittitas, Walla Walla, Yakima

#### Idaho Commerce & Labor Idaho Business Network & PTAC <http://business.idaho.gov/>

700 West State  
Boise, ID 83720-0093  
208-334-2470; [larry.demirelli@business.idaho.gov](mailto:larry.demirelli@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.

#### National listing of PTACs:

[www.sellingtothegovernment.net](http://www.sellingtothegovernment.net)

#### 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

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)

#### Idaho Dept of Transportation / DBE Support Services

[www.itd.idaho.gov/business/business.htm](http://www.itd.idaho.gov/business/business.htm)  
3311 West State St  
Boise, ID 83707-1129  
208-334-8567; [ehelas@itd.state.id.us](mailto:ehelas@itd.state.id.us)  
The ID Disadvantaged Business Program (DBE) assists minority, women and disadvantaged business owners in developing and promoting their businesses in the highway construction industry.

# Business Resources

## SMALL BUSINESS ADMINISTRATION

### SBA Seattle District Office

[www.sba.gov/wa](http://www.sba.gov/wa)  
2401 Fourth Avenue, Suite 450  
Seattle, WA 98121-3419  
206-553-7310

### SBA Spokane Branch Office

[www.sba.gov/wa](http://www.sba.gov/wa)  
801 W. Riverside Avenue, Suite 200  
Spokane, WA 99201  
509-353-2800

### SBA National Answer Desk

1-800-U-ASK-SBA (1-800-827-5722)  
9 am to 5 pm, Monday through Friday EST

### Office of the National Ombudsman

[www.sba.gov/ombudsman](http://www.sba.gov/ombudsman)  
**1-888-REG-FAIR; ombudsman@sba.gov**  
Receives, substantiates and reports to Congress complaints and comments from small business owners regarding unfair regulatory enforcement and compliance activities by federal agencies.

## COUNSELING AND TRAINING

### Small Business Development Centers (SBDC)

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

The SBDC program provides assistance, in all aspects of small business management, to existing small businesses who want to improve or expand their current operations. One-on-one business counseling without charge. See page 19.

### SCORE, Counselors to America's Small Business

SCORE, provides FREE one-on-one business counseling and offers workshops for entrepreneurs and small business owners. See page 18.

### Bellingham Chapter #59

[www.scorechapter591.org](http://www.scorechapter591.org)  
360-676-3307  
Call for counseling hours

### Seattle Chapter #55 - [www.seattlescore.org](http://www.seattlescore.org)

206-553-7320 or 1-877-732-7267

### Tacoma Chapter #385 -

[www.tacomabusinesscenter.org](http://www.tacomabusinesscenter.org)  
253-680-7770

### Central Washington Chapter #663

[www.wenatchee.org/score.htm](http://www.wenatchee.org/score.htm)  
509-662-2116; [score@wenatchee.org](mailto:score@wenatchee.org)

### Mid-Columbia Chapter #590

[www.score-wa.org](http://www.score-wa.org)  
Tri Cities  
509-375-3582

### Spokane Chapter #180 - [www.scorespokane.org](http://www.scorespokane.org)

509-459-4118; [info@scorespokane.org](mailto:info@scorespokane.org)

### Yakima Valley Chapter #664 -

<http://yakima-valley-score.org/>  
509-248-2021 Yakima  
509-962-7144 Ellensburg

**SCORE Counseling locations** - Call for appointment

## Western Washington

Bainbridge Island Chamber	206-842-3700
Belfair	360-275-1001
Bellevue Library	425-450-1760
Bellevue Comm College SBDC	425-564-2888
Bellingham	360-647-3151
Bothell Library	425-486-7811
Bremerton Library	360-405-0172
Bremerton Chamber	360-479-3579
Coupeville	888-506-7999
Edmonds NW Women Business Center	425-787-9956
Everett Library	425-257-8000
Federal Way Regional Library	253-838-2607
Forks Chamber	360-374-5337
Friday Harbor	360-378-2906
Kent Library	253-630-8478
Kirkland Library	425-822-2459
Kitsap Business Assistance Center	360-307-4220
Maple Valley Chamber of Commerce	425-432-0222
Mercer Island Library	206-236-3537
Mount Vernon	360-416-7874
North Bend Library	425-888-0554
North Mason Chamber/Belfair	360-275-1001
Port Orchard Chamber	360-876-3505
Port Townsend EDC	360-385-6767
Poulsbo Chamber	360-779-4848
Redmond Chamber	425-885-4014
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

Ellensburg Business Development Authority	509-962-7244
Lake Chelan Chamber of Commerce	509-682-3503
Moses Lake Chamber of Commerce	509-765-7888
Omak Chamber of Commerce	509-826-1880
Pasco Chamber of Commerce	509-547-9755
Richland Chamber of Commerce	509-946-1651
Richland WSU Campus, Business LINKS	509-372-7142
Spokane BIZStreet Resource Center	509-459-4118
Spokane Valley Chamber of Commerce	509-924-4994
TriCities Enterprise Center (Richland)	509-735-3268
TriCities Area Chamber (Kennewick)	509-736-0510
Wenatchee Valley Chamber of Commerce	509-662-2116
West Richland Chamber of Commerce	509-967-0521
Yakima Chamber of Commerce	509-248-2021

## Northern Idaho

Post Falls - NIC Workforce Training Center	208-769-3296
Sandpoint - Bonner Business Center	208-263-4073

## Women's Business Centers

Provides technical training and counseling to women business owners to enable them to acquire the skills needed to make the businesses grow and thrive financially. See page 17.

### NW Women's Business Center - Edmonds

[www.nwwbc.org](http://www.nwwbc.org)  
425-954-4040; [rebeccav@seattleccd.com](mailto:rebeccav@seattleccd.com)

### South Sound Women's Business Center - Tacoma

[www.seattleccd.com](http://www.seattleccd.com)  
253-680-770; [lindaj@seattleccd.com](mailto:lindaj@seattleccd.com)

### Women's Business Center - Seattle

[www.seattleccd.com/wbc/](http://www.seattleccd.com/wbc/)  
206-325-9458; [cindyb@seattleccd.com](mailto:cindyb@seattleccd.com)

## ONE STOP CENTERS

### **Auburn Business Resource Center**

Green River Community College  
108 South Division, Suite A  
Auburn, WA 98001-5316  
253-333-1600, ext 18  
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

### **Business LINKS**

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

### **Spokane BIZStreet Resource Center**

801 West Riverside Avenue, Suite 240  
Spokane WA 99201  
509-459-4118  
Monday through Friday, 9 am to 4 pm

### **Seattle Education and Training Center**

2401 Fourth Avenue, Suite 450  
Seattle, WA 98121  
206-553-7311  
Monday through Friday, 8 am to 4 pm

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

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

### **Tacoma Business Center**

(located in Bates Technical College)  
1101 South Yakima Avenue, Room M-123  
Tacoma, WA 98405  
253-680-7770  
Call for hours of operation

## 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**

<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.coeurdalenechamber.com](http://www.coeurdalenechamber.com)  
208-664-3194

### **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

### **Ephrata Chamber of Commerce**

[www.ephrata-area.org](http://www.ephrata-area.org)  
509-9754-4656

### **Greater Pasco Area Chamber of Commerce**

[www.pascochamber.org](http://www.pascochamber.org)  
509-547-9755

### **Kellogg Chamber of Commerce - Idaho**

[www.HistoricSilverValleyChamberofCommerce.com](http://www.HistoricSilverValleyChamberofCommerce.com)  
208-784-0821

### **Lake Chelan Chamber of Commerce**

[www.lakechelan.com](http://www.lakechelan.com)  
509-682-3503

### **Moscow Chamber of Commerce - Idaho**

[www.moscowchamber.com](http://www.moscowchamber.com)  
208-882-1800

### **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

### **Richland Chamber of Commerce**

[www.richlandchamberofcomm.com](http://www.richlandchamberofcomm.com)  
509-946-1651

### **Sandpoint Chamber of Commerce - Idaho**

<http://sandpointchamber.org>  
208-263-2161

### **Spokane Regional Chamber of Commerce**

[www.spokanechamber.org](http://www.spokanechamber.org)  
509-624-1393

### **Spokane Valley Chamber of Commerce**

[www.spokanevalleychamber.org](http://www.spokanevalleychamber.org)  
509-924-4994

### **Tri-Cities Hispanic Chamber of Commerce**

509-542-0933

### **Walla Walla Valley Chamber of Commerce**

[www.wvchamber.com](http://www.wvchamber.com)  
509-525-0850

### **Wenatchee Valley Chamber of Commerce**

[www.wenatchee.org](http://www.wenatchee.org)  
509-662-2116

### **West Richland Chamber of Commerce**

[www.westrichlandchamber.org](http://www.westrichlandchamber.org)  
509-967-1100

### **Yakima Chamber of Commerce**

[www.yakima.org](http://www.yakima.org)  
509-248-2021

## GRANTS

The U.S. Small Business Administration does not offer grants to start or expand small businesses, but does offer a wide variety of loan programs. 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

## FINANCING OPTIONS

### SBA Certified Development Companies

#### Evergreen Community Development Association

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

#### SBA 504 Loan Program

900 Fourth Avenue, Suite 2900  
Seattle, WA 98164

1-800-878-6613 or 206-622-3731

Uses 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.

#### NW Business Development Association

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

#### SBA 504 Loan Program

9 South Washington, Suite 215  
Spokane, WA 99201  
509-458-8555

Uses 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.

#### Panhandle Area Council (PAC)

[www.pacni.org](http://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

#### Shorebank Enterprise Cascadia

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

(formerly known as Cascadia Revolving Fund)

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

1901 NW Market Street  
Seattle, WA 98107  
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.

#### 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.

#### 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.

#### 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.

#### Ferry, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman

David Wingate, 509-738-2324

#### Adams, Benton, Chelan, Columbia, Douglas, Franklin, Grant, Kittitas, & Yakima Counties

Dick Olin, 509-962-5414

#### Asotin, Garfield, & Klickitat Co

Kraig Kushar, 360-586-2274

#### 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](http://www.ecda.com)

402 E. Yakima Ave., Ste 440, Yakima, WA 98901  
509-574-3130

Loan program for rural businesses in Kittitas, Klickitat & Yakima Counties in WA. Amounts from \$10,000 - \$250,000.

#### North Central Washington Business Loan Fund

[www.ncwloanfund.org](http://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.bdcowefew.com](http://www.bdcowefew.com)

9 South Washington Street, Suite 212  
Spokane, WA 99201  
509-747-1800; dal@bdcowefew.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](http://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 - Department of Community Services**

[www.co.pierce.wa.us](http://www.co.pierce.wa.us)

Economic Development Division  
3602 Pacific Avenue, Suite 200  
Tacoma, WA 98418  
Sheree Clark, 253-798-6916 or 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, U.S. Small Business Administration and the Pierce County Community Investment Corporation.

**Community Capital Development (CCD)**

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

1437 South Jackson  
Seattle, WA 98144  
206-324-4330

CCD offers counselors on-site to provide services to small businesses which include but are not limited to: general management/marketing assistance, financial planning analysis, and contract procurement assistance. A variety of 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.*

**SBA Pre-qualification Loan Program**

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

**Intermediary: Community Capital Development**

1437 South Jackson Street  
Seattle, WA 98122  
206-324-4330

The program essentially reverses the SBA lending process. An applicant will work with a financial intermediary (listed above) and submit an application to the SBA. Successful applications will have an SBA-guaranteed loan approval which the applicant will then take to a lending institution. If the lending institution decides an applicant is acceptable, the applicant loan will be funded. The SBA prequalification will save the applicant processing time and serve as an incentive to the financial institution to make the loan.

## 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  
Micro loan Contact: Andrew Nichols  
206-352-1945; andrew@washingtoncash.org

Helps people with low-incomes start and grow small businesses, usually out of their homes. Services include: 20 hours of practical business training, credit (loans begin at \$500 and increase in steps to \$5,000), ongoing technical assistance and peer support. Also provides loans funded by the SBA from \$500 to \$35,000 to businesses in Washington State.

**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.ahanabusiness.org](http://www.ahanabusiness.org)

104 W. Fifth Avenue, Suite 270  
Spokane WA 99204

509-838-1881; ahana@ahanabusiness.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 (SNAP)**

[www.snapwa.org/services\\_education\\_med\\_med.php](http://www.snapwa.org/services_education_med_med.php)

Microenterprise Development Program

212 S. Wall  
Spokane, WA 99201  
509-456-7174

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.sneda.org](http://www.sneda.org)

715 E. Sprague Ave.  
Spokane, WA 99202  
509-444-7633

In specific areas of the City of Spokane, offers loans of \$5,000—\$50,000, risk-based interest (10-17%). For more information contact H. Eric Loewe.

**Tri-Cities Enterprise Center (TEC)**

[www.enterprisecenter.net](http://www.enterprisecenter.net)

2000 Logston Blvd, Richland WA 99352  
509-375-3268 ext 112; info@enterprisecenter.net  
SBA MicroLoan Lender for Benton and Franklin Counties. Loans between \$500 and \$5,000. Some training required.

**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.

## Washington Assistive Technology Foundation

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

1823 East Madison, Suite 1000

Seattle, Washington 98122

206-328-5116; TTY: 1-800-214-8731; info@watf.org

The Washington Assistive Technology Foundation is a nonprofit community development lender established by and for people with disabilities in Washington State. WATF offers Access loans for assistive technology and home and vehicle accessibility modifications; loans needed by employees and entrepreneurs to work effectively from home or other approved "Telework" locations on a full or part-time basis; and microloans ranging from \$250 to \$1,000 for assistive technology or telework equipment.

## VENTURE CAPITAL

*Accessing Venture Capital* is a free, virtual workshop available through SBA's online Small Business Classroom. It provides an overview of equity markets, a basic understanding of how to raise venture capital, and info - from seasoned practitioners - of SBA's SBIC program. [www.sba.gov/training](http://www.sba.gov/training)

## 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.

The SBIC Program 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. This program is 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.nwvng.org](http://www.nwvng.org)

P.O. Box 40128, Bellevue

WA 98015-4128

425-564-5701; info@nwvng.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.

## INTERNATIONAL TRADE

### 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.

### 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

208-334-3857; [boise.office.box@mail.doc.gov](mailto:boise.office.box@mail.doc.gov)

**Washington State International Trade Fair**  
**www.wsitf.org**

World Trade Center West  
2200 Alaskan Way, Suite 480, Seattle, WA 98121  
206-728-9393 or 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**

950 Pacific Avenue, Suite 310, Tacoma, WA 98402  
253-396-1022 or 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**

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 Commerce & Labor**

**Division of International Business**  
700 West State Street, Boise, ID 83720-0093  
208-334-2470

Promotes expansion of international trade and investment and support of international tourism, as well as 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**

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**

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.

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

Ready to Export? Assess your knowledge and readiness:

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

**Spokane Regional Chamber's BIZStreet Resource Center**  
**www.BIZStreetResourceCenter.biz**

801 W. Riverside Avenue, Suite 240, Spokane, WA 99201  
509-459-4118  
The Center has a large reference library that 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. Check out the BIZStreet Web site for links to online international trades resources.

## CERTIFICATION PROGRAMS

**Northwest Minority Business Council (MBDC)**

**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.

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

**www.sba.gov/8abd/**  
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 21.

**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  
**Tacoma** (co-located with 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.

**Minority Business Development Center**

**<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/cdccHomeFirst.html**  
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.

## ECONOMIC DEVELOPMENT COUNCILS

### Office of Regulatory Assistance - Economic Development

<http://www.ora.wa.gov/economic/economic.htm>

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

<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.kvalley.com/phoenix/services.html](http://www.kvalley.com/phoenix/services.html)

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.snedc.org](http://www.snedc.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.

### Washington State Economic Development Councils

[www.awb.org/biz/edcdirectory.asp](http://www.awb.org/biz/edcdirectory.asp)

Find your local EDC by accessing the 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)

[ida-lew.org](http://ida-lew.org)

PO Box 393, Grangeville, ID 83530

Shaun Maxey, 208-983-1025; [idalew@camasnet.com](mailto:idalew@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.

## RESOURCES FOR WOMEN

### **SBA Women's Network for Entrepreneurial Training**

[www.sba.gov/wa/seattle](http://www.sba.gov/wa/seattle) click on "WNET"

206-553-7315; carol.andersen@sba.gov

By linking you with other women entrepreneurs, the Roundtable allows you to tap into the knowledge, experience and support you need to help your business grow and prosper. It also gives you access to resource partners that can provide additional training and counseling. See page 17.

### **Women's Business Centers**

Centers provide technical training and counseling to women who are currently in business or thinking about starting a business. Workshops and seminars are targeted to meet specific needs whether a beginner or seasoned entrepreneur. Financing is available through a variety of sources including the SBA Prequalification Loan Program and Community Capital's in-house loan program.

#### **NW Women's Business Center**

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

123 4th Avenue N., Edmonds, WA 98020

425-954-4040; rebeccav@seattleccd.com

#### **Seattle Women's Business Center**

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

1437 South Jackson, Suite 301

Seattle, WA 98144

206-325-9458 ext. 102; Cindyb@seattleccd.com

#### **South Sound Women's Business Center**

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

co-located with Bates Technical College

1101 S. Yakima, Room M-123

Tacoma, WA 98405

253-680-7770; lindaj@seattleccd.com

### **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

*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.

### **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.

### **SBA Contract Assistance for Women Business Owners**

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

Consolidated website of official information for women-owned businesses selling to the government. Contractors and vendors can find and register in the PRO-Net/Central Contractor Registration (CCR) database and the Electronic Posting System (EPS). WomenBiz.gov also offers forecasts (planned purchases by agencies), best practices, acquisition news, calendar of events, and information on mentor-protégé programs.

## RESOURCES FOR MINORITIES

### **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.

### **The National Center for American Indian Enterprise Development Northwest Regional Office**

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

3327 NE 125th #101, Seattle, WA 98125

206-365-7735

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.ahanabusiness.org](http://www.ahanabusiness.org)

104 W. 5th Avenue, Suite 270 E., Spokane, WA 99204-2850

509-838-1881; bcabildo@ahanabusiness.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.

### **Minority Resource Center**

[http://osdbu.dot.gov/about/Regional\\_centers.cfm](http://osdbu.dot.gov/about/Regional_centers.cfm)

1423 East 29th, Tacoma, WA 98404

866-DOT-JOBS

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

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 Area Chamber**

801 W. Riverside Avenue, Spokane, WA 99201

509-459-4110

Group meets monthly at the Spokane Area Chamber of Commerce 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.

## 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 Society of Certified Public Accountants

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

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.

### 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)

EFGN works to help people with ideas, skills, money, and expertise share their resources to build new and fast-growing businesses.

EFGN 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)

509-444-6832; [billk@connectnw.org](mailto:billk@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/businessop/programs/sbirstr.html](http://www.sba.gov/businessop/programs/sbirstr.html)

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

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

Represents business, community development, and educational institutions, sharing their knowledge of applied technology to enhance the Spokane area's economic development. Technet is a catalyst to exchange knowledge and facilitates networking among decision-makers within the technology community. 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**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

09-372-4299; 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.

**King County Bar Association****Lawyer Referral Services****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.

**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 State Bar Association****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.

## 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](http://www.nass.usda.gov/wa)

360-902-1940

### Idaho State Department of Agriculture

[www.agri.state.id.us](http://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](http://www.usda.gov/oce/smallfarm/hotlinks.htm)

Small Farms @ USDA

### ASSOCIATIONS:

#### Ag Bureau, Spokane Regional Chamber of Commerce

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

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

For programs supporting agribusiness

509-459-4114; moleary@chamber.spokane.net

#### Rural Roots, Inland Northwest 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

509-326-5466; 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

800-583-3071

#### 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

<http://homepage.plix.com/tricohealth/>

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

[www.sandpoint.org/bbc/index.html](http://www.sandpoint.org/bbc/index.html)

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

### The Kitchen Center

3707 S Godfrey #101

Spokane WA 99204

509-455-9320; jgifford@dmi.net

### Tri-County Community Kitchen

<http://stevens.wsu.edu/Agriculture/kitchen.htm>

986 South Main St

Colville WA 99114

509-375-3268

### 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/cpscpub/pubs/clothpub.html](http://www.cpsc.gov/cpscpub/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.

## NOTES

## NOTES

# Frequently Requested Numbers

**Attorney General**  
Washington - 1-800-551-4636  
Idaho - 208-334-2424

**Better Business Bureau**  
Reports business reliability  
<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

**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

**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  
<http://cl.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

**Southeastern WA 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](http://www.sba.gov)**

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

SBA's homepage provides detailed information on SBA programs and services available.

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

Provide small businesses with information that will help them determine what insurable exposures they may encounter doing business overseas.

**[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.

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**24 hours a day - [www.sba.gov/wa](http://www.sba.gov/wa)**

## Washington State and Northern Idaho Counties Served



**Seattle District Office**  
[www.sba.gov/wa](http://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](http://www.sba.gov/or)  
1515 SW 5th Avenue, Suite 1050  
Portland, Oregon 97201-5494  
503-326-2682

Washington State counties: *Clark, Cowlitz, Skamania, Wahkiakum*

**Spokane Branch Office**  
[www.sba.gov/wa](http://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*

