SBA Small Business Resource Guide
A directory of business resources in Washington and Northern Idaho
The American Dream: Is Entrepreneurship for You?

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

- Are you a self-starter?
- How well do you handle different personalities?
- How good are you at making decisions?
- Do you have enough physical and emotional stamina?
- How well do you plan and organize?
- Is your drive strong enough to maintain your motivation?
- How will owning a business affect your family?

Try SBA’s automated business start-up assessment tool, a simple five-minute process to determine if you are ready. You will find it online at www.sba.gov/assessmenttool/index.html
Greetings!

The U.S. Small Business Administration (SBA) has many programs and services available to business owners and entrepreneurs. This resource guide is a perfect example and will provide an overview of SBA’s core programs that work arm-in-arm with Main Street small businesses to grow and create jobs, and in the process, strengthen our communities.

Our focus at the SBA is to help small business start, grow and succeed. To accomplish that core mission, the SBA focuses on what we like to call the “three C’s” of capital, contracts and counseling. Our network of 14,000 SBA-affiliated counselors assist thousands of small businesses each day with anything from creating a startup to succession planning. And, through our business development and certification programs, small businesses earned billions of dollars in federal contracts.

This work is critical to our nation’s prosperity. We know that roughly two out of every three jobs created in America come from small businesses, and more than half of all working Americans either own or work for a small business. Our nation’s history is full of individuals who dared to be innovative and entrepreneurial. SBA is ready to help you add your name to the list.

In addition to the helpful information in this guide, I invite you to be a part of our growing online community. Visit our website (sba.gov) and get updates on our Twitter (twitter.com/SBAPacificNW) site.

If you have any questions or want additional information, please visit our website, call us, or pay a visit to the Seattle District Office. We are ready to help in any way possible.

Warm regards,

Calvin W. Goings  Nancy R. Porzio
SBA Regional Administrator  SBA District Director

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Checklist for Starting a Business

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

- Prepare Your Business Plan
  If you’re starting a new business or trying to obtain capital for expansion, this is your first and most important step. See page 10

- Seek Legal Advice
  Consult an attorney about your business form of ownership. Leases, contracts laws and regulations affect every aspect of business strategy. Online source for legal and regulatory information is www.Business.usa.gov See page 3

- Choose a Business Structure
  Consider legal and tax implications. Obtain legal advice before making this decision. See page 3.

- Financing Options
  All businesses must raise sufficient capital. Start-up resources can include family and friends, personal savings, owner financing, and business loans. See page 14-19, 25

- Register Your Business with the Secretary of State
  If you’ve chosen one of the following legal structures: Limited Liability Company (LLC), Profit Corporation, Nonprofit Corporation, Limited Partnership register with the Secretary of State. However, if you’re a sole proprietor skip this step and go directly to the Washington State Business License Service (BLS).

  Once you register... the Secretary of State will issue a Unified Business Identifier (UBI) # and send you formation documents. Use the same name and UBI # when dealing with all state agencies.

  For help, contact the Corporations Division
  www.sos.wa.gov/corps
  360-725-0377; corps@sos.wa.gov

- Obtain State Business License and Permits
  State Business License
  Washington’s one-stop registration process requires filing a Business License Application to obtain a UBI (Unified Business Identifier) number and to register trade names. Note: If you are an entity that requires registration with WA Sec of State, you will need to complete that registration prior to filing the Business License Application.
  File for Washington State at bls.dor.wa.gov
  For Idaho at www.sos.idaho.gov. See page 4

  Specialty Licenses – A list of business activities that require specialty licensing, permits or certifications are listed at http://bls.dor.wa.gov/specialtylicenses.aspx. Dept of Revenue, Business Licensing Service 1-800-451-7985. See page 4

  Local Licenses and Permits - You may need to get a city license and/or county permit for each place where you do business. Check with your local government regarding zoning and building code regulations. Contact your local department of licensing or city clerk’s office.

- Regulatory and record-keeping requirements
  **State and Federal Taxes**
  Washington www.dor.wa.gov
  Idaho www.tax.idaho.gov

  Federal Tax information 1-800-829-1040
  Federal Tax Forms 1-800-829-3676 or www.irs.gov/smallbiz

  **Unemployment Insurance**
  Washington www.esd.wa.gov
  Idaho http://labor.idaho.gov

  **Wage Regulations & Posters**
  Washington www.lni.wa.gov
  Idaho http://labor.idaho.gov

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

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

  **Industrial Health & Safety Regulations** – Contact the Dept of Labor & Industries/Division of Industrial Safety and Health at 1-800-423-7233 or visit their web site at www.lni.wa.gov/wisha. In Idaho go to www.boisestate.edu/OSHCon/ or call 208-426-3283.

  **Industrial Insurance**
  Dept of Labor & Industries/Division of Industrial Insurance www.lni.wa.gov
  For Idaho contact the Idaho Industrial Commission www.oshcon.boisestate.edu

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

  **Environmental Regulations**
  Washington www.ecy.wa.gov
  Idaho www.deq.state.id.us

- Business Insurance
  Consult with your insurance agent about fire, automobile employee health, bonding, life, and fidelity insurance against employee theft, burglary, vandalism, business interruption, and key person insurance. See page 9

- Decide on a bookkeeping and accounting system
  For information on bookkeeping systems, income tax planning, or income tax returns, consult your accountant, SCORE, SBDC or WBC office, or community college. IRS Publication 583, “Starting a Business and Keeping Records” is helpful.
Selecting the Right Legal Structure for Your Company

By Stacey L. Romberg, Attorney at Law - www.staceyromberg.com

When you build a home, you want it to have a solid structure and a quality roof that will keep you warm, cozy, and dry on a rainy day. Similarly, when you build a business, you want that business to have a strong legal structure to protect you and set you up for a thriving and successful future. In order to choose the correct legal entity for your business, you need to know:

- What the various types of business entities are;
- Which key questions you should ask;
- Which professionals you need on your business team; and
- How to form the business.

Types of Business Entities:

A sole proprietorship is a common, simple type of business ownership. If you start a business by yourself, by default you become a sole proprietor. 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 advantages in terms of how simple it is to create and maintain. However, a sole proprietorship offers no protection from individual liability.

A partnership is similar to a sole proprietorship. If you are in business with at least one other person other than your spouse, by default you have formed a partnership. A partnership tax return (Form 1065) is required, but each individual partner pays his or her share of the business taxes instead of the business itself paying the tax. A partnership offers several advantages. In order to set it up properly, a written partnership agreement prepared by an attorney is recommended. Although legal costs are incurred, just like 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 it should be a C corporation or an S corporation. A C corporation pays federal taxes when a profit is earned. Additionally, shareholders pay tax on the dividends received. A C corporation offers certain advantages, such as not having any limitation on the number of shareholders. Most new businesses seeking venture capital form as a C corporation. On the other hand, an S corporation is able to pass corporate income, losses, deductions, and credits through to its shareholders. However, certain qualifications must be met in order to register as an S corporation, including certain limitations on the types and numbers of shareholders and a requirement that only one class of stock may be used. S corporations can be a terrific structure for small, closely held domestic businesses that do not intend to seek venture capital or to make a public offering. Corporations, if properly formed and maintained, can protect the owners against individual liability.

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. LLCs tend to be a popular choice for many small businesses, due to the tremendous flexibility they offer in relation to how they are set up, managed, and taxed. For example, the owners can decide whether their LLC will be treated as a pass-through entity for tax purposes or whether it should be taxed as a corporation. Also, an LLC can be set up in a myriad of ways in order to best accomplish the goals of the business owners and to precisely define the potentially complex financial relationships and differing business roles of the owners. And again, an LLC that is properly formed and maintained can protect the owners against individual liability.

Key Questions You Should Ask in Making Your Decision:

- What types of potential liabilities does my business face?
- Can I purchase adequate insurance coverage to address these liabilities?
- What are the tax implications, in real dollars, related to my choice of business entity?
- How do I intend to obtain financing for my business?
- Who are the business owners, and what is the nature of their relationships and roles in the business?

Professionals You Need on Your Business Team:

In analyzing the factors related to making the right choice you need help from three key professionals: a business attorney, an accountant, and a commercial insurance broker. First, your business attorney provides advice about the legal implications of your choice. Second, your accountant assists you with tax concerns and other financial aspects of the decision-making process. Third, your commercial insurance broker advises you regarding the potential risks faced by your business, and will help you explore the types of coverage available to you.

How to Form the Business:

Once you’ve made your selection, unless you chose to operate your business as a sole proprietorship, you need to work with both your accountant and your business attorney to form your business entity. A business attorney can guide you through all of the choices involved, and make sure the appropriate documentation is in place. In the case of a corporation, that work may involve issuing corporate stock; making sure corporate bylaws have been prepared and formally approved by either the incorporators or Board of Directors; creating a corporate Buy-Sell Agreement to govern the relationship between shareholders; and documenting the election of corporate officers per the statutory requirements. Or, in the case of an LLC, that work may involve properly crafting the LLC Operating Agreement to document how voting will be conducted; how new owners will be admitted; how current owners may exit and receive payment for their ownership interests; how ownership rights will be treated if an owner dies or becomes disabled; how to address business disputes, etc. Your accountant will make sure the business is properly registered with all taxing authorities, and will guide you through all aspects of the tax and financial requirements related to the business entity you selected.

This article is for informational purposes and does not contain or convey legal advice. The information herein should not be used or relied upon in regard to any particular facts or circumstances without first consulting with an attorney.

Legal Resources

Bar Association -
King County Lawyer Referral Services - 206-623-2551
Tacoma/Pierce County - 253-383-3432
Washington State - www.wsba.org
800-945-WSBA or 206-443-WSBA

Entrepreneurial Law Clinic (ELC) - UW School of Law
www.law.washington.edu/Clinics/Entrepreneurial.html

Innovate WA IP/BizNet - The University District (Spokane)
www.innovatewashington.org 1-800-436-8504

Idaho State Bar & Idaho Law Foundation, Inc
http://www.isb.idaho.gov 208-334-4500

Office of the Secretary of State - www.sos.wa.gov/corps
Corporations Division, 360-725-0377; corps@sos.wa.gov
Register a corporation or limited partnership
Register Your Business with the Secretary of State
If you’ve chosen one of the following legal structures: Limited Liability Company (LLC), Profit Corporation, Nonprofit Corporation, Limited Partnership register with the Secretary of State. However, if you’re a sole proprietor skip this step and go directly to the Washington State Business License Service (BLS).

Once you register... the Secretary of State will issue a Unified Business Identifier (UBI) # and send you formation documents. Use the same name and UBI # when dealing with all state agencies.

For help, contact the Corporations Division
www.sos.wa.gov/corps
360-725-0377; corps@sos.wa.gov

Washington State
Dept of Revenue Business License Service BLS
http://bls.dor.wa.gov/
PO Box 9034, Olympia WA 98507-9034
Physical address: 6500 Linderson Way SW, Tumwater, WA 98501
1-800-451-7985; bls@dor.wa.gov
The Business License Application is a simplified application used to apply for many state licenses, registrations and permits, as well as some city licenses. Receive customized licensing information online by accessing http://bls.dor.wa.gov/licensing.aspx click on Business Licensing Guide, and submit information relevant to your pending company operation.

Applying for a license will also provide you with a Unified Business Identifier (UBI) number. A UBI number is a nine-digit number that registers you with several state agencies. It is also called a tax registration number, a business registration number, and a business license number.

Filing online is not recommended for some businesses, a list of activities that need to file by paper can be found at http://bls.dor.wa.gov/maexceptions.aspx.

City Business License Application
http://www.mrsc.org/research/busforms.aspx
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. Some city licenses can be obtained in applying for your state license. For others, contact the local city business license office.

Contractor’s Registration
Department of Labor & Industries
www.lni.wa.gov/tradeslicensing/default.asp
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 Dept of Labor and Industries throughout Washington State. Contractors also need bond and liability insurance coverage.

Office of Regulatory Assistance
www.ora.wa.gov/business.asp
help@ora.wa.gov

Trade Name Search
A trade name is any name used in the course of business that does not include the full legal name of all the owners of the business. In the case of a limited partnership, corporation or LLC, it is any name that differs in any respect from the name registered with the Secretary of State. Trade names are registered in Washington state by using the Business License Application. Register as many names as you wish on the paper application. Online you are limited to a total of ten names per application.

The purpose of a trade name registration is to provide a record of all owners of a business. The right to use a trade name belongs to the one who first uses it in connection with their business. A trade name will remain registered indefinitely until the owner requests that it be cancelled.

You can find trade name registrations in Washington online with the state’s Business and Professional License Search at http://bls.dor.wa.gov/LicenseSearch/
To request a search by mail, send a letter with your return address, a list of names you want to research. Note: A search result of “No matches were found for your search” does not guarantee that the name is not being used, only that it has not been registered.

Business Name and Record searches:
Washington State Department of Revenue
http://dor.wa.gov/content/doingbusiness/registerybusiness/brd/
Includes some trade names and is intended for use by the public as a consumer protection program.

Washington’s Secretary of State
http://www.sos.wa.gov/corps/corps_search.aspx
Find corporation and limited liability company names.

U.S. Patent and Trademark Commission
Contains federally registered names.

FAQ’s about trade names

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 to access all the relevant links for starting, running, relocating, and even closing!

Customized business wizards provide license and form information.

Washington State
http://bls.dor.wa.gov/licensing.aspx
click on “Business Licensing Guide”

Idaho
www.idahobizhelp.org
## Regulations and Your Business

It may be inconceivable that your home-based business or part-time enterprise must comply with the numerous local, state and federal regulations, but in all likelihood it will. Don’t 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 Agencies

**Internal Revenue Service (IRS)**  
Visit the IRS Online Learning and Educational link to see a list of small business video and audio presentations and other learning tools.

**OSHA Occupational Safety & Health Administration** - [www.osha.gov](http://www.osha.gov)  
A division of the U.S. Dept of Labor that regulates working conditions.

**Employer Wage Reporting Service Center**  
[www.ssa.gov/employer](http://www.ssa.gov/employer)  
1-800-772-6270  
Help with all your wage filing responsibilities.

**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. Self-employed persons must also make contributions.

**U.S. Citizenship and Immigration Services (USCIS)** - [www.uscis.gov](http://www.uscis.gov)  
1-800-357-2099  
Employers must fill out an I-9 Immigration Form for each employee hired for 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. Download current I-9 form from the USCIS website.

**U.S. Census Bureau** - [www.census.gov](http://www.census.gov)  
The leading source of quality data about the nation’s people and economy.

**U.S. Department of Labor (DOL)**  
[www.dol.gov](http://www.dol.gov) 1-866-487-9243  
Regulates working conditions, wages, and payment practices.

### Washington State Agencies

**Office of the Secretary of State Corporations and Charities Division**  
[www.sos.wa.gov/corps](http://www.sos.wa.gov/corps)  
360-725-0377, corps@sos.wa.gov  
Registers business-related entities, corporations, partnerships, limited liability companies, and state trademarks.

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

**Copies of publications, laws and rules**  
[www.dor.wa.gov](http://www.dor.wa.gov) 1-800-647-7706  
Business Outreach Workshops Workshops covering business registration, reporting, tax laws, and recordkeeping requirements are posted online.

**The Electronic Filing System (ELF)**  
[www.dor.wa.gov](http://www.dor.wa.gov)  
1-877-FILE ELF (1-877-345-3353)  
This free 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 lets taxpayers file their tax returns early, but postpone payment until the due date.

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

**Labor and Industries**  
[www.lni.wa.gov](http://www.lni.wa.gov)  
Industrial Insurance Registration  
[www.lni.wa.gov/Main/RunBusiness.asp](http://www.lni.wa.gov/Main/RunBusiness.asp) 360-902-4817  
Required for businesses employing one or more persons. 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.

### County Regulations

**Partnership Recording**  
(General Partnerships only) Persons starting a general partnership should have a written partnership agreement and buy/sell agreement - reviewed by an attorney.

**King**  
206-296-1570  

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

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

**Application for Certificate of Registration**  
Contact County Business License Office to see if your business needs to be registered.

**King County**  
206-296-3504

**Pierce County**  
253-798-7445

**Snohomish County**  
425-388-3627
Idaho Agencies

www.idahobizhelp.org
Access the Business Wizard section of this website to obtain a customized list of regulating agencies that you may need for a specific business activity.

Bureau of Occupational Licenses
www.ibol.idaho.gov 208-334-3233
Specially licensing in a variety of occupations. Not all licensing boards contract with the Bureau of Occupational Licenses. To find the website of the state agency related to your business visit www.accessidaho.org/topical.html

Idaho Dept Commerce
www.commerce.idaho.gov 208-334-2470
Supports Idaho business formation and expansion.

Idaho Dept of Environmental Quality
www.deq.state.id.us 208-373-0502
Responsible for implementing environmental protection laws and programs. Information about air, water and waste programs, information on permits, regulations and DEQ publications.

Idaho Industrial Commission
www.lic.idaho.gov 208-332-3570
Administers the Idaho Workers’ Compensation Law.

Idaho Dept of Labor
www.labor.idaho.gov 208-332-3570
Assists businesses in solving employment and training related challenges.

Idaho Occupational Safety & Health Consultation Program
www.boisestate.edu/OSHCon
208-426-3283
This free service assists with OSHA safety and health regulations compliance. Safety and industrial hygiene consultants will develop a confidential written report of recommendations. No citations are issued or penalties are assessed. The business owner’s obligation is to correct all serious hazards within a reasonable timeframe.

Idaho Secretary of State
www.sos.idaho.gov
208-334-2300
Registration of business entities as Partnerships, Corporations, and Limited Liability Companies, trademark searches and registration for Idaho State. Also deals with registration of Assumed Business Names – referred to as DBA or Doing Business As.

Idaho State Tax Commission
www.tax.idaho.gov
Administers Idaho state tax laws. Provides tax information and education to the public including “Right Track” business class about recordkeeping and sales taxes.

County Websites
Go to Idaho Association of Counties www.idcounties.org and click on “Counties”

On the Upside...

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.

What’s the easiest way to stay informed of news and resources to help your business?

Subscribe to the SBA Reporter www.sba.gov/wa “Get E-mail Updates”

This weekly e-newsletter highlights the many free resources provided by the SBA and its partners, upcoming events and workshops in Washington and northern Idaho, small business success stories, helpful tips, and the latest small business news.
Internal Revenue Service IRS - www.irs.gov

The Small Business and Self-Employed Tax Center has answers to the questions new business owners have about federal taxes. It offers a broad range of resources across federal and state agencies, as well as industry/profession specific information for self-employed entrepreneurs, employers and businesses. You will find links to start and operate a business, employment taxes, business-related forms and publications, and online learning options. www.irs.gov search “Small Business and Self Employment”

Visit IRS Online Tools and Educational Products to see a list of small business video and audio presentations, and other learning tools. You can also view the IRS Virtual Small Business Tax Workshop online, which has interactive lessons designed to help new small business owners learn their tax rights and responsibilities.

Other relevant IRS topics to explore:

Business Structures
When starting a business, you must decide what form of business entity to establish – this determines which income tax return form you file.

Self-Employment Tax
Everyone must pay Social Security and Medicare Taxes. If you are self-employed, your Social Security/Medicare contribution is made through the self-employment Tax. Payments are made quarterly 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.

If you are not sure whether your business’ workers are employees or independent contractors, visit this page: www.irs.gov search “Independent Contractor (Self-employed) or Employee?”

Employer Identification Number (EIN)
Employers and most types of businesses are required to have an Employer Identification Number (EIN). 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.

Business Structures
Information on business structures, links to IRS forms and publications about each type: Sole Proprietorship, Partnership, Corporation, S Corporation, Limited Liability Company (LLC)

IRS Business & Specialty Tax Line
1-800-829-4933, M–F, 7 a.m.–10 p.m. PST.
For Small Businesses, Corporations, Partnerships and Trusts who need information and/or help related to their Business Returns or Business Accounts. Services cover Employer Identification Numbers (EINs), 94x returns, 1041, 1065, 1120S, Excise Returns, Estate and Gift Returns, as well as issues related to Federal tax deposits.

Self-Employed Individuals Tax Center
Visit this page for information on who is considered self-employed, what the self-employment tax obligations and filing requirements are, estimated taxes, and reporting responsibilities for independent contractors.

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).

Are You Running a Business or Engaging in a Hobby?

IRS guidelines determine whether an activity is a business or a hobby, an activity not engaged in for profit.

Taxpayers may deduct ordinary and necessary expenses for conducting a trade or business. An ordinary expense is an expense that is common and accepted in the taxpayer’s trade or business. A necessary expense is one that is appropriate for the business. Generally, an activity qualifies as a business if it is carried on with the reasonable expectation of earning a profit.

See www.irs.gov and search “business or hobby” for the rules to determine if an activity qualifies as a business and what limitations apply if the activity is not a business.

Also www.irs.gov search “Independent Contractor (Self-employed) or Employee?”

Free Tax Briefings
Learn important tax information regarding your tax responsibilities.

www.sba.gov/wa
go to “Small Business Events” for monthly workshops offered
**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.

www.Business.usa.gov

**Federal Copyrights - www.copyright.gov**

Public Information Office 202-707-3000

Forms Hotline 202-707-9100

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.

**Federal 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**

Patent & Trademark Office

Arlington, VA 703-308-4357 or 1-800-786-9199

**Innovate Washington**

www.innovateWashington.org

665 N. Riverpoint Blvd, Spokane, WA 99202-1665 1-800-436-8504

Accelerates start-up and high-growth technology companies. Its state-of-the-art incubator facilities, seasoned entrepreneurial coaching and comprehensive client services, access to capital and access to legal services needed for Inland NW client companies' successful formation, IP protection and long-term success. Emphasis is given to energy, digital, and emerging technologies.

**Federal Trademarks - www.uspto.gov**

“Brand name” is a synonym for “trademark.” Trademarks distinguish one firm’s cornflakes or four-wheel-drive station wagons from another’s. Without them, consumers could not buy products they like or avoid those they don’t like. Trademarks may be words, logos or other symbols. Trademarks are not copyrights or patents. They cannot be used to prevent one firm from copying the goods or services of another, nor from selling its goods or services under a common descriptive (or generic) name.

**Statewide Trademark Registration**

State of Washington - Office of Secretary of State

www.sos.wa.gov/corps

360-753-7115; 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 Idaho Secretary of State – Trademark Division**

www.sos.idaho.gov

PO Box 83720, Boise ID 83720-0800 208-332-2810

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**Franchising**

**SBA Guidance for Franchisees - www.sba.gov**

Download and use SBA’s “Is Franchising for Me?”

**SBA’s Franchise Registry - www.franchiseregistry.com**

A listing of franchise companies whose franchisees benefit from a streamlined review process for SBA loan applications.

The **10 most popular franchise industries** are fast food, retail, service, automotive, restaurants, maintenance, building and construction, business services, and lodging.

**What is Franchising?**

A franchise is a legal and commercial relationship between the owner of a trademark, service mark, trade name, or advertising symbol and an individual or group wishing to use that identification in a business. A franchisee conforms to the franchisor’s business concept and sells goods or services supplied by the franchisor or that meet the franchisor’s quality standards.

In the simplest form – product/trade name franchising - a franchiser owns the right to the name or trademark and sells that right to a franchisee. The more complex form is business format franchising. Business format franchises often provide a full range of services, including site selection, training, product supply, marketing plans, and assistance in obtaining financing. Before selecting a franchise, consider your investment, your abilities and your goals.

**Franchising Strategy** - Closely evaluate the strength of the franchiser; the franchiser’s long-term goal; the uniqueness of its product or service; the type of consumer response the product or service is achieving; the amount of fees it charges; the type of support it provides: 1) startup 2) operations 3) marketing; and the length of the contract you will be signing.

**Pre-Purchase Detective Work** - Investigate prior to any business purchase. Contact other franchisees. Obtain a uniform offering circular to understand vital details about the franchise’s legal, financial, and personnel history before signing a contract.

**Reasonable Expectations** - Before signing, make sure that you will have the right to use the franchise name and trademark, receive training and management assistance from the franchisor, use the franchisor’s expertise in marketing, advertising, facility design, layouts, displays, and fixtures, and do business in an area protected from other competing franchisees.

Some franchisees negotiate to have the franchisor help obtain building permits; purchase or lease equipment, signs and supplies; and construct or remodel the business premises.

**Possible Pitfalls** - The contract usually benefits the franchiser more than the franchisee. The franchisee is generally subject to sales quotas and often is required to purchase equipment, supplies, and inventory exclusively from the franchisor. The franchisor often has the right to terminate the franchise if it fails to operate the business according to the agreement, becomes delinquent on royalties, or violates other contract specifications.

**Get Professional Help** - Franchise tax rules are complex. Consult an attorney, preferably a specialist in franchise law to help evaluate the franchise package and tax considerations. An accountant can help to determine the full costs of purchasing and operating the business as well as the franchisee’s potential profit.

Franchising is a viable alternative to circumvent higher risks associated with starting a new, independent business from scratch. One out of every three dollars spent by Americans for goods and services is spent in a franchised business, per the International Franchising Association www.franchise.org.

Some participating companies of the International Franchise Association give veterans discounts on franchise fees. www.vetfran.org
Types of Business Insurance to Consider

Automobile - A vehicle owned by your business should be insured for both liability and replacement purposes. But you may need special insurance (called “non-owned automobile coverage”) for employees who use their own autos in your business. This policy covers the business’ liability for any damage which may result from such usage. Some personal auto policies exclude business use. Contact your current agent to see if a commercial policy is needed.

Business Interruption Insurance - While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuation expenses during the period between when the damage occurs and when the property is replaced? Business interruption (or “business income”) insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational due to a covered loss.

Criminal Insurance – Despite heightened workplace security, theft and malicious damage are always possibilities. Dangers associated with hacking, vandalism, and general theft are obvious, but employee embezzlement is more common than most business owners think. Criminal insurance and employee bonds can provide protection against losses in most criminal areas.

D&O (“Director and Officer”) Insurance - Under certain circumstances, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

General Liability - General liability insurance covers legal hassles due to claims of negligence. These help protect against payments as the result of bodily injury or property damage, medical expenses, the cost of defending lawsuits, and settlement bonds or judgments required during an appeal procedure.

Home-Based Business Insurance - Contrary to popular belief, standard homeowners’ insurance policies do not automatically cover home-based business losses. Commonly needed insurance areas for home-based businesses include business property/office equipment, professional liability, personal and advertising injury, loss of business data, crime and theft, and disability. Contact your homeowners’ insurance company to update your policy.

Internet Business Insurance - Web-based businesses may wish to look into specialized insurance that covers liability for damage done by hackers and viruses. In addition, e-insurance often covers specialized online activities, including lawsuits resulting from meta tag abuse, banner advertising, or electronic copyright infringement.

Key Person (“Key Man”) Insurance – A company’s business continuation plan outlines how the firm will maintain operations if a key person dies, falls ill, or leaves, but if you (and/or any other business partner or essential employee) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. Frequently required by banks or government loan programs, this coverage is usually life insurance that names the company as a beneficiary if an essential person dies or is disabled.

Malpractice Insurance/E&O - Some licensed professionals need protection against the cost of lawsuits/claims alleging that one’s negligence or inappropriate action resulted in bodily injury or property damage; medical expenses; the cost of defending lawsuits, investigations and settlements; and bonds or judgments required during an appeal procedure.

Product Liability - Every product is capable of personal injury or property damage. Companies that manufacture, wholesale, distribute, and retail a product may be liable for its safety. Additionally, every service rendered may be capable of personal injury or property damage. Businesses are considered liable for negligence, breach of an express or implied warranty, defective products, and defective warnings or instructions.

Worker’s Compensation - Required in every state except Texas, worker’s compensation insurance pays for employees’ medical expenses and missed wages. In most cases, business owners, independent contractors, domestic employees in private homes, farm workers, and unpaid volunteers are exempt.

Cyber and Data Breach Insurance - Small businesses are increasingly becoming targets of unscrupulous phishing attempts, viruses and hacking. This insurance helps business owners prepare for Cyber and data Breaches, by assiting them with educational information and preventative measures. If an attack or breach occurs the insurance assists the business in getting its computer systems back-up and running, as well as providing assistance in notifying any employees or customers whose personal information may have been affected by the breach.
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.
Marketing Plan should be the basis for these projections. More accurate than just guessing total sales for the month. Your contracts or projects. A projection built up in this fashion will be more accurate than just guessing total sales for the month. Start by projecting sales month by month for the coming year. This is where it all comes together, where you show in detail how your business will succeed in the future. In many ways, this is the capstone of your whole business plan. If you are using the business plan to apply for a loan, prepare a projected balance sheet projecting your financial position as of the opening day. Existing firms should do a projected year-end balance sheet. 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 your firm is established, 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.

Free Business Plan Templates

www.score.org/resources/tab-a
www.wsbdc.org/business-plans
Women Biz Resources

Women's Business Centers
WBC provides one-on-one consulting, business training and support services, access to resources, and networks for business owners at every stage of business development, from idea feasibility through start-up, growth, and expansion.

Located in Seattle, Spokane and Lacey

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www.businessimpactnw.org/wbc
1437 S. Jackson Street
Seattle, WA 98144
206-324-4330 Ext 102
infowbc@seattleccd.com

Women's Business Center INW
https://www.snapwa.org/
East Central Community Center building
500 S. Stone
Spokane, WA 99202
509-456-7106 Ext. 4123

Washington Center for Women in Business
http://www.thurstonedc.com/
4220 6th Avenue SE
Lacey, WA 98503
360-754-6320

WA Office of Minority and Women's Business Enterprises - OMWBE
www.omwbe.wa.gov
Provides certification to increase participation of minority and women's businesses to state public works contracting, purchasing of goods and services, and loans.

National Association of Women Business Owners (NAWBO)
Inland Northwest Chapter
www.nawbonw.org
Spokane, info@nawbonw.org
Network of women business owners who share ideas, learn, and expand opportunities for all women business owners.

www.womenbiz.gov
Government contracts can be a great source of business revenue for both new and established businesses. Find helpful links and information for women-owned businesses selling to the federal government.

3 ways to access SBA workshops & training

1. In-Person
SBA and its resource partners host in-person, hands-on workshops across the state that are led by local industry experts.

>>Visit www.sba.gov/wa “Small Business Events” for a full list of upcoming events

2. Via Webinar
Live in a remote area or simply short on time? No problem. Many SBA workshops are offered online via webinar

>>Visit www.sba.gov/wa “Small Business Events” for a full list of upcoming events

3. On Demand
Does your schedule only allow you to work on your business late at night or during limited pockets of time? SBA education is available 24/7 through our many on-demand workshops.

>>Visit www.sba.gov/learning and www.youtube.com/sba

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Women Biz Resources
**Small Business Development Centers**

Certified Business Advisors deliver professional one-on-one business counseling, quality training classes, and research services for existing small business throughout Washington State and Northern Idaho.

More information is online at [www.wsbdcc.org](http://www.wsbdcc.org) (Washington) or [www.idahosbdc.org](http://www.idahosbdc.org) (Idaho)

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**Washington State SBDC Lead Office**

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**Redmond:** WSU/One Redmond

425-885-4014

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**Seattle:** WSU West

Michael Franz, 206-428-3022; mfranz@wsu.edu

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**Seattle South:** WSU/Evergreen Business Capital

Steve Burke, 206-246-4445; steve.burke@wsbdc.org

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**Spokane:** WSU

Tammy Everts, 509-358-7893; tammy.everts@wsbdc.org

Alan Stanford, 509-358-7890 or 7892; alan.stanford@wsu.edu

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**Tacoma:** WSU/Bates Technical College

John Rodenberg, 253-680-7768; jrodenberg@bates.ctc.edu

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**Vancouver:** WSU

Buck Heidrick, 360-314-4248; buck.heidrick@wsbdc.org

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**Walla Walla:** Port of Walla Walla

Joe Jacobs, 509-713-0751; joe.jacobs@wsbdc.org

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** Wenatchee:** WSU/Port of Chelan

Jim Fletcher, 509-888-7252; jfm Fletcher@wsbdc.org

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**Yakima:** WSU/Yakima Chamber of Commerce

Linda Johnson, 509-454-7612; linda.johnson@wsbdc.org

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**International Trade - Export Readiness Centers**

Terry Chambers, IT Director, Spokane

509-358-7894; terryc@wsu.edu

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**Seattle:** WSU/Evergreen Business Capital

Sharon Sappington, 206-439-3785; sharon.sappington@wsbdc.org

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**Spokane:** WSU

Vern Jenkins, 509-358-7998; vern.jenkins@wsbdc.org
The SBA Loan Guarantee Program: How it Works

www.sba.gov/financialassistance

The SBA helps small businesses obtain needed credit by giving the government's guaranty to loans made by commercial lenders. Most banks and some credit unions participate in this program.

SBA Participating Lender List - www.sba.gov/wa under “Business Resources”

SBA’s Primary Lending Program:  7(a) Loans

The small business applies to a lending institution, not the SBA. The lender then requests SBA’s guaranty if it is a condition of their approval.

These loans typically range from $25,000 to $5 million and are usually repaid in monthly installments. They can be used for a variety of business purposes including working capital, equipment acquisition debt refinance, change of ownership, and real estate purchases. Maturities depend on the use of loan proceeds but typically range from 5 to 25 years.  www.sba.gov/7a-loan-program

Streamlined 7(a) Loan Processing

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 guaranty to the lender within 24 hours of their request.

To continue supporting America’s veterans, the SBA has two SBA Veterans Advantage Loan Programs to get loans in the hands of veterans so they can succeed in their business ventures as follows: The guarantee fee on SBAExpress loans (up to $350,000) to veteran-owned businesses has been reduced to zero; and the fee on loans to veteran-owned businesses under the standard 7(a) program ($150,000 to $5,000,000) is reduced by 50%. In order to qualify for either of the SBA Veterans Advantage Loan programs the business must be 51% or more owned and controlled by an individual or individuals in one or more of the following groups: Veterans (other than dishonorably discharged); Service-Disabled Veterans; Active Duty Military service member participating in the military’s Transition Assistance Program (TAP); Reservists and National Guard Members; or current spouse of any Veteran, Active Duty service member, or any Reservist or National Guard Member; or widowed spouse of a service member who died while in service or of service.

Export Express Loans offer a 90% guaranty to Lenders on loans up to $350,000; a 75% guaranty on loans more than $350,000. Maximum amount is $500,000.

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 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 money 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 non-business assets (often a second mortgage on your personal residence may be required for collateral). However, this should not be confused with equity in the sense it is used here. As used here, the equity is the owner’s net investment in the business.

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

Guarantee Portion - Under the 7(a) guaranteed loan program SBA typically guarantees from 50% to 85% of an eligible loan up to a maximum guaranty amount of $3,750,000. 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 $5 million. The total SBA guarantee for any one borrower may not exceed $3,750,000.

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. All SBA term loans must be fully amortizing.

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

- Prime + 2.25% for loans > $50,000, maturity < 7 years.
- Prime + 2.75% for loans > $50,000, maturity 7 years or more.

- Lenders have the option of charging an additional 1% on loans under $50,000 and 2% on loans under $25,000.

Fees

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

*Temporary waiver of fees for loans up to $150,000 through 09/30/2016.

Fees for loan maturity exceeding 12 months:

- 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

- An additional .25% fee is charged on guaranteed amounts in excess of $1 million.

Fees for loan maturity of 12 months or less:

- .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 policy has two parts:
(1) When a loan guaranty is approved, SBA expects 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, (but all available collateral is pledged) this fact alone will not cause SBA to decline an otherwise qualified loan.

Eligibility - Most small businesses are eligible to receive SBA loan guarantees; however ineligible applicant cases include: The applicant is not a small business. 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. Your business is engaged in speculation, lending, investment, or rental real estate. The applicant is a nonprofit enterprise (except employee stock ownership programs).

Size Standards - Applicants must meet the SBA definition of a small business. Size limits vary by specific industry (NAICS code). See page 20 or www.sba.gov/size.

Additional SBA Financing Programs

CAPLines Program
Helps businesses meet their short term and cyclical working capital needs. Under the CAPLines SBA offers its typical loan guaranty on lines of credit up to $5 million. Four types include: Seasonal Line of Credit Program, Contract Loan Program, Builders Line Program and Working Capital Line. Key benefits:
(1) Owners without building or equipment are no longer required to use personal assets as collateral to secure working capital. (2) Borrowers can pledge accounts receivable, inventory, contracts, and purchase orders to secure an SBA revolving line of credit. (3) Lines of credit for subcontract work with federal prime contractors. (4) Companies working on a contract that requires surety bonding can obtain an SBA-guaranteed line of credit.

504 Certified Development Company (CDC) Loan Program
http://www.sba.gov/content/cdc504-loan-program
CDCs work with SBA and private-sector lenders to provide long term, fixed rate financing for the acquisition or improvement of owner occupied commercial buildings as well as for major equipment purchases. First mortgage lenders typically fund 50% of an eligible project, SBA funds 40%, and the small business typically contributes 10%. The loan amount is usually capped at $5 million, while manufacturing concerns can borrow up to 5.5 million

Ameritrust CDC, 206-402-3971
Evergreen Business Capital
Seattle 206-622-3731; Spokane 509-468-2932
NWBDA, 509-458-8555
Panhandle Area Council, 208-772-0584

Microloan Programs
Small scale financing and technical assistance to prospective small business borrowers. Loans range from $500 to $50,000.

SBA Designated Microloan Lenders:
Seattle: Community Capital Development, 206-324-4330
Seattle: Ventures (formerly Washington CASH), 206-352-1945
Richland: Benton-Franklin Council of Gov’t, 509-943-9185
Spokane: SNAP Financial Access, 509-456-7106
Yakima: Rural Community Dev Resources, 509-453-5133
Hayden, ID: Panhandle Area Council, 208-772-0584

SBA Community Advantage Loan Program
Maximum loan amount $250,000 “mission focused” designed to target underserved markets.
- Evergreen Business Capital, 206-315-8367
- North Central Washington Business Loan Fund, 509-860-4330

International Trade Loan Program (ITL)
SBA 7(a) loan for exporters only. Provides financing for equipment purchases, facility modifications, real estate, or for permanent working capital to be used at least partially to develop new or expand existing export markets. Export business plan is required.
- Loan maximum is $5 million and 90% guaranty
- 25 year max for real estate related loans
- 10 years max for working capital loans and max of useful life period for equipment and machinery.

A small business may use the ITL program to “on-shore” if it:
1. Seeks to export. For companies that manufacture products abroad, but want to relocate production to the U.S. for the purposes of exporting, even if they intend to sell only one product abroad.
2. Suffers from import competition. American small businesses that sell only to the U.S. market must demonstrate adverse impact to their business due to import competition, supported either by a narrative explanation and the company’s financial statements or by a finding of economic injury issued by the International Trade Commission or the U.S. Department of Commerce.

www.buyusa.gov/seattle/sba.html
Export Assistance Center, 206-553-0051

SBA Disaster Loans
www.sba.gov/services/disasterassistance
Field Operations West, 800-488-5323
Email disastercustomerservice@sba.gov

If you are in a declared disaster area, 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 for an SBA loan to help you recover from a disaster.

Physical Disaster Loans: For non-farm businesses of any size and non-profit organizations. SBA makes loans of up to $1.5 million to repair or replace damaged property, inventory, and equipment.

Economic Injury Disaster Loans: Small businesses or agricultural cooperatives in a declared disaster area may be eligible for up to $1.5 million.

Real Property Loans: Loans up to $200,000 for homeowners to repair or restore a primary residence to its previous condition.

Personal Property Loans: Up to $40,000 for homeowners and renters to repair or replace personal property such as clothing, furniture, or automobiles lost in the disaster.

Interest Rates: By law, rates are not to exceed 4% for homeowners, renters and businesses unable to obtain credit elsewhere. Rates are not to exceed 8 percent for homeowners, renters and businesses determined by SBA to have credit available elsewhere.

Federal Emergency Management Agency
FEMA at 1-800-621-3362 or (TTY) 1-800-462-7585
Homeowners and renters must register to obtain a FEMA ID number.
SBA Loan FAQs

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 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.

Do I need to be declined by a bank before applying for an SBA loan guaranty? No. The SBA helps small businesses obtain needed credit by giving the government’s guaranty to loans made by commercial lenders. The lender makes the loan, and SBA promises to repay up to 85% of any loss in case of default. Most commercial banks and some nonbank commercial lenders participate in this program.

Does my business qualify for SBA assistance? Approximately 98% of all businesses are eligible for SBA help. Ineligible businesses include those described on page 15 under Eligibility.

What can I do to increase my chances of getting a loan? Research and develop a business plan that includes realistic financial projections and an estimate of anticipated earnings. A well planned and organized business plan will be an important factor when a lending officer reviews your request. See Writing a Business plan on page 10.

How much personal investment or contribution do I need to qualify for a loan? If you’re a start-up, you can typically expect to provide approximately 20 to 30 percent of the total required starting capital. If you’re an established business, the ratio of total debt-to-net worth after the loan is made should be approximately 4:1 or better in most cases.

What is the turnaround time for a loan to be processed? If all the loan documentation is complete, a preferred lender can get an SBA approval within 24 hours of submitting the documents to SBA; a certified lender can generally get SBA approval in as little as a week.

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.

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 www.sba.gov

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 17.

https://www.sba.gov/tools/linc

What is LINC? LINC (Leveraging Information and Networks to access Capital) is an online referral tool to connect small business borrowers with participating SBA Lenders. Prospective borrowers complete a short online questionnaire. The responses to that questionnaire are forwarded to participating SBA Lenders that operate within the small business’ county.

If lenders are interested in the referral, the lender and prospective borrower’s contact information will be exchanged.

Financial Components of a Business Plan

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.
FINANCING OPTIONS

SBA Certified Development Companies (CDC)

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

Ameritrust
www.ameritrustcdc.com
1127 10th Ave E., Suite 1
Seattle, WA  98102
206-402-3971

Evergreen Business Capital
www.evergreen504.com
SBA 504 Loan Program
13825 Interurban Avenue S. Suite 100
Seattle, WA  98168
800-878-6613; Spokane 509-468-2932

NW Business Development Association
www.nwbusiness.org
Spokane 509-458-8555
9019 E. Appleway, Suite 200
Spokane Valley, WA 99212
Seattle 425-235-9917
15 S. Grady Way, Suite 517
Seattle, WA  98057

Panhandle Area Council (PAC) www.pacni.org
11100 N. Airport Drive
Hayden, ID  83835
208-772-0584; info@pacni.org
Serves the 5 northern counties of Idaho.

Alternative Financing

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 for firms in Benton, Franklin and Walla Walla counties.

Center for Economic Opportunity (CEO)
15 N. Broadway, Ste B,
Tacoma, WA  98403
253-591-7026

Assists TANF and low-income persons of Pierce County to pursue self employment as a means of achieving self-sufficiency. Teaches small business skills and provides access to capital.

Coastal Revolving Loan Fund www.kitsapeda.org
Kitsap Economic Development Alliance
4312 Kitsap Way, Suite 103
Bremerton, WA 98312
360-479-3712

Low interest loans for start-up projects, expansion or purchase in areas affected by fishing and timber industry declines in Clallam, Jefferson, Grays Harbor, Pacific or Wahkiakum counties. Max $50,000.

Business Impact NW (formerly Community Capital Development) http://businessimpactnw.org/

1437 South Jackson
Seattle, WA  98144
206-324-4330
Serves women, veterans and small businesses with general management/ marketing, financial planning analysis, and contract procurement assistance. CCD also offers the SBA 7(a) and Microloan programs.

Community Sourced Capital www.communitysourcedcapital.com
An innovative financial system that provides a simple way for community members to lend money to local businesses they love.

Craft 3
www.craft3.org
401 2nd Ave. S. Seattle, WA 98104
206-447-9226
Provides loans and technical assistance to entrepreneurs unable to access traditional financing. 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.

Development Loan Fund (DLF) Department of Community Development
906 Columbia Street SW
Olympia, WA  98504-8300
360-753-0325
Loans up to $350,000 for businesses in distressed rural areas to create new jobs, particularly for lower income persons.

Evergreen Business Capital Rural Loan Fund www.evergreen504.com
800-878-6613
Loan program for rural WA businesses in towns with populations of 25,000 or less. Amounts from $10,000 - $250,000.

HAEIFC Private Business Loans www.haeific.com
509-539-6509, loans@haeific.com
For for-profit firms in Benton & Franklin counties. Funds R&D, machinery/ equipment or land purchases, renovations, leasehold improvements, and/or construction-related costs. Loans may require owner capital injection. Minimum loan is $150,000. Maximum term is 20 years.

Idaho Housing and Finance Association www.ihfa.org
208-331-4738; katrinat@ihfa.org
Loans to boost collateral for qualifying businesses whose assets lost value in the current economy.

North Central Washington Business Loan Fund www.ncwloanfund.org
410 E. Woodin Ave. P.O. Box 3032
Chelan, WA  98816
509-860-4330; ncwloanfund@nwi.net
Loans to boost collateral for qualifying businesses whose assets lost value in the current economy.

WDVA Veterans Linked Deposit Program www.dva.wa.gov
800-562-0132 Option 1 communications@dva.wa.gov
For certified Veteran-owned businesses in WA. Loans at below market rate. See participating banks online.

Pierce County Economic Development Department www.co.pierce.wa.us/EDD
950 Pacific Avenue, Suite 720
Tacoma, WA  98402
Sheree Clark (253) 798-6916
Assist new and existing businesses located in Pierce County. Funding sources include: HUD and Pierce County Community Investment Corporation.

The Lending Network 1611 N. National Avenue Chehalis, WA 98532
360-740-8980
ktakendnet@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; fixed interest rates; collateral required; job creation requirement.

Washington Dept of Commerce www.commerce.wa.gov
Helps entrepreneurs obtain financing for start-up and expansion projects. Helps with business plan, finance and implement strategies for company and job growth. Loan programs: Rural Washington Loan Fund, Forest Products Revolving Loan Fund, Child Care Facility Fund, Coastal Loan Fund, HUD Section 108 Guaranteed Loans, CDBG Float Loans, Brownfields Cleanup Revolving Fund, WA Small Business Credit Initiative.

WA State Linked Deposit Program http://www.omwbe.wa.gov
Seattle, 206-956-3165
For certified minority and women-owned businesses in WA. Loans at below market rate. See participating banks online.

Community Sourced Capital
An innovative financial system that provides a simple way for community members to lend money to local businesses they love.

Craft 3
Provides loans and technical assistance to entrepreneurs unable to access traditional financing. 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.

Development Loan Fund (DLF)
Loan program for rural WA businesses in towns with populations of 25,000 or less. Amounts from $10,000 - $250,000.

HAEIFC Private Business Loans
For for-profit firms in Benton & Franklin counties. Funds R&D, machinery/ equipment or land purchases, renovations, leasehold improvements, and/or construction-related costs. Loans may require owner capital injection. Minimum loan is $150,000. Maximum term is 20 years.

Idaho Housing and Finance Association
Loans to boost collateral for qualifying businesses whose assets lost value in the current economy.

North Central Washington Business Loan Fund
Loans to boost collateral for qualifying businesses whose assets lost value in the current economy.

WDVA Veterans Linked Deposit Program
For certified Veteran-owned businesses in WA. Loans at below market rate. See participating banks online.

Pierce County Economic Development Department
Assist new and existing businesses located in Pierce County. Funding sources include: HUD and Pierce County Community Investment Corporation.

The Lending Network
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; fixed interest rates; collateral required; job creation requirement.

Washington Dept of Commerce
Helps entrepreneurs obtain financing for start-up and expansion projects. Helps with business plan, finance and implement strategies for company and job growth. Loan programs: Rural Washington Loan Fund, Forest Products Revolving Loan Fund, Child Care Facility Fund, Coastal Loan Fund, HUD Section 108 Guaranteed Loans, CDBG Float Loans, Brownfields Cleanup Revolving Fund, WA Small Business Credit Initiative.

WA State Linked Deposit Program
For certified minority and women-owned businesses in WA. Loans at below market rate. See participating banks online.

WDVA Veterans Linked Deposit Program
For certified Veteran-owned businesses in WA. Loans at below market rate. See participating banks online.
MICROLOAN LENDERS

AHANA - African American, Hispanic, Asian & Native American
www.ahana.org
25 W. Main, Suite 300, Spokane WA 99201
509-209-2634; bacabildo@ahana.org
Loans up to $15,000 for working capital, expansion and/or start-ups at prime plus 2% fixed term. Need viable business plan.

BFCoG Regional Revolving Loans
www.bfcog.us
509-943-9185, atackett@bfcog.us
Gap financing for job-creating business expansion within Benton and Franklin counties. Gap loans beyond conventional financing range from $25,000 to $175,000. Interest rate is two points below to two points above Prime.

Child Care Micro-loan Fund
www.community-minded.org
25 W. Main St. Suite 310, Spokane, WA 99201
509-209-2813
Loans up to $5000 to licensed family child care homes and $25,000 to centers for start-up facility costs, health and safety improvements, minor renovations of licensed child care businesses, and operational equipment acquisition. 30 hours of free technical assistance and training.

Counties served: Ferry, Lincoln, Pend Oreille, Spokane, Stevens

Childcare Microloans (CCML)
www.bfcog.us
509-943-9185, kfast@bfcog.us
Financing for childcare providers to become or continue to be licensed. Loans range from $500 to $5,000 for family home childcare providers, and up to $25,000 for child care centers. Eligible uses include safety items, equipment, fencing, etc. Counties: Adams, Asotin, Benton, Chelan, Clark, Columbia, Douglas, Franklin, Garfield, Grant, Kittitas, Kittitas, Okanogan, Skamania, Walla Walla, Whitman, and Yakima.

Clearwater Economic Development Association (CEDA)
www.clearwater-ed.org
1626 6th Avenue N., Lewiston, ID 83501
208-746-0015
Provides business assistance, training, and microloans from $500 to $1,000. TTY: 1-800-214-8731

Clearwater Microloans (CCML)
www.bfcog.us
509-943-9185, kfast@bfcog.us
Financing for childcare providers to become or continue to be licensed. Loans range from $500 to $5,000 for family home childcare providers, and up to $25,000 for child care centers. Eligible uses include safety items, equipment, fencing, etc. Counties: Adams, Asotin, Benton, Chelan, Clark, Columbia, Douglas, Franklin, Garfield, Grant, Kittitas, Kittitas, Okanogan, Skamania, Walla Walla, Whitman, and Yakima.

Mercy Corps NW Seattle
mercycorpsewn.org
The Hub - 240 2nd Ave. S. #222
Seattle, WA 98104
206-547-5212
Provides microloans to entrepreneurs looking to start or grow their own small business. Loans range: start-ups $500 to $20,000, existing businesses $50,000.

Microloan Revolving Fund (MRF)
www.bfcog.us
509-943-9185, kfast@bfcog.us
Provides financing to for-profit, independently owned and operated start-ups or expanding businesses that are unable to secure conventional financing. Range from $500 to $35,000. Funds can be used for equipment, machinery, inventory, operating capital, fixtures, and furniture. Interest rates vary. Maximum loan term is six years.

Microloans in Adams, Asotin, Ferry, Garfield, Grant, Lincoln, Pend Oreille, Stevens, Whitman, and rural Spokane County.

Panhandle Area Council
www.pacni.org
208-772-0584; info@pacni.org
Provides training, counseling and microloans from $500-$50,000 to low-to-moderate income entrepreneurs in Spokane County. Matches fund for entrepreneurs saving for projective business thru Individual Development Accounts. Has Access Green Loans to create jobs and promote “green” or sustainable business practices.

SNAP Financial Access
www.snapaccess.org
500 S. Stone, Spokane, WA 99201
509-456-7174, ext 111
rodkey@snapwa.org
Provides training, counseling and microloans from $500-$50,000 to low-to-moderate income entrepreneurs in Spokane County. Matches fund for entrepreneurs saving for projective business thru Individual Development Accounts. Has Access Green Loans to create jobs and promote “green” or sustainable business practices.

Tri-County Economic Development District (TEDD)
www.teddonline.com
986 South Main, Ste A, Colville, WA 99114
509-684-4571 or 800-776-7316
Provides rural and revolving loan funds that can go up to $250,000, as well as Microloans in Adams, Asotin, Ferry, Garfield, Grant, Lincoln, Pend Oreille, Stevens, Whitman, and rural Spokane County.

WA Assistive Technology Foundation
http://www.washingtonaccessfund.org/
100 S. King Street, Suite 280
Seattle, Washington 98104
206-328-5116; info@watf.org
PPP: 1-800-214-8731
Nonprofit lender offers access loans for assistive technology, home and vehicle accessibility mods. Microloans ranging from $250 to $1,000.

Ventures (formerly Washington CASH)
www.venturesnonprofit.org
2100 24th Ave S, Suite 380
Seattle, WA 98144
206-352-1945
Provides business training, microloans from $500 to $5,000. SBA microloans from $500 to $50,000. Ongoing technical assistance and peer support.
Credit Reports – Where to Get Yours

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

www.annualcreditreport.com provides consumers with a centralized and secure means to request and obtain their free credit reports once every 12 months. This site provides credit reports but does not provide credit scores, or more specifically FICO® scores. Go online to www.myfico.com/

Review your personal credit report from each credit reporting agency. Make sure to notify your lender of any incorrect information present in your credit report. You can dispute any errors by contacting the credit reporting agencies directly.

Business owners and entrepreneurs should check their business credit reports for accuracy before submitting loan or credit applications. To get copies of your business credit report, contact one of the business credit reporting agencies such as Dun & Bradstreet online at www.dnb.com.

Equifax  
800-685-1111  
www.equifax.com

Experian  
888-397-3742  
www.experian.com

TransUnion  
800-888-4213  
www.transunion.com

VENTURE CAPITAL

Small Business Investment Company (SBIC)
www.sba.gov
SBICs are privately owned and managed investment funds, licensed and regulated by SBA, that use their own capital - plus funds borrowed with an SBA guarantee - to make equity and debt investments in qualifying small businesses. The SBA does not invest directly into small business through SBICs.

NW Entrepreneur Network  
http://www.nwen.org/  
206-420-0226; info@nwen.org
Helps entrepreneurs build their network, provide mentoring and access to investors.
SBA Small Business Size Standards
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 or e-mail sizestandards@sba.gov

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 $ 7,500,000
- Chicken Egg Farms $15,000,000
- Ornamental Nursery Products $ 750,000
- Agricultural Services-Planting, Harvesting, etc. $ 7,500,000
- Hunting and Trapping $ 5,500,000

CONSTRUCTION
General construction size standard is $36.5 million average annual receipts for the past three fiscal years.

Size standard for special trade contractors is $15.0 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 $15,000,000
- Trucking $27,500,000
- Storage/Warehousing $27,500,000
- Travel Agencies $20,500,000
- Freight Forwarding $15,000,000
- Tour Operators $20,500,000
- 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 $7,500,000 for the past three fiscal years.

Sample Exceptions
- Dry Cleaning Plants $ 5,500,000
- Linen Supply $32,500,000
- Car/Truck Rental $38,500,000
- Detectives, and Armored Car Service $20,500,000
- Engineering Services $15,000,000
- Building Cleaning & Maintenance $18,000,000
- Computer Programming $27,500,000
- /Software/Data Processing
- Accounting, Auditing, Bookkeeping $ 20,500,000

RETAIL
In most industry classifications, a retail concern is considered a small business if its average annual receipts do not exceed $7,500,000 for the past 3 fiscal years (500 employees for government procurement of supplies).

Sample Exceptions
- Mobile Home Dealers $15,000,000
- Department Stores $32,500,000
- Grocery Stores $32,500,000
- Gasoline Service Stations $15,000,000
- Motor Vehicle Dealers (New) 200 employees
- Motor Vehicle Dealers (Used) $25,000,000
- Household Appliance Stores $11,000,000
- Radio & TV Stores $32,500,000
- Heating Oil Dealers 50 employees

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).
Government Contracting: Where do I start?

Use this checklist to help you prepare to bid on private and government procurement opportunities.

- Get a computer and get on the Internet! Even if you don’t have your own website, you must have an e-mail address to conduct business with the government. Keep information current.
- Find your DUNS (Data Universal Numbering System) number. Call Dun & Bradstreet at 866-705-5711 http://fedgov.dnb.com/webform/displayHomePage.do. This free of charge process only takes a few minutes. It may generate junk mail.
- Find your North American Industry Classification System NAICS codes. The code(s) describes what your business does.
  
  Go to http://www.census.gov/eos/www/naics/ to determine your NAICS code. Be sure to keep these codes handy, as you may need them when filling out government registrations or searching for bids.
- Register with the System Award Management at SAM.gov Companies who want to do business with the Federal Government must be registered in SAM.
- After signing up for SAM, be sure to fill out the additional information to register in the Dynamic Small Business Search (DSBS link) on the SAM registration page. This is a database for government contractors and prime contractors to use when they are looking for vendors. http://dsbs.sba.gov/dsbs/search/dsp_dsbs.cfm
- Be sure to keep track of your CAGE code. If you don’t have a CAGE code, you will get one when you sign up for the SAM. The Federal Government may use this code when pays you for goods and services.
- Minority and women-owned business should apply for certification through the WA State Office of Minority and Women’s Business Enterprise at www.omwbe.wa.gov.
  
  OMWBE certification helps you get contracts with state and local agencies and schools. An OMWBE loan program has discounted interest rates.
- Your company may qualify for SBA procurement certifications such as HubZone or 8(a).
  
  Hubzone Primer - https://www.sba.gov/media/training/hubzoneprimer/index.htm
  
  8(a) Suitability Tool at http://imedia.sba.gov/vd/media1/training/sbdtool/player.html. Also see page 23.
- Most Federal agencies have government contracting specialists. Go to http://www.osdбу.gov/ to find agency reps who work with small businesses.
- Find your local PTAC www.washingtonptac.org They assist with registrations, answer questions and offer workshops.
- Visit the Fed Biz Opps website at https://www.fbo.gov Register as a vendor list all your NAICS codes, and have bids e-mailed to you.
- Visit General Services Administration at www.gsa.gov Check out the GSA schedule and see the variety of goods and services listed. Consider applying for a GSA contract (called a “schedule”) which allows government buyers to purchase from you at a prearranged price.
- Don’t forget about your local government agencies and entities. Check with your local cities, ports, school districts, counties and other local agencies for information on their purchasing practices, small works rosters, vendors’ lists, etc.
- SBA You Tube - www.youtube.com/user/sba

Tips to Remember

- Print out online applications and fill them out on paper before doing them online.
- Keep copies of online applications and/or ones you mailed and faxed. Write submission date on the copies.
- Write down and keep any passwords, registration numbers, MPINS or TPINS. They are hard to replace if you lose them!
- Call the help lines if you have questions. Keep track of who and when you called.
- You do not have to pay anyone to do business with the federal government.

Keep documentation of everything! You may need it in the future.

Government Contracting Classroom
www.sba.gov/gcclassroom

Free online training series.
Self-paced training modules.
Takes about 30 minutes to complete.

Government Contracting 101, Parts 1-3.
Part 1 - An overview of contracting programs.
Part 2 - How the government buys goods and services.
Part 3 - How to sell to the government.

Additional online training topics include:
A Veterans’ Guide: How to Win Federal Contracts
Business Opportunities: A guide to Winning Federal Contracts
INSIGHT: Guide to the 8(a) Business Development Program
Procurement Technical Assistance Centers PTAC

The PTAC programs are designed to assist businesses with any aspect of federal, Tribal, state and local government contracting. PTACs provide assistance with:

- **Computerized Bid Match Service**
  They search numerous government databases for bid leads that match your company. A $100 annual fee for this optional service. All other services are free.

- **Interpretation of Solicitations**
  Help decipher solicitations by reviewing contract clauses, terms, definitions and requirements.

- **Assistance with government registrations and certifications**
  SAM (System for Award Management), CAGE (Commercial and Gov’t Entity) codes, DUNS (Data Universal Numbering System) (SDB) Small Disadvantaged Business, 8(a) certification, and HUBZone (Historically Underutilized Business Zone)

- **Training and Seminars**
  Marketing Assistance, Specifications, Standards and Drawing Assistance in locating necessary documents for solicitations.

Native PTAC
- **www.nativeptac.org**
- Continental US 888-467-0240
- Alaska 907-268-9941
- Specializes in service to federally recognized Indian tribes and Alaska Native entities, their members and reservations. Serving AK, ID, OR and WA

Idaho Dept of Commerce & PTAC
- **www.commerce.idaho.gov**
- 700 West State, Boise, ID 83720-0093
- Gary Moore, 208-426-1741
gary.moore@commerce.idaho.gov
- Information about contracting opportunities

PTAC Locations

PTAC Serving Washington State
- **www.washingtonptac.org**
  Located with Thurston County EDC
- 4220 6th Avenue, Lacey, WA 98503
- Tiffany Scroggs 360-464-6041
- thurston@washingtonptac.org
- Serving all of Washington State

WA Outreach Centers

- **Bates Technical College**
  1101 S. Yakima Ave, Room M123B
  Tacoma, WA 98405
  Tom Westerlund, 253-680-7045
  pierce@washingtonptac.org
- Serving Pierce County

Greater Spokane Inc
- **www.greaterspokane.org**
- 801 Riverside Avenue
  Spokane, WA 99201
  Jessica Kirk, 509-321-3641
  jjkirk@greaterspokane.org
  spokane@washingtonptac.org
- **Serving Counties:** Adams, Asotin, Douglas, Ferry, Garfield, Grant, Lincoln, Okanogan, Pend Oreille, Stevens, Spokane, Whitman

Green River College
- 417 Ramsay Way, Suite 112
  Kent, WA 98032
  Darrell Sundell, 253-520-6267
  king@washingtonptac.org
- **Serving counties:** King and Pierce

Greater Vancouver Chamber of Commerce
- 1101 Broadway, Suite 100
  Vancouver, WA 98660
  Jeannet Santiago, 360-567-1092
  swwa@washingtonptac.org
- **Serving counties:** Clallam, Jefferson, Kitsap and Mason

Kitsap Economic Development Alliance
- 4312 Kitsap Way, Suite 103
  Bremerton, WA 98312
  Kathy Cocus, Theresa Mangrum, Mary Jo Juarez, Mona Carlson
  360-377-9499; kitsap@washingtonptac.org
- **Serving Counties:** Clallam, Jefferson, Kitsap, and Mason

Economic Alliance Snohomish County
- 808 134th St. SW, Suite 101
  Everett, WA 98204
  Cate Taylor, 425-248-4223
  snohomish@washingtonptac.org
- **Serving Counties:** Skagit, Snohomish, Whatcom

Thurston Economic Development Council
- 4220 6th Avenue, Lacey, WA 98503
- Wayne Wertz, Dale Colbert, Traci Hansen
  360-464-6043; info@washingtonptac.org
- **Serving Counties:** Grays Harbor, Kittitas, Lewis, San Juan, Thurston, Pacific, Wakiakum

Tri-City Regional Chamber of Commerce
- 7130 W. Grandridge Blvd, Suite C
  Kennewick, WA 99336
- Ashley Coronado, 509-491-3231
  tricity@washingtonptac.org
- **Serving Counties:** Benton, Columbia, Franklin, Garfield, Kittitas, Walla Walla, Yakima

Gov’t Contracting Resources

- **Business Links**
  WSU Tri-Cities
  2710 University Drive
  Richland, WA 99352-1671
  509-372-7142; links@tricity.wsu.edu

- **Commerce Business Daily**
  http://www.cbd-net.com/

- **Dun & Bradstreet (D&B)**
  www.dnb.com
  Provides information on businesses and corporations for use in credit decisions, B2B marketing and supply chain management.

Federal Business Opportunity
- **www.fedbizopps.gov**

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.

General Services Administration (GSA)
- **www.gsa.gov**
  GSA contractors list products in the GSA catalog for sales to government.

GSA Federal Supply Service
- **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.

Government Web Portal
- **www.usa.gov**
  FirstGov supplies direct online access to official federal, state, local and tribal government transactions, services and information.

North American Industry Classification System NAICS
  NAICS is the standard used to classify business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

Small Business Innovation Research (SBIR)
- www.acq.osd.mil/sadbu/sbir
  Learn how to obtain funding for relevant, early stage R&D projects in small technology companies through this program offered by the Department of Defense.

Washington State Department of General Administration
- **www.des.wa.gov**
  360-902-0990
  Encourages state contracts for small firms.

WA State Office of Minority and Women’s Business Enterprises (OMWBE)
- www.omwbe.wa.gov
  Olympia 360-753-9693
  Tacoma 253-680-7770
  Increases 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.

www.womenbiz.gov
  Gateway for women-owned businesses selling to the government.
8(a) Program
The program helps small disadvantaged businesses compete in the market place, gain access to federal and private procurement markets, and prepare small disadvantaged firms for procurement and other business opportunities. The focus is to provide business development support, such as mentoring, procurement assistance, business counseling, training, financial assistance, surety bonding and other management and technical assistance.

Available to businesses that:
- meet SBA’s small business size standards
- have been operating for at least two years prior to application
- are owned by persons who are U.S. citizens
- are owned at least 51% by one or more 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 go to “Application Process”

Pre-8a Business Development Program Training Series
http://www.sba.gov/sba-learning-center go to Online Training
The series is an introduction to the 8(a) Business Development Program and eligibility requirements.

HUBZone - Historically Underutilized Business Zone
Provides "place-based" opportunities for federal prime contract and subcontract benefits. Available to small businesses:
- that meet SBA Small Business size standards
- principal office is located in a HUBZone which includes Indian Country lands and military bases closed by BRAC;
- at least 51% owned and controlled by persons who are U.S. citizens, or CDC, an agricultural cooperative, or an indian tribe; and
- at least 35% of its employees must be HUBZone residents.

The Hubzone Primer - Eligibility & Certification Requirement
http://www.sba.gov/sba-learning-center go to Online Training
This course is about federal contract markets and participating in those markets as a HUBZone certified firm.
- Apply online: www.sba.gov/hubzone
- Need help? hubzone@sba.gov or 202-205-8885

Women-Owned Small Business Federal Contract Program WOSB
www.sba.gov/wosb
To qualify for contract set asides, register in SAM and self certify as a WOSB or EDWOSB (Economically Disadvantaged), plus upload extra documentation. Need help? wosb@sba.gov or 1-800-827-5722

SBA Procurement Center Representative PCR
PCRs increase the small business share of Federal procurement awards by initiating small business set-asides, reserving procurements for competition among small business firms; providing small business sources to Federal buying activities; and counseling small firms. In addition, PCRs, advocate for the breakout of items for full and open competition to affect savings to the Federal Government.
Contact: kevin.michael@sba.gov or call 253-931-7161

FREE Government Contract Briefing
SBA Education & Training Center
2401 Fourth Ave, Suite 450
Seattle, WA 98121
Interested in gaining access to federal, state and local procurement markets?
This briefing:
- Prepares small firms for government contracts and other procurement opportunities
- Provides information on federal government certification
- Covers resources available to assist with selling to the government.

Register and confirm time at www.sba.gov/wa go to “Small Business Events”

SAM System for Award Management
www.sam.gov
(Dynamic Small Business Search)

Need help?
866-606-8220 - 8 am to 8 pm EST
Federal Service Desk www.fsd.gov

SAM registration is a MUST for 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

SBA Procurement Center Representative PCR
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Contact: kevin.michael@sba.gov or call 253-931-7161
Contract Opportunities for Service-Disabled Veterans

Small Business Concerns owned and controlled by service-disabled veterans has been established under The Veterans Benefits Act of 2003 - Public Law 108-183. This act assists federal agencies in meeting the 3% veteran contracting goal.

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

Eligibility:
1. 51% or more owned by one or more service-disabled veterans.
2. Management and daily business operations 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.

Small business concerns self-certify. You should obtain a letter from the VA certifying that you are a service-disabled veteran in the event another business protests your award.

Contract Opportunities - Department of Veterans Affairs
www.vip.vetbiz.gov
Register with the VA and submit additional documentation. As a registered Veteran-Owned and Service-Disabled businesses you will receive:
1. Priority contracting opportunities under VA’s Veterans First Buying Authority.
2. Special consideration from prime contractors and federal government agencies.
3. Notices of contracting opportunities.

Contact for U.S. Dept of VA/The Center for Veterans Enterprise
vip@mail.va.gov or 866-584-2344 or 202-303-3260

Regional contacts for Veterans
VBOC Veterans Business Outreach Center
www.businessimpactnw.org/home/vboc
1437 S. Jackson Street, Seattle WA 98144
Julianna Duso, 206-324-4330 ext 122; juliannad@seattleccd.com

SBA Veteran Representative
www.sba.gov/vets

Training programs for Veterans, Reservists and their families.
Veteran Fast Launch  www.vetsfastlaunch.org
SCORE offers veterans and their spouses a scholarship to take up to $125 worth of SCORE workshops. Provides workshops, online tools and templates, and “Simple Steps for Starting Your Business”.

Entrepreneurship Bootcamp for Veterans with Disabilities (EBV)
http://whitman.syr.edu/ebv
For Service Disabled veterans of the wars in Iraq and Afghanistan who want to start or grow small businesses. Held at seven business schools around the U.S.

Women Veterans Igniting the Spirit of Entrepreneurship (V-WISE)
http://whitman.syr.edu/vwise  vwise@syr.edu
For Women Veterans. Program consists of a 3-day conferences, online training and support from SCORE, SBDC, WBC, and VBOC. Conference will be held in Seattle-Fall 2013.

Operation Endure and Grow
http://whitman.syr.edu/endureandgrow
For National Guard and Reserve members and families. Provides online and in-person business counseling, training and mentoring.

Surety Bond Guarantee Program SBG
www.sba.gov/OSG
The Surety Bond Guarantee 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 meet the NAICS standard.

The Seattle Surety Bond Area Office handles applications for bond guarantees on behalf of contractors domiciled AK, AR, AZ, CA, FL, GA, HI, ID, LA, NV, NM, NC, OK, OR, SC, TX, WA and Guam

Washington State Sureties and Bond Agencies

Surety Bond Companies
Contractors Bonding & Insurance Company Inc. (CBIC)
3101 Western Avenue
Seattle, WA  98121
Brian Schick, brians@cbic.com
Mark Noma, markn@cbic.com
Mark Harbak, markhk@cbic.com
1-800-765-2242; 206-628-7200

Hartford Fire Insurance Company
520 Pike Tower, Suite #1004
Seattle, WA  98101
Larry Christianson
206-346-0121; larry.christianson@thehartford.com

Surety Bond Agents
Construction Bonding & Management Services of WA, Inc.
11050 5th Ave. N.E., Suite # 206
Seattle, WA  98125
Nicholas Fix
Rick Fix
1-800-742-8815; 206-361-9693

Integrity Surety LLC
www.integritysurety.com
938 N 200th Street, Suite D
Seattle, WA  98133
Kara Skinner
kara@integritysurety.com; 206-546-1397

Local SBA Surety Contact
Linda Laws
Underwriting Marketing Specialist
206-553-7317; linda.laws@sba.gov
Resources for Veterans

VBOC
Veterans Business Outreach Center
www.businessimpactnw.org/home/vboc
1437 S. Jackson Street, Seattle WA 98144
206-324-4330 ext 139
info@seattleccd.com
SBA Region 10’s VBOC operated by Community Capital Development in Seattle. Assists veterans, service-disabled veterans, reservists, National Guard members, and active-duty service members preparing to transition from military service to business ownership. Delivers business counseling, training, and coordinates resources so veteran entrepreneurs can:
- Create a competitive business plans
- Prepare loan request packages
- Obtain financing
- Manage a business profitably
- Expand their business networks

WDVA Veterans Linked Deposit Program
www.dva.wa.gov/linked%20deposit.html
For registered Veteran-owned businesses in WA. Decreases interest rates up to 2%. Loan limit $1 million per loan, 10 year maximum term. See participating bank list online. Commercial financing for lines of credit, A/R, working capital, equipment purchases, and real property acquisition. Veteran business owners must register through www.vip.VetBiz.gov and WA Veteran/Servicemember Owned Registry www.dva.wa.gov/BusinessRegistry.

VetFran
Veterans Transition Franchise Initiative
www.franchise.org/veteran-franchise.aspx
Nearly 400 member companies of the International Franchise Association offer financial incentives such as specific discounts on franchise fees to honorably discharged veterans interested in franchise business ownership.

Center for Women Veterans
http://www.va.gov/womenvet/

Resources for Minorities

AHANA Business & Professional Association
25 W. Main, Suite 300
Spokane, WA 99021
509-209-2634; bcabildo@ahana.org
AHANA stands for Asian/Hispanic/African/Native American. Support group for entrepreneurs of color in the Inland NW.

Black Dollar Days Task Force (BDDTF)
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.

CDCC - Contractor Development and Competitiveness Center
http://www.urbanleague.org/index.php/departments/cdcc
105 - 14th Avenue, 1st Floor
Seattle, WA 98122 - 206-323-0721
Assistance and support to small businesses who are not fully participating in the contracting opportunities in this region.

Contractors Resource Center
www.contractorsresourcecenter.org/
2301 S. Jackson, Suite 1016
Seattle, WA 98144
206-329-7804
Provides a program accessible to minority firms in the construction industry.

Dept of the Interior Loan Program
www.bia.gov
Office of Indian Energy and Economic Dev Chandler Allen, 202-208-7166
LoanGuaranty@bia.gov
Loans up to $500,000 for individuals, up to $5 million for Indian-owned businesses, and up to $12 million for tribe or tribally owned businesses. Projects must have a positive economic impact to the tribal reservation or service area. Borrowers must contribute a 20% equity injection. At least 51% federally recognized ownership by American Indian, tribe or Alaska Native is required.

Idaho Dept of Transportation
www.its.idaho.gov/civil/overview.htm
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 info.

Minority Business Development Agency
www.mbda.gov/businesscenters/seattle/
1437 S. Jackson Street, Suite 301
Seattle, WA 98144 - 206-267-3131
Creates and develops opportunities for minority firms between private sector corporations and public agencies.

Native American PTAC
www.nativeptac.org/contactus.html
North Creek Place
12100 NE 195th Street #300
Bothell, WA 98011
206-816-6596; information@NativePTAC.org

Native American Small Business Primer: Strategies for Success
www.sba.gov/content/online-courses-starting-your-business
Free online business course.
Entrepreneurial toolbox for American Indians, Alaska Native and Native Hawaiian business owners emphasizes business planning, market research and estimating business start-up costs.

OMWBE - www.omwbe.wa.gov
WA Office of Minority and Women’s Business Enterprise
Olympia 360-753-9893
Tacoma 253-880-7770

ONABEN - Oregon Native American Business & Entrepreneurial Network
www.indianpreneurship.com
503-968-1500
ONABEN offers training and support focused on developing entrepreneurship in Native American communities in the Inland NW.

RCDR - www.rcdr.biz/
Rural Community Dev Resources
Attn: Luz Gutierrrez
24 S. 3rd Ave., Yakima, WA 98909
509-453-5133; businessresources@rcdr.biz
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.

SBA - 8(a) Program - see page 23
StartZone
https://startzone.highlineedu
23835 Pacific Hwy S.
Kent, WA 98032
206-592-3388
Provides reality-based, individualized services to put members on the path to owning a business that can grow and be profitable.
**International Trade**

**U.S. Export Assistance Center**
Assists with accessing and developing an international marketing strategy, providing customized market research, international trade data, leads, and contacts for Trade promotion events, programs and publications. Info on export loans, loan guarantees and export credit insurance is available.

Seattle
http://export.gov/washington/seattle/ 206-553-0051

Spokane - Eastern Washington region
U.S. Department of Commerce
http://export.gov/washington/spokane/
801 W. Riverside Avenue, Suite 100
Spokane, WA 99201
509-353-2625

Boise - Serves Idaho, including Panhandle area
U.S. Department of Commerce
www.buyusa.gov/Boise/
700 West State Street, 2nd Floor
Boise, ID 83720
208-364-7791; amy.benson@trade.gov

Bureau of Industry and Security
www.bis.doc.gov
408-998-7402
Processes licenses for US exports

**Export Finance Assistance Center of Washington (EFACW)**
www.efacw.org
2001 Sixth Avenue, Suite 2600
Seattle, WA 98121
206-256-6127; doug.kemper@efacw.org
Provides free export finance advice and counseling assistance to small and medium sized exporters or prospective Washington State-based exporters

**Export-Import Bank of the United States (Exim Bank) - www.exim.gov**
2001 Sixth Avenue, Suite 2600
Seattle, WA 98121
206-728-2664; john.brislin@exim.gov
Enables small business exporters to obtain export credit insurance, working capital and direct loans not always available in private markets

**Idaho Dept. of Commerce & Labor**
Division of International Business
http://commerce.idaho.gov/international
700 West State Street
Boise, ID 83720-0093
Commercial 208-334-2650 ext 2109
Promotes expansion of international trade and investment and support of international tourism; export assistance to Idaho firms.

**International Trade Alliance ITA**
www.intrade.org
601 W. Main Avenue, Suite 315
Spokane, WA 99201
509-413-1470; info@intrade.org
For companies in WA assists in establishing export markets. Understand what it takes to be export ready.

**NW Trade Adjustment Assistance Center**
www.nwtaac.org 206-622-2730
Provide assistance to US manufacturers affected by import competition. Services include market studies, engineering surveys, cost reduction programs, product development, management information systems and financial services.

**Port of Seattle**
www.portseattle.org
206-728-3000 Seattle
509-742-9362 Spokane
Offers information on shipping goods internationally.

**Trade Dev Alliance of Greater Seattle**
www.seattletradealliance.com
Promote trade interests in domestic and international markets of Greater Seattle, King, Pierce, and Snohomish Counties.

**U.S. Customs and Border Protection**
www.customs.gov
206-553-6944 Seattle; 509-353-2833 Spokane
Assees and collect duties, taxes and fees on imported merchandise, enforce customs and related laws, and the administer certain navigational laws and treaties.

**WA Small Business Development Center**
Export Readiness Center
www.wsbdc.org/exporting

**WA State Department of Agriculture**
http://agr.wa.gov/Marketing/default.aspx
International Marketing and Export Assistance - 360-902-1915
Assists Washington companies to export food and agricultural products. Works closely with the U.S. Dept. of Agriculture to promote exports and the Governor’s Office and industry to resolve foreign trade barriers.

**WA State Department of Commerce**
www.exportwashington.com
Small Business Export Assistance Program
206-256-6100
Assist small businesses in WA with increasing export sales through a variety of customized services tailored for individual company needs. Works closely with the SBA STEP program (State Trade and Export Promotion program) to provide financial support for small businesses seeking to increase export sales.

Up to $5,000 in Export Assistance Available for WA Small Businesses through a grant provided by the SBA. Small businesses may apply for an export voucher worth up to $5,000 from the WA State Department of Commerce. The funds may be used to offset export-related expenses such as trade show airfare and fees, international marketing campaigns, translation of marketing materials, interpreter fees and international certifications. Eligibility requirements apply, as well as a 25% company match of up to $1,250. For more information, contact Julie Monahan, Business Development Manager, at Julie.monahan@commerce.wa.gov or 206-256-6147.

**World Trade Center Tacoma**
www.wtcta.org
253-396-1022 or info@wtcta.org

**Chambers of Commerce**

**Washington Chambers**
www.wccc.org

**Idaho Chambers**
www.2chambers.com/idaho2.htm

**Association of Washington Business**
www.awb.org/index.asp

**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 and taxes.

**National Federation of Independent Business (NFIB)**
http://www.nfib.com/
4160 Sixth Avenue SE, Suite 201
Lacey, WA 98503
360-786-8675 or 1-800-NFIBNOW
NFIB influences Public Policy at the State and Federal level to be a resource for Small and Independent Business in America.

**WA State Hispanic Chambers**
www.awshcc.com
206-329-5534; info@awshcc.com

**Economic Development Councils**

**Clearwater Economic Development Association (CEDA)**
www.clearwater-edc.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.

**Jobs Plus, Inc.**
210 Sherman Ave., Ste. 102
Coeur d’Alene, ID 83814
208-667-4753
Jobs Plus is a non-profit economic development corporation. We work with companies considering relocation or expansion to Kootenai County, Idaho.

**Thurston Economic Development Council**
Center for Business & Innovation
www.thurstonedc.com
4220 - 6th Avenue SE
Lacey, WA 98503
360-754-6320
As a state-designated lead economic development organization, the EDC develops resources that support diversification, actively recruit investment and employment opportunities for the region, offer technical business resources and present market opportunities to existing employers, providing support for them to expand operations.
Tri-County Industrial Development Council (TRIDEC) - www.tridec.org
Kennewick
509-735-1000
Serves Benton and Franklin counties. Assists companies interested in expanding to the Tri-Cities.

Panhandle Area Council (PAC)
www.pacni.org
1100 N. Airport Drive, Hayden, ID 83835
208-772-0584; info@pacni.org
Serves five counties of Idaho. Economic development, grant writing, small business loans.

WA Economic Development Councils
www.ecodevdirectory.com/washington.htm

Technology Resources

Connect Northwest (WA, ID, and MT) www.connectnw.org
509-358-2110; info@connectnw.org
Connects science and technology based companies with resources necessary to succeed. Coaching, mentoring, business plan and presentation preparation, seminars, and networking events.

Entrepreneur Hub (eHub) www.pacni.org
208-772-0584; info@pacni.org
A coworking space and incubator for startups and early stage companies.

Ignite Washington www.ignitewa.com
A digital readiness initiative designed to provide a turnkey solution to the competitive challenges faced by local small businesses in the areas of infrastructure, productivity, digital communications, website, e-commerce and digital marketing.

Ignite Northwest www.ignitenorthwest.com
509-358-2000
714 Iron Bridge Way, #203
Spokane, WA 99201
A technology focused business accelerator that helps companies in the Pacific NW grow to create sustained economic impact.

Innovate Washington www.innovatewashington.org
714 N. Iron Bridge Way, Suite 203
Spokane, WA 99202-4929
800-436-8504

Washington Technology Center (WTC) www.wathtechcenter.org
300 Fluke Hall, Box 352140
Seattle, WA 98195-2140
206-685-1920; info@wathtechcenter.org

MIT Enterprise Forum of the Northwest www.mitwa.org
206-283-9595 or www.iba@isomedia.com
Provides creative programs that educate and foster innovative technology companies.

Northwest Entrepreneur Network www.nwenn.org
425-564-5701
Helps entrepreneurs build their business network. Provides the knowledge, mentoring, and access to investors that creates and grows successful companies.

SBIR Small Business Innovative Research www.sba.gov/sbir
Funds early-stage R&D projects at small technology companies 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
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.

Technology Alliance www.technology-alliance.com
509-359-6064
Statewide consortium of leaders from tech-based businesses, research institutions, and high tech trade associations. Focuses are education, promoting WA as a tech leader and fostering innovation. Alliance of Angels program facilitates access to capital.

Terabyte Triangle www.terabytetriangle.com
In Spokane, Hosts Internet speeds up to 20 gigabits with “plug-and-go” locations for startups and existing companies. A heavily wired and wireless metro area ideal for e-commerce, software development, and multi-media businesses. TT also has state-of-the-art wet labs ideal for bio-tech.

Tincan www.tincan.org
509-744-0972; tincaninfo@tincan.org
Supports social, economic and community development through the use of computer technology and interactive media. Projects include e-commerce curriculum development for secondary schools, a Young Entrepreneurs Center for school and youth groups, community technology centers.

Contact point for inventors who are interested in participating in the U.S. Dept. of Energy’s Inventions and Innovation Program.

Washington State Innovation Assessment Center (IAC) http://edacentr.wsu.edu/innovation
Washington State University Pullman, WA 99164-4850
888-585-5433
Offers the Innovation Assessment Report - which serves as an objective, comprehensive evaluation of your new product idea, a patent search to determine if patents have been issued for similar products.

AgriBusiness Resources

USDA Business & Industry (B&I) Loans http://www.rd.usda.gov/wa
http://www.rd.usda.gov/id
Designed to encourage commercial financing of rural businesses, create and save rural jobs, and improve the economic climate of rural communities. The B&I program is lender-driven. Like SBA, USDA guarantees the loan rather than lending directly. A commercial lender requests the B&I guarantee makes (and services) the loan. Lenders use their own forms, loan documents, and security instruments.

National Institute of Food and Agriculture http://nifa.usda.gov/
Tap into the huge network of resources for farming, ranching or country living.

WA State Dept of Agriculture http://agr.wa.gov
360-902-1800

WA State Agricultural Statistics Service www.nass.usda.gov/wa
360-902-1940

Idaho State Department of Agriculture www.agri.state.id.us
208-332-8500

Ag Bureau, Greater Spokane Incorporated www.greaterspokane.org/ag-expo.html
For programs supporting agribusiness 509-321-3633
moleary@greaterspokane.org

501 Commons http://www.501commons.org
206-682-6704; info@501commons.org
Mostly retired business executives, managers and community volunteers contribute their expertise to help nonprofit and public organizations statewide.

Labeling

Bar Code Basics www.barcodehq.com/primer.html

Clothing Labels Guidance http://www.cpsc.gov/

RFID - Radio Frequency Identification www.rfid.org

509-533-2490
Labeling requirements for food

UPC - Universal Product Codes www.gs1us.org
UPC Bar Codes for Product Packaging
800-543-8137 or 513-435-3870
Attorney General - Washington Office
www.atg.wa.gov/Default.aspx
800-551-4636
Upholds the Consumer Protection Act and enforces laws against anti-competitive business practices.
In Idaho: 208-334-2424

Better Business Bureau
www.thebbb.org - Western Washington
206-431-2222; info@thebbb.org
Maintains fair and honest business dealings between consumers and businesses.

Business Waste Line
http://www.lhwmp.org/home/default.aspx
Hazardous Waste Management Program
Seattle 206-263-8899
Open Monday-Friday, 9 am - 12, 1 - 4 pm
Free hotline with quick answers to many hazardous waste questions.

Center for Inclusive Entrepreneurship at Pinchot University
www.cie.pinchot.edu
220 Second Ave. S. Suite 400
Seattle, WA 98104
206-780-6228
Provides entrepreneurship and enterprise support that empowers people in low-wealth and underserved communities to build resilient, sustainable and equitably shared community wealth.

Commercial Kitchen Rental
kitchenspokane.org
120 E. Wellesley
Spokane, WA 99207
509-868-5774; kitchenspokane@gmail.com
Fully equipped commercial kitchen. Available 24/7 to help entrepreneurs build small businesses with lowered risk and minimized start-up costs.

Enterprise for Equity (E4E)
www.enterprise4equity.org
360-704-3375; lisa@enterprise4equity.org
Entrepreneur training, peer support learning circles, and micro-credit assistance to enterprise individuals with limited incomes in the South Puget Sound area who dream of owning a business.

Environmental Coalition of South Seattle
www.ecoss.org
Al Van Schaal; al@ecoss.org
206-767-0432 Seattle
253-573-1128 Tacoma
Assists with environmental and economic development issues. Free consultations.

Impact Washington
www.impactwashington.org
8227 44th Ave. W., Ste D
Mukilteo, WA 98275
425-438-1146; info@impactwashington.org
Helps WA manufacturers and manufacturing compete globally through expert consulting, training programs, educational and industry events and resources to help increase profits and build a sustainable business.

Resource Venture - Business and Industry - www.resourceventure.org
Seattle 206-389-7304
Free info, assistance and referrals to help businesses improve environmental performance.

StartupSeattle
www.startupsseattle.com
206-733-9196
Startup Seattle will help you navigate this sea of resources and connections, and serve as a megaphone for our region’s success. Powered by the City’s Office of Economic Development. Schedule a 30-minute triage-style meeting with the Startup Advocate to get connected to resources and tools.

www.tri-citiesbusinessbuilder.com
A website portal designed guide WA entrepreneurs info, market data, and resources in the Tricities.

Washington Society of Certified Public Accountants - www.wscpa.org
425-644-4800 or 800-272-8273
Provides referral services for small businesses in need of accounting and financial management assistance.

Washington State Military Transition Council
http://www.dva.wa.gov/
Paul Cruz
360-725-2237; paulcr@dva.wa.gov
Creates enduring partnerships between public and private organizations that enables every service member to successfully transition into civilian employment and career opportunities in Washington.

WorkSource
https://fortress.wa.gov/esd/worksource
Locations throughout Washington state provide employment services

Public Library Systems provide access to market research databases, small business reference materials and classes.

King County Library System
www.kcls.org
Bellevue Library
1111 110th Ave. NE
Bellevue, WA 98004
425-450-1765

Pierce County Library System
www.piercecountylibrary.org
253-549-3300

Seattle Public Library - Central Library
Small Business Center - www.spl.org
1000 Fourth Ave., Seattle, WA 98104
206-386-4645 Business Department
206-386-4636 Quick Information

Timberland Regional Library
www.tri.org
360-704-INFO (4636)
Serves Grays Harbor, Lewis, Mason, Pacific and Thurston Counties
Access to market research databases and small business reference material and classes.

Spokane Public Library
Business Research
509-444-5312; mpond@spokanelibrary.org

Resource Venture - Business and Industry - www.resourceventure.org
Seattle
206-389-7304
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Impact Washington
www.impactwashington.org
8227 44th Ave. W., Ste D
Mukilteo, WA 98275
425-438-1146; info@impactwashington.org
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Creates enduring partnerships between public and private organizations that enables every service member to successfully transition into civilian employment and career opportunities in Washington.

WorkSource
https://fortress.wa.gov/esd/worksource
Locations throughout Washington state provide employment services

Public Library Systems provide access to market research databases, small business reference materials and classes.
Disaster Preparedness

According to Washington State Emergency Management:
Almost 40% of small businesses that close due to a disaster event never re-open. 91% of Americans live in places at moderate to high risk of earthquakes, volcanoes, tornadoes, wildfires, hurricanes, flooding, high-wind damage or terrorism.

Though each situation is unique, any business can be better prepared if it plans carefully, puts emergency procedures in place, and practices for emergencies of all kinds.

Structural Fires
- Install and maintain smoke alarms or a fire suppression system.
- Conduct fire drills regularly.
- Reduce clutter – it is a fuel source and can block exits.
- Take proper precautions regarding smoking and lit candles.

Flooding
- Most standard insurance policies do not cover flood damage and the resulting loss of income. Check with your insurance agent.
- Build with flood-resistant materials to reduce damage.
- Find out the 100-year flood level of your structure.
- Consider working with a licensed contractor to raise electrical and HVAC system above the 100-year flood level mark.
- Raise computers, electronics, and important files off the floor.
- Work with a licensed plumber to install a backflow valve to prevent sewage backup.
- Move critical items above flood level during a flood watch.

Wildfires
- Maintain a 30 foot “combustible-free” zone around your facility.
- Keep grass mowed and irrigated, remove combustible material.
- Build and renovate with flame-resistant materials.
- Keep the roof and gutters clear of debris.
- Attach non-flammable, fine-gauge screening over all chimneys.

Earthquake
- Ensure that your facility is up to code.
- Use natural gas lines with flexible connections and automatic shut-off valves.
- Use flexible water lines and/or couplings to toilets, sinks, and in sprinkler systems.
- Secure equipment to the floor or walls to prevent tipping.
- Make sure anything with a drawer or door, like filing cabinets, has latches with a manual release.

Tornado
- Assign one person to monitor weather alerts.
- Establish interior, preferably basement, locations for employees to gather. Bathrooms, corners, and short hallways are safest.
- Remember, a “watch” means a tornado could happen and a “warning” means you should take immediate cover.
- Keep surplus blankets in a shelter area.

Employees
- Identify an internal shelter incase authorities tell you to “shelter in place”.
- Establish a spokesperson to speak to the media and the public.
- Document each employee's job and emergency contact info.
- Decide who is in charge when regular managers are unavailable.
- Create a phone tree and designate individuals who will initiate the communication process.
- Train your employees on the plan and review it with them regularly.

Customers
- Identify the odds that customers will be present if a disaster strikes.
- Keep communications open.
- Keep a copy of your customer records off-site.
- Have an alternate worksite from which to communicate to customers during recovery.

Suppliers
- Maintain a contact list of all your regular suppliers and a backup list of alternates to avoid supply disruption.

Equipment
- Maintain an inventory of all equipment used by your business.
- Keep a maintenance schedule for all equipment, as well as manufacturer and service contact information for each.

Property
- Make sure your facility meets all local building and fire codes.
- Know where utility shutoffs are located and how to operate them.

Records
- Document all processes that make your business run from phones, to finances, to distributing your product or service.
- Develop a schedule for backing up all computer records.
- Keep current copies of paper and computer files off-site.

Insurance
- Insurance coverage can mean the difference between reopening after a disaster and having to close your doors.
- Meet regularly with your insurance agent to ensure you have adequate coverage and knowledge of how to quickly file a claim.
- Consider a policy that will reimburse you for business disruptions in addition to physical losses.

Additional tips
- Get a weather alert radio and monitor it.
- Post emergency numbers and procedures throughout your facility.
- Post evacuation routes and procedures for staff and customers.
- Plan ahead to accommodate individuals with special needs.

Make a supply kit
A well-designed supply kit invaluable during and after a disaster.

- Water
- Food
- Tarps
- First-aid kit
- Plastic bags
- Tool kit
- Blankets
- Duct Tape
- Radio and batteries
- Cleaning supplies
- Flashlights (never use candles or matches)
- Gloves (rubber and leather)
- Camera (to document damage)

**Advise your employees to store a small supply at work of critical personal items, such as prescription medications.

Important websites

American Red Cross
www.redcross.org

Disaster Assistance
DisasterAssistance.gov

Federal Emergency Management Agency
www.fema.gov/business/guide/index.shtm

Department of Homeland Security
www.dhs.gov

Institute for Business and Home Safety
www.disastersafety.org

National Federation of Independent Business
http://www.nfib.com/

Ready
www.ready.gov

UW Emergency Management
http://www.washington.edu/emergency/bcm

Washington State
www.emd.wa.gov/preparedness/prep_business.shtml

Idaho State Bureau of Homeland Security
www.bhs.idaho.gov
Employee vs. Independent Contractor – Ten Tips for Business Owners

If you are a small business owner, whether you hire people as independent contractors or as employees will impact how much taxes you pay and the amount of taxes you withhold from their paychecks. Additionally, it will affect how much additional cost your business must bear, what documents and information they must provide to you, and what tax documents you must give to them.

Here are the top ten things every business owner should know about hiring people as independent contractors versus hiring them as employees.

1. Three characteristics are used by the IRS to determine the relationship between businesses and workers: Behavioral Control, Financial Control, and the Type of Relationship.
2. Behavioral Control covers facts that show whether the business has a right to direct or control how the work is done through instructions, training or other means.
3. Financial Control covers facts that show whether the business has a right to direct or control the financial and business aspects of the worker’s job.
4. The Type of Relationship factor relates to how the workers and the business owner perceive their relationship.
5. If you have the right to control or direct not only what is to be done, but also how it is to be done, then your workers are most likely employees.
6. If you can direct or control only the result of the work done -- and not the means and methods of accomplishing the result -- then your workers are probably independent contractors.
7. Employers who misclassify workers as independent contractors can end up with substantial tax bills. Additionally, they can face penalties for failing to pay employment taxes and for failing to file required tax forms.
8. Workers can avoid higher tax bills and lost benefits if they know their proper status.
9. Both employers and workers can ask the IRS to make a determination on whether a specific individual is an independent contractor or an employee by filing a Form SS-8 – Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding – with the IRS.
10. You can learn more about the critical determination of a worker’s status as an Independent Contractor or Employee at IRS.gov by selecting the Small Business link. Additional resources include IRS Publication 15-A, Employer’s Supplemental Tax Guide, Publication 1797, Independent Contractor or Employee, and Publication 1976, Do You Qualify for Relief under Section 530? These publications and Form SS-8 are available on the IRS Web site at www.irs.gov or by calling the IRS at 800-829-3676 (800-TAX-FORM).

Business Incubators and Kitchen Centers

AHANA Business Incubator
25 W Main, Suite, Spokane WA 99201
509-209-2634

Applied Process Engineering Lab - www.apel.org
350 Hills Street, Suite 101, Richland WA 99354
509-372-5146

Ellensburg BDA Business Incubator
www.kittitascountychamber.com
1000 Prospect, Ellensburg WA 98926
509-925-2002

Impact HUB Seattle (purpose-driven ventures)
220 Second Ave South, Seattle WA 98104
206-430-6007

Innovate Washington Business Incubator
www.innovatewashington.org
Ignite Northwest
www.ignitenorthwest.com
714 N. Iron Bridge Way, Suite 203, Spokane WA 99202
509-358-2049

Kenmore Business Incubator
http://kenmorewa.gov/KBI
7204 NE 175th Street, Kenmore, WA 98028
425-398-8900

Kitchen Spokane - www.kitchenspokane.org
1014 N. Pines Road, Spokane Valley, WA 99206
509-868-7710

PAC Business Incubator
www.pacni.org/incubator.html
1100 Airport Drive, Hayden Lake ID 83835
208-772-0584

RCDR Small Business Incubator
www.rcdr.biz
24 South 3rd Ave, Yakima WA 98902
509-453-5133

Start-Up Spokane
www.startupspokane.com
610 W. 2nd Avenue, Spokane, WA 99201
509-321-3626

SURF Incubator (tech startups)
http://www.surfincubator.com/
821 Second Ave., Suite 800, Seattle, WA 98104
206-777-1177

Thurston County Small Business Incubator
www.ThurstonIncubator.com
809 Legion Way SE, 3rd Floor, Olympia, WA 98507
360-357-3362

Valley Chamber Business Center
www.spokanevalleychamber.org
1421 N Meadowwood Lane, Liberty Lake WA 99019
509-868-3710

Washington CASH Business Accelerator
www.washingtoncash.org
210 24th Avenue S, Suite 380, Seattle WA 98144
206-352-1945

William Factory Business Incubator
www.williamfactory.com
1423 East 29th St, Tacoma WA 98404
253-722-5800
## Frequently Requested Contacts

<table>
<thead>
<tr>
<th>Network</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ameritrust</td>
<td>206-402-3971</td>
<td><a href="http://www.ameritrustcdc.com">www.ameritrustcdc.com</a></td>
</tr>
<tr>
<td>Attorney General</td>
<td>800-551-4636</td>
<td><a href="http://www.atg.wa.gov/">www.atg.wa.gov/</a></td>
</tr>
<tr>
<td>Business Assistance Hot Line</td>
<td>800-237-1233</td>
<td></td>
</tr>
<tr>
<td>Community Capital Development</td>
<td>206-324-4330</td>
<td><a href="http://www.seattleccd.com">www.seattleccd.com</a></td>
</tr>
<tr>
<td>Dept. of Licensing WA</td>
<td>360-664-1400</td>
<td><a href="http://www.dol.wa.gov">www.dol.wa.gov</a></td>
</tr>
<tr>
<td>Dept. of Labor &amp; Industries</td>
<td>360-902-4817</td>
<td><a href="http://www.lni.wa.gov">www.lni.wa.gov</a></td>
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<td>Dept. of Labor &amp; Industries</td>
<td>509-324-2600</td>
<td><a href="http://www.lni.wa.gov">www.lni.wa.gov</a></td>
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<tr>
<td>Dept. of Revenue</td>
<td>800-647-7706</td>
<td><a href="http://dor.wa.gov">http://dor.wa.gov</a></td>
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<td>Equifax</td>
<td>800-685-1111</td>
<td><a href="http://www.equifax.com">www.equifax.com</a></td>
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<td>Everett Chamber of Commerce</td>
<td>425-257-3222</td>
<td><a href="http://www.everetchamber.com">www.everetchamber.com</a></td>
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<td>Everett Economic Dev Council</td>
<td>425-743-4567</td>
<td><a href="http://www.snoedc.org">www.snoedc.org</a></td>
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<td>Everett Dept. of Licensing</td>
<td>425-257-8610</td>
<td><a href="http://www.ci.everett.wa.us">www.ci.everett.wa.us</a></td>
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<td>Evergreen Business Capital</td>
<td>206-622-3731</td>
<td><a href="http://www.evergreen504.com">www.evergreen504.com</a></td>
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<td>Experian</td>
<td>888-397-3742</td>
<td><a href="http://www.experian.com">www.experian.com</a></td>
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<td>FEMA</td>
<td>800-462-9029</td>
<td><a href="http://www.fema.gov">www.fema.gov</a></td>
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<td>Insurance Commissioner</td>
<td>360-725-7000</td>
<td><a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a></td>
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<td>IRS</td>
<td>800-829-1040</td>
<td><a href="http://www.irs.gov">www.irs.gov</a></td>
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<td>King County</td>
<td>206-296-1570</td>
<td><a href="http://www.kingcounty.gov">www.kingcounty.gov</a></td>
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<td>King County Bar Association</td>
<td>206-623-2551</td>
<td><a href="http://www.kcba.org">www.kcba.org</a></td>
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<td>NWBDA</td>
<td>509-458-8555</td>
<td><a href="http://www.nwbusiness.org">www.nwbusiness.org</a></td>
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<td>OMWBE</td>
<td>360-753-9693</td>
<td><a href="http://www.omwbe.wa.gov">www.omwbe.wa.gov</a></td>
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<td>Pierce County</td>
<td>253-798-7440</td>
<td><a href="http://co.pierce.wa.us/pc">http://co.pierce.wa.us/pc</a></td>
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<td>Procurement Technical Asst Center</td>
<td>425-743-4567</td>
<td><a href="http://www.washingtonptac.org">www.washingtonptac.org</a></td>
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<td>SBA Alaska</td>
<td>800-755-7034</td>
<td><a href="http://www.sba.gov/ak">www.sba.gov/ak</a></td>
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<td>SBA Boise</td>
<td>208-334-1696</td>
<td><a href="http://www.sba.gov/id">www.sba.gov/id</a></td>
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<td>SBA Disaster Assistance</td>
<td>800-659-2955</td>
<td><a href="http://www.sba.gov/disaster">www.sba.gov/disaster</a></td>
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<td>SBA Portland</td>
<td>503-326-2682</td>
<td><a href="http://www.sba.gov/or">www.sba.gov/or</a></td>
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<td>SBA Seattle</td>
<td>206-553-7310</td>
<td><a href="http://www.sba.gov/wa">www.sba.gov/wa</a></td>
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<td>SBA Spokane</td>
<td>509-353-2800</td>
<td><a href="http://www.sba.gov/wa">www.sba.gov/wa</a></td>
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<td>SBDC Spokane</td>
<td>509-358-7765</td>
<td><a href="http://www.wsbdc.org">www.wsbdc.org</a></td>
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<td>SCORE Bellingham</td>
<td>360-685-4259</td>
<td>bellingham.score.org</td>
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<td>SCORE Lacey</td>
<td>360-754-6320</td>
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<td>206-553-7320</td>
<td>seattle.score.org</td>
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<td>SCORE Spokane</td>
<td>509-353-2821</td>
<td>spokane.score.org</td>
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<td>SCORE Tacoma</td>
<td>253-680-7770</td>
<td>tacoma.score.org</td>
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<td>SCORE TriCities</td>
<td>509-736-0510</td>
<td>midcolumbiatricities.score.org</td>
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<td>SCORE Vancouver</td>
<td>360-699-1079</td>
<td>ftvancouver.score.org</td>
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<td>SCORE Wenatchee</td>
<td>509-662-2116</td>
<td>centralwashington.score.org</td>
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<td>SCORE Yakima</td>
<td>509-248-2021</td>
<td>yakimavalley.score.org</td>
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<td>Seattle Chamber of Commerce</td>
<td>206-389-7200</td>
<td><a href="http://www.seattlechamber.com">www.seattlechamber.com</a></td>
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<td>Secretary of State WA</td>
<td>360-753-7115</td>
<td><a href="http://www.sos.wa.gov">www.sos.wa.gov</a></td>
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<td>Seattle Dept of Licensing</td>
<td>206-684-8484</td>
<td><a href="http://www.pan.ci.seattle.wa.us">www.pan.ci.seattle.wa.us</a></td>
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<td>Seattle Library</td>
<td>206-386-4636</td>
<td><a href="http://www.spl.org">www.spl.org</a></td>
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<td>Snohomish County</td>
<td>425-388-3483</td>
<td><a href="http://www.co.snohomish.wa.us">www.co.snohomish.wa.us</a></td>
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<td>Spokane Chamber of Commerce</td>
<td>509-624-1393</td>
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<td>Spokane Dept of Licensing</td>
<td>509-625-6070</td>
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<td>Social Security Administration</td>
<td>800-772-1213</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
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<td>Tacoma Dept of Licensing</td>
<td>253-591-5252</td>
<td><a href="http://www.cityoftacoma.org">www.cityoftacoma.org</a></td>
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<td>Tacoma Chamber of Commerce</td>
<td>253-627-2175</td>
<td><a href="http://www.tacomachamber.org">www.tacomachamber.org</a></td>
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<td>TransUnion</td>
<td>800-888-4213</td>
<td><a href="http://www.transunion.com">www.transunion.com</a></td>
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<td>US Customs Service</td>
<td>206-553-0954</td>
<td><a href="http://www.cbp.gov">www.cbp.gov</a></td>
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<td>US Export Assistance Center</td>
<td>206-553-0051</td>
<td><a href="http://www.trade.gov">www.trade.gov</a></td>
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<td>US Pantent &amp; Trademarks</td>
<td>800-786-9199</td>
<td><a href="http://www.uspto.gov">www.uspto.gov</a></td>
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<td>US Postal Service</td>
<td>800-275-8777</td>
<td><a href="http://www.usps.com">www.usps.com</a></td>
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<td>WA State Bar Association</td>
<td>800-945-9722</td>
<td><a href="http://www.wsba.org">www.wsba.org</a></td>
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<td>WBC Mukilteo</td>
<td>425-423-9090</td>
<td><a href="http://www.nwwbcc.org">www.nwwbcc.org</a></td>
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<td>WBC Seattle</td>
<td>206-324-4330</td>
<td><a href="http://www.nwbc.org">www.nwbc.org</a></td>
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<td>WBC Tacoma</td>
<td>253-680-7770</td>
<td><a href="http://www.nwbc.org">www.nwbc.org</a></td>
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## Online Information

- **www.sba.gov/ombudsman**
  - 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**
  - 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.epa.gov/smallbusiness/geninfo.htm**
  - General small business and environmental information

- **www.go2worksource.com**
  - Worksource for Washington employment information

- **www.salaryexpert.com/washington/salary-survey.htm**

- **www.franchiseregistry.com**
  - The registry lists names of franchise companies whose franchises can be considered for the SBA loan program.

- **www.ftc.gov**
  - Federal Trade Commission

- **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.eecoc.gov**
  - Offers confidential mediation leading to voluntary, negotiated agreements to resolve employment discrimination disputes.

- **www.foodsafety.gov**
  - The gateway to government food safety Information.

- **http://www.fmi.org/**
  - The Food Marketing Institute has publications, food and health safety, grocery, demographic and marketing information.

- **www.healthcare.gov**
  - Affordable Healthcare Act information.
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