How to Grow Your BUSINESS in Washington and Northern Idaho
Our business customers are making things happen, with a little help from us.

Each and every one of us is an original. Shaped by unique influences that make us who we are today. Here at Heritage Bank, we think differences can build a better bank, too. By sharing our strengths, we’re able to offer customers like Mike Runion—and you—more than a community bank. Rather, a community of banks.

- SBA 504 and 7(a) Loans
- Commercial Debt Refinancing
- Start-Up Funding

Heritage is an SBA Preferred Lender, meaning your loan can be processed faster than average. We understand the customers we serve and are one of the top community SBA lenders in the country year over year. Contact your regional Heritage Bank SBA lending expert to see how we can help your business.

NORTHWEST WA
Addie Roberge 425.787.5517

SOUTH PUGET SOUND
Austin Patjens 253.671.0831

SOUTHWEST WA / PORTLAND, OR
Sarah Fast 503.306.5413

2017 504 1st Mortgage Lender of the Year award
2014 Washington State Community Lender of the Year award
2014, 2015 & 2017 Northwest Business Development Association Top Lender award
2015 Evergreen Business Capital Top Producer award
Local Business Assistance

8 National Success Story
Rebecca Fyffe launched Landmark Pest Management with the help of the SBA-supported Women’s Business Development Center.

11 Local SBA Resource Partners

14 Your Advocates

15 How to Find an EIN

16 10 Tips to Build and Grow Your Business

18 How to Start a Business

26 Local Success Story
Stepping Stones Therapy Network is a team of occupational and speech therapists that helps children of all ages achieve their developmental milestones.

28 Write Your Business Plan

31 Programs for Veterans

32 Programs for Entrepreneurs

31 10 Steps to Start Your Business

34 8 Tips for Building Your Business Support Network

35 Cybersecurity Essentials for Small Business

ON THE COVER: Photo of Stepping Stones Therapy, courtesy of the SBA.

Funding Programs

36 National Success Story
With the help of a 7(a) business acquisition loan of $1.1 million, Mark Moralez and John Briggs purchased Printing Palace in Santa Monica becoming small business owners.

39 Need Financing?

40 SBA Lenders

47 Assistance with Exporting

48 Investment Capital

49 Federal Research & Development

50 National Success Story
Forest Lake Drapery and Upholstery Fabric Center in Columbia, South Carolina, rebounds thanks to an SBA disaster assistance loan.

52 National Success Story
Three Brothers Bakery weathers two hurricanes with the help of the SBA’s disaster assistance program.

54 SBA Disaster Loans

55 How to Prepare Your Business for an Emergency

56 Surety Bonds

Contracting

58 National Success Story
Evans Capacitor Co. of Rhode Island, a leading manufacturer of high-energy density capacitors, gains contracting success with SBA assistance.

62 SBA Contracting Programs

64 Woman-Owned Small Business certification
This year the U.S. Small Business Administration marks its 65th year helping small businesses start, grow and succeed. The Agency remains committed to its core missions: advocating for entrepreneurs and helping them access capital, government contracts, counseling and disaster assistance. As Administrator of the SBA, I am honored to serve as a member of President Trump’s cabinet and represent the interests of America’s 30 million small businesses.

Small businesses truly are the engines of our economy—and our communities. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses may not put their names on stadiums and skyscrapers, but they likely put them on the uniforms of their local Little League and bowling teams. They are the delis and salons and retailers and manufacturers that make each community special. Across our great country, neighborhoods and families depend on the success of small business.

Since taking leadership of the SBA in February 2017, I have had the privilege of meeting with entrepreneurs all over the country. My goal is to visit small businesses in every one of the SBA’s 68 districts. So many of them tell me they simply would not exist without the help of the SBA—from the guaranteed loans that provided the capital they needed to realize their dreams of owning a small business, to the advice they got from our district offices and resource partners, to the disaster aid they received when it seemed all hope had been lost.

Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

As SBA Administrator, I am proud to lead a team of professionals dedicated to helping entrepreneurs turn their visions into viable businesses. All of us share the joy of watching an entrepreneur go from having a simple idea and a business plan to living the American Dream—and often becoming an employer that empowers the dreams of others. It’s clear that the strength of America’s communities is often determined by the economic opportunities available to its citizens. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. And we at the SBA are working to ensure small businesses have the tools and resources they need to make that happen at every stage, whether they are launching, expanding or getting through a tough time.

Of course, we can’t do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women’s Business Centers, Veterans Business Outreach Centers and SCORE chapters in communities nationwide.

As the President noted at an event he hosted at the White House with more than a hundred entrepreneurs from all over the country, “America is on the verge of a golden age for small business.” The SBA is working to continue to revitalize a spirit of entrepreneurship in America and help America’s small businesses compete in a global economy. Entrepreneurs find that owning a business is one of the most effective ways to secure a financial future for themselves, provide for their families, exercise their commitments to their communities, and drive our country’s economic growth. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to propel their businesses forward.

Regards,
Linda McMahon
SBA Administrator
THE PACIFIC NORTHWEST’S #1 RESOURCE FOR SMALL BUSINESS FINANCING

Evergreen Business Capital is the Northwest’s leading SBA 504 expert. Since 1980, we have been helping small businesses by funding their dreams, growth, and ideas. We partner with lenders to provide SBA 504 loans to purchase and refinance commercial real estate and equipment at a lower interest rate and with less money down.

www.evergreen504.com

(800) 878-6613
Serving Washington, Oregon, Alaska, and Idaho

The SBA Community Advantage program supports businesses in underserved communities throughout the Pacific Northwest. This is a flexible program that allows for small financing projects up to $250,000. We specifically target new businesses, veteran-owned businesses, businesses located in HUB zones or low-to-moderate income areas.

www.ebccf.org

Successful small businesses led by minorities, women and veterans help make our economy and our families more resilient—strengthening our communities. Contact us about certifying your business and ways to increase your opportunities.

360.664.9750

www.omwbe.wa.gov
We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business?

Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

Let us help give voice to your story.

To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.
Welcome to the 2019 edition of the U.S. Small Business Administration’s Seattle District Office Small Business Resource Guide. Our team takes great pride in serving communities across the state of Washington and northern Idaho. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. The SBA Seattle District — with offices in Seattle and Spokane — works with an extensive network of business advisers and lenders to help more than 615,900 Washington and northern Idaho small businesses at every stage of development. Across Washington and northern Idaho during the past year, we empowered small businesses to:

- Find an ally, advocate or mentor via 37 locations of our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women’s Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access more than $907.9 million in SBA-guaranteed loans using 115 local banks, credit unions, community-based lenders, and microlenders. Our small businesses have hired thousands of new employees, bought needed equipment, and built/renovated facilities.
- Gain more than $1.5 billion in federal contracting awards in the last year.

Stay up to date on SBA events near you and get valuable local business information by following us on Twitter at @SBASeattle. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in Washington or Idaho.

Sincerely,
Kerrie Hurd
Seattle District Director
U.S. Small Business Administration
How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

written by Zack Harold
Rebecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company’s operations during her year at the helm. “Because of that I was made CEO,” she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn’t have an established business standing behind her. Thanks to workshops hosted by the SBA–supported Women’s Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

“We would have maxed out our ability to borrow,” Fyffe says. “That would not have worked for our business.” Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. “We couldn’t have done it without the SBA,” she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority’s showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.
We couldn’t have done it without the SBA.”

Rebecca Fyffe
Founder
Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe’s team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company’s fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe’s company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women’s Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

300 SCORE chapters
980 Small Business Development Centers
100 Women’s Business Centers
20 Veterans Business Outreach Centers

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation’s largest network of volunteer business mentors. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

Realize your dream of business ownership and then remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free or low-cost one-on-one counseling and training on topics like marketing, regulatory compliance, technology development, and international trade. Connect with an SBDC adviser at sba.gov/sbdc.

WOMEN’S BUSINESS CENTERS

Women entrepreneurs receive essential business training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing their business. For your nearest Women’s Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. These are also the places to receive procurement guidance, which can help your business better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.
Our Local SBA Resource Partners

SBA’s Resource Partners are independent organizations that are funded through SBA cooperative agreements or grants.

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

**SCORE**

Visit [sba.gov/score](http://sba.gov/score) to start working on your business goals.

**Bellingham**
Serving Whatcom and Skagit counties
1336 Cornwall Ave.
(360) 658-4259
[bellingham.score.org](http://bellingham.score.org)

**Greater Seattle**
Serving King, Snohomish, Jefferson, Clallam, and Island counties
2401 Fourth Ave., suite 450
Seattle
(206) 553-7320
[seattle.score.org](http://seattle.score.org)

**Mid-Columbia Tri-Cities**
Serving Benton, Franklin, and Walla Walla counties
7130 W. Grandridge Blvd., suite A
Kennewick
(509) 735-1000
[midcolumbiatricities.score.org](http://midcolumbiatricities.score.org)

**Spokane**
Serving eastern Washington and northern Idaho
801 W. Riverside Ave., suite 444
(509) 353-2821
[spokane.score.org](http://spokane.score.org)

**South Sound-Tacoma**
Serving Pierce, Thurston, Lewis, Mason, Grays Harbor, and South King counties
1101 S. Yakima Ave., room M-123B
Tacoma
(855) 685-0166
[tacoma.score.org](http://tacoma.score.org)

**Vancouver**
Serving Clark County, Longview, and the Columbia Gorge
4001 Main St., suite 121
(360) 545-3210
[vancouver.score.org](http://vancouver.score.org)

**Wenatchee**
Serving the Wenatchee Valley to the Canadian border
5 S. Wenatchee Ave., suite 330
(509) 888-2900
[centralwashington.score.org](http://centralwashington.score.org)

**Yakima Valley**
Serving Yakima and Kittitas valleys
1105 S. 13th Ave.
Yakima
(844) 987-2673
[yakimavalley.score.org](http://yakimavalley.score.org)
Small Business Development Centers

WASHINGTON

Washington SBDC Lead Office
(509) 358-7765
SBDC Export Assistance Center
(509) 358-7998
901 E. Second Ave., suite 210
Spokane
wsbdc.org
International Trade Specialist
Vern Jenkins
vern.jenkins@wsbdc.org

Aberdeen SBDC
1620 Edward P. Smith Drive, building 800, room 858
(360) 538-2530
Mia Johnstone
mia.johnstone@wsbdc.org

Auburn SBDC
Green River Community College
1221 D St. Northeast
(253) 520-6261
Taryn Hornby
thornby@greenriver.edu

Bellevue SBDC
Open Thursdays & Fridays
450 110th Ave. Northeast
(425) 885-4014
info@wsbdc.org

Bellingham SBDC
1616 Cornwall Ave., suite 119
(360) 778-1762
sbdc.wwu.edu
Sherri Daymon
sherridaymon@wwu.edu
Eric Grimstead
eric.grimstead@wwu.edu
CJ Seitz
cj.seitz@wwu.edu

Des Moines SBDC
Highline Community College
The Highline Outreach Center
23835 Pacific Highway South, suite 102
(206) 592-4153
jdy@highline.edu
Rich Shockley
(206) 592-4150
rshockley@highline.edu

Everett-Snohomish County SBDC
808 134th St. Southwest, suite 101
Everett
(425) 640-1435
Giselle Saguid
giselle.saguid@wsbdc.org
Janet Toth
janet.toth@wsbdc.org

Kent SBDC
Green River Community College
417 Ramsay Way, suite 112
(253) 520-6263
Kevin Grossman
kgrossman@greenriver.edu

Kent SBDC
Green River Community College
4220 Sixth Ave. Southeast
(360) 709-2050
John Morosco
jmorosco@spsc.edu
Ron Nielsen
rnielsen@spsc.ctc.edu

Lacey SBDC
South Puget Sound Community College
4220 Sixth Ave. Southeast
(360) 709-2050
John Morosco
jmorosco@spsc.edu
Ron Nielsen
rnielsen@spsc.ctc.edu

Longview SBDC
1946 Third Ave.
(360) 578-5449
jerry.petrick@wsbdc.org

Moses Lake SBDC
6594 Patton Blvd. Northeast
(509) 762-6040
Allan Peterson
allan.peterson@wsbdc.org

Mt. Vernon SBDC
Economic Development Alliance of Skagit County
204 W. Montgomery
(360) 336-6114
Cindy Brooks
cindy.brooks@wsbdc.org

Omak SBDC
Economic Alliance of Okanogan County
320 Omak Ave., suite 400
(509) 826-5107
Lew Blakeney
blakeney@methow.com

Port Angeles-North Peninsula SBDC
338 W. First St., suite 104-B
Port Angeles
(360) 865-4938
Kevin Hoult
kevin.hoult@wsbdc.org

Pullman SBDC
1610 NE Eastgate Blvd., section G, suite 5W
(509) 335-8081
Aziz Makhani
aziz.makhani@wsbdc.org

Puyallup SBDC
400 E. Pioneer, suite 103
(253) 268-3339
John Rodenberg
John.rodenberg@wsbdc.org

Redmond SBDC
Open Monday-Wednesday
8383 158th Ave. Northeast, suite 225
(425) 885-4014
info@wsbdc.org

Seattle SBDC
901 Fifth Ave., suite 2900
(206) 428-3022
pugetsoundsbdc@wsbdc.org

South Seattle SBDC
13925 Interurban Ave. South, suite 100
Steve Burke
(206) 246-4445
steve.burke@wsbdc.org
Jenefeness Tucker
(206) 439-3785
jenefeness.tucker@wsbdc.org

Spokane SBDC
901 E. Second Ave., suite 210
Alan Stanford
(509) 358-7892
alan.stanford@wsu.edu

Tacoma SBDC
Bates Technical College
1101 S. Yakima Ave., room M-123
(253) 680-7768
John Rodenberg
jrodenberg@bates.ctc.edu
Tri-Cities SBDC
Tri-Cities Economic Development Council
7130 W. Grandridge, suite A
Kennewick
(509) 713-0751
Joe Jacobs
Joe.jacobs@wsbdc.org

Vancouver SBDC
802A Officer’s Row
(360) 314-4248
Jerry Petrick
jerry.petrick@wsbdc.org

Walla Walla SBDC
Walla Walla Valley Chamber of Commerce
29 E. Sumach St.
(509) 713-0751
joe.jacobs@wsbdc.org

Women’s Business Centers
For your nearest Women’s Business Center, visit sba.gov/women.

Washington Center for Women in Business
Serving Washington State
4220 Sixth Ave. Southeast
Lacey
info@wcwb.org
(360) 754-6320
wcwb.org

Washington Women’s Business Center
Serving Washington State
1437 S. Jackson St.
Seattle
info@businessimpactnw.org
(206) 324-4330
businessimpactnw.org/wbc

Women’s Business Center
Inland Northwest
SNAP East Office
East Central Community Center
500 S. Stone St.
Spokane
(509) 456-7627
snapwa.org/wbc

O’Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.

Veteran’s Business Outreach Center
Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

1437 S. Jackson St.
Seattle
(206) 324-4330
info@businessimpactnw.org
businessimpactnw.org/services/vboc

Women’s Business Centers
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snapwa.org/wbc
Advocacy
When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:
» if your business could be negatively affected by regulations proposed by the government
» if you have contracting issues with a federal agency
» when you need economic and small business statistics

The SBA’s Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman
Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA’s national ombudsman.

The ombudsman’s office helps you:
» resolve regulatory disputes with federal agencies
» reduce unfair penalties and fines
» seek remedies when rules are inconsistently applied
» recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA’s national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
No doubt, there are probably quite a few regulatory and administrative items on your new business checklist, like getting a permit and registering your business name.

One of the key requirements for most new businesses (or businesses that are restructuring) is obtaining an Employer Identification Number, or EIN, from the IRS.

Here's what you need to know about EINs and how to go about getting one for your business.

What is an EIN?
An EIN is a unique nine-digit number that identifies your business for tax purposes. Think of it as the business equivalent of a social security number (although it shouldn’t be used in place of it).

As a business owner, you’ll need an EIN to open a business bank account, apply for business licenses, and file your tax returns. It’s a good idea to apply for one as soon as you start planning your business. This will ensure there are no delays in getting the appropriate licenses or financing that you need to operate.

Who needs an EIN?
An EIN is needed by any business that retains employees. However, non employers are also required to obtain one if they operate as a corporation or partnership.

Answering yes to any of the questions in the list on the right means you need one for your business.

### How to apply for an EIN
The easiest way to apply for your EIN is online via the IRS EIN Assistant. As soon as your application is complete and validated, you’ll be issued an EIN. There is no charge for this service (beware of internet scams that will try to sell you their EIN application services).

You can also apply by mail or fax using Form SS-4, available at [irs.gov/formss4](https://irs.gov/formss4).

### Changing your business structure: Get a new EIN
As your business grows and matures, you may choose to change its legal or ownership structure. For example, a sole proprietor may decide to incorporate, or a partnership may be taken over by one of the owners to then operate as a sole proprietorship. In instances such as these, your business will need a new EIN.

There are other scenarios that require a new EIN, such as bankruptcy, a change in a corporation’s name or location, or reorganization of a corporation. Check out "Do You Need a New EIN" on [irs.gov](https://irs.gov).

### Using your EIN to make tax deposits
If you have employees, you will have been automatically enrolled in the Electronic Federal Tax Payment System (eftps.gov) when you applied for your EIN. This allows you to make tax deposits, including federal employment and corporate taxes, online or by phone.

### Lost your EIN?
If you lost or misplaced your EIN, you can retrieve it in the following ways:

- Reference the original notice issued by the IRS when you received your EIN, or call the IRS Business & Specialty Tax Line at (800) 829-4933.
- If you used it to open a bank account or get a license, contact these organizations. They should be able to retrieve your number.
- Find an old tax return. Your EIN should be on it.

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**Not sure whether you need an EIN?**
Check out this guide from the IRS. Answering yes to any of the questions in the list means you need one for your business.

**Do you have employees?**
- **YES**
- **NO**

**Do you operate your business as a corporation or a partnership?**
- **YES**
- **NO**

**Do you file any of these tax returns: employment, excise, or alcohol, tobacco and firearms?**
- **YES**
- **NO**

**Do you withhold taxes on income, other than wages, paid to a non-resident alien?**
- **YES**
- **NO**

**Do you have a Keogh plan?**
- **YES**
- **NO**

**Are you involved with any of the following types of organizations?**
- Trusts, except certain grantor-owned revocable trusts, IRAs, Exempt Organization Business Income Tax Returns
- Estates
- Real estate mortgage investment conduits
- Nonprofit organizations
- Farmers’ cooperatives
- Plan administrators
- **YES**
- **NO**

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**WRITTEN BY Caron Beesley, CONTRIBUTOR**
10 Tips to Help You Build and Grow a Stand-Out Small Business Brand

Build a better business with these time-tested tips.

The United States loves small businesses—it’s official! That’s according to a survey by the Pew Foundation reported by Small Business Trends, smallbiztrends.com, which found that 71 percent of Americans view small business more favorably than any other institutions, including religious organizations.

Why is this? Well, small businesses are seen as a positive influence “on the way things are going in this country.” But it’s more than that. Small businesses are in a unique position to create valuable customer experiences. Their products and services are often niche; the target customer is very defined; and business operations are agile and unconstrained by corporate rules and processes. Small businesses are also trusted for their integrity, community engagement, and customer service. When was the last time you called a small business and got put through to an automated call center? These seemingly small things come together to create a hugely competitive value proposition—and are the lynchpin of your brand.

But what can you do to leverage these experiences and grow the appeal of your brand—without breaking the bank? Here are 10 tips that can help.

1 What is Your Brand?
First, it’s important to understand that your brand is much more than your logo, merchandising, or products. As I mentioned above, it is about the sum total of the experiences customers have with your business. This includes the visual elements of your business, but it also includes what you do, how you do it, what your customer interactions are like, and the type of information you share in your marketing and on social media. All of these elements help establish the trust and credibility of your business.

Elliot Henry, an 8(a) program graduate, runs Unlimited Water Processing in St. Louis, Missouri.
2 Stand Out
Standing out means being different. If your brand is going to be strong, you need to be able to pinpoint what it is that makes what you do unique. What differentiates you from others in your industry? A SCORE mentor, sba.gov/score, can help you use competitive differentiators to build your business brand. Don’t forget to weave your differentiators into your company’s messaging and marketing.

3 Have Great Products and Services
Word of mouth is often a small business’s greatest lead generator, so having great products and services that people talk about is a critical part of your brand and why you are in business. Even the most outgoing and charming small business owner is not going to succeed in bringing customers back unless the product or service they provide delivers and exceeds expectations. Don’t lose sight of your product—keep refining it, testing new offerings, and making sure you always put product first, not the money it brings in.

4 Make Sure Your Customers Know the Face Behind the Product
One of the biggest reasons that small businesses fail is because of the persistent absence of the business owner. You only need to look at a few episodes of business makeover TV shows to witness what can go wrong when a business is left to run itself. Without an actively engaged owner, employees lose motivation and structure, which can quickly lead to sloppy service, a poor product, and customer churn. Yes, your business needs to be able to function without your constant presence, but it’s important to strike a balance. Find ways to make sure your customers know you and connect with the face behind the business. Businesses really thrive when the energy of the owner is present.

5 Get Your Name and Logo Right
This is essential to brand recognition and it’s important to get it right the first time (changing your name and logo can be costly down the road). Your logo and name should be easily recognizable and reflect the nature and tone of your business as well as appeal to your target market. I’m a dog owner, and two of my absolute favorite small businesses cater to pet owners: my local provider of dog walking services and a healthful pet food store. The names and logos of both these businesses reflect the personality of their brands, what they stand for, the products they offer, their market (people and their pets), and the overall tone of their businesses. When I see their logos, it makes me feel good; I feel an affinity with them, and that’s what you need to shoot for.

6 Have a Distinct Voice
A great way to ensure your distinct brand message is delivered consistently across your business is to focus on how you and your employees interact and communicate with customers in-person, on the phone, and on social media. Not sure what your “voice” should be? Look to other brands. What do they do that you’d like to emulate? How do they greet and interact with you? What is it that they do that makes you feel good about doing business with them?

7 Build Community Around What you Do
A successful brand is one that is trusted and respected by customers, building a strong community online and off can help you achieve this. You don’t have to spend a lot of money to do this. In fact, many successful brands concentrate almost exclusively in online and offline community building as opposed to traditional advertising. Facebook and Twitter are great outlets for this, as is your blog. Offline participation in community activities, such as local events, fundraisers, and charities, as well as hosting your own events, such as workshops or loyal customer events, can all help you build community and extend the trust your brand has earned.

8 Be an Advocate for Your Business—Not Just a Salesman
You don’t have to be the greatest salesman to succeed in business. Selling takes many forms, and being a brand advocate gels them all together. For example, many small business owners strive to be the number one salesman, the number one cheerleader, and the number one fan of their own business (you’ve got to be excited about it if you want others to be excited too). If you are passionate about your business, be an advocate for it. Use many of the tips here to make sure people understand what you do, the story behind your products, what your products have done for people, your methods and mission. Invite people in!

9 Be Reliable
Letting your customers down by failing to live up to your own promises and brand standards can be particularly harmful for small businesses that depend heavily on referrals. The foundation of brand loyalty lies in great service; a happy customer is a loyal customer. So make sure you aren’t making promises that you can’t keep, whether you run a pizza business and pledge to deliver within 30 minutes, or you’re a painting contractor who promises to start a job on a Monday at 9 a.m. sharp. Stand by your promises.

10 Have a Value Proposition
Value, not to be mistaken with price, can help define your brand and differentiate you from the competition. This goes back to my second point about standing out. What niche do you serve? What do you do well in that niche that makes you different from everyone else? What are the emotional benefits of what you do? The answers to these questions will help define what your value is to your customers. It could be your great customer service, product quality, innovation, or any combination of these.

Written by Caron Beesley, Contributor
How to Start a Business in Washington and Northern Idaho

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics
Even if you’re running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research
Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, https://cbb.census.gov/sbe. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

WASHINGTON
If you’ve chosen one of the following legal structures: limited liability company, profit corporation, nonprofit corporation, limited partnership, you must 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. Once you register, the secretary of state will issue a Unified Business Identifier number and send you formation documents. Use the same name and UBI number when dealing with all state agencies.
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 bls.dor.wa.gov/licensing.aspx and clicking on Business Licensing Wizard to get started. Applying for a license will also provide you with a Unified Business Identifier 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 bls.dor.wa.gov/specialtylicenses.aspx.

Most cities and some counties require a business license or permits if the business is located in, or does business in, the city or county limits. Some city licenses can be obtained in applying for your state license. For others, contact the local city business license office.

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state.

WASHINGTON
» Washington Business Name and Record Searches
Washington State Department of Revenue
Business Licensing Service
Search business licenses by visiting bls.dor.wa.gov.
Washington Secretary of State
sos.wa.gov/corps

IDAHO
In Idaho, a business may operate as a sole proprietorship, general partnership, limited liability partnership, limited partnership, a limited liability company, or a corporation. Before opening a business in Idaho, the owner should register with the Idaho secretary of state.

» Idaho Business Entity Search
Idaho Secretary of State
sosbiz.idaho.gov

An O’Fallon Casting Inc. employee at work in O’Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.
Taxes
As a business owner, you should know your federal tax responsibilities and make some basic business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on irs.gov/tax-reform to better understand the new tax law implications and how they affect your bottom line.

IRS Tax Assistance Centers
All taxpayer assistance centers operate by appointment only.
To make an appointment call (844) 545-5640.
Appointment locations: Bellingham, Everett, Olympia, Richland, Seattle, Silverdale, Spokane, Tacoma, Vancouver, and Yakima

State Taxes
Washington State Department of Revenue
dor.wa.gov
(800) 647-7706

Local Offices
WASHINGTON
Bellingham
1904 Humboldt St., suite A
(360) 594-4840
Bothell
19800 N. Creek Parkway, suite 101
(425) 984-6400
Kent
Centerpointe Campus Cascade East Building
20819 72nd Ave. South, suite 680
(425) 656-5100
Port Angeles
(360) 417-9900
734 E. First St., suite B
Richland
1657 Fowler St.
(509) 987-1201
Seattle
2101 Fourth Ave., suite 1400
(206) 727-5300
Spokane
1330 N. Washington, suite 5600
(509) 327-0200
Tacoma
3315 S. 23 rd St., suite 300
(253) 382-2000
Tumwater
(800) 647-7706
6500 Linderson Way SW
Vancouver
8008 NE Fourth Plain Blvd., suite 320
(360) 256-2060
Wenatchee
630 N. Chelan Ave., suite B3
(509) 885-9825
Yakima
3703 River Road, suite 3
(509) 454-5160
IDAHO
Idaho State Tax Commission
(800) 972-7660
taxrep@tax.idaho.gov
tax.idaho.gov/index.cfm
Coeur d’Alene
1910 NW Blvd., suite 100
Lewiston
1118 F St.
Businesses must register to obtain certain Idaho permits, including sales and/or use tax, income tax withholding, travel and convention tax and more. Learn more online at tax.idaho.gov/ibr.

Social Security
If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance and forms, socialsecurity.gov/employer or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification
The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or e-mail I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It’s the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety
All businesses with employees are required to comply with state and federal regulations regarding the protection of employees,
visit [dol.gov](http://dol.gov) for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit [osha.gov](http://osha.gov).

» **Washington State Department of Labor & Industries**

» **Idaho Department of Labor**
(208) 332-3570 [labor.idaho.gov](http://labor.idaho.gov) Office locations: Bonners Ferry, Post Falls, St. Maries, Sandpoint, Silver Valley, Grangeville, Lewiston, Moscow, and Orofino.

» **Idaho Occupational Safety & Health Consultation Program**
provides free occupational safety and health services to small businesses within the state. The program helps businesses understand and comply with rules and regulations required by the Occupational Safety and Health Administration. 1113 Denver Ave.
Boise consultation@boisestate.edu [oshcon.boisestate.edu](http://oshcon.boisestate.edu)

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**Employee Insurance**
Check with your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893.

» **Washington Health Benefit Exchange**
(855) 923-4633 employer@wahbexchange.org [wahbexchange.org](http://wahbexchange.org)

» **Washington State Office of the Insurance Commissioner**
assists with insurance company market admittance, insurance producer licensing, and insurance consumer assistance.
Jeff Baughmen jeffb@oic.wa.gov insurance.wa.gov/small-business-health-insurance-options-2018

» **Your Health Idaho**
(855) 944-3246 [https://www.yourhealthidaho.org/small-business-insurance](https://www.yourhealthidaho.org/small-business-insurance)

» **Idaho Department of Insurance**
700 W. State St., third floor
Boise (208) 334-4250 [doi.idaho.gov](http://doi.idaho.gov)
Environmental Regulations
State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free, confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services, visit nationalsbeap.org/states/list.

Washington State Department of Ecology provides information, guidance and assistance on environmental regulations, permitting, and water rights; helps with reducing pollution, managing wastes, and handling chemicals.
Grant Pfeifer
(509) 329-3516
gpfe461@ecy.wa.gov
ecology.wa.gov

Idaho Department of Environmental Quality works with other state agencies and local business development organizations, such as the Idaho Small Business Development Center, Idaho Industrial Assessment Center, and Idaho TechHelp, to bring sustainable businesses to our community—businesses that employ best management practices, work to improve their environmental stewardship, and strive to be good community partners.

Idaho Department of Environmental Quality
Coeur d’Alene
2110 Ironwood Parkway
(208) 769-1422
Lewiston
1118 F St.
(208) 799-4370
dep.idaho.gov

Disability Compliance
For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Child Support
Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. “A Guide to an Employer’s Role in the Child Support Program” is available at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css > employer responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

Washington State Department of Social & Health Services provides new hire reporting assistance, conducts training on child support laws, assists employers with electronic payment and reporting options.
Mitchell Dillard
mdillar@dshs.wa.gov
(360) 664-5043
dshs.wa.gov

Idaho Department of Health and Welfare
(800) 356-9868
healthandwelfare.idaho.gov > child support > for employers

Intellectual Property
Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.
Local Business Assistance

Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks: Visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800) 786-9199. The Silicon Valley office in San Jose, California, serves Alaska, Arizona, California, Hawaii, Nevada, Oregon, and Washington, uspto.gov/siliconvalley.

A patent for an invention is the grant of a property right to an inventor, issued by the patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.

- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.

- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. For information visit uspto.gov/inventors.

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

State Trademarks
Washington Secretary of State Office
Corporations and Charities Division
(306) 725-0377
trademarks@sos.wa.gov
https://www.sos.wa.gov/corps/trademarks.aspx

Idaho Secretary of State Office
(208) 332-2811
trademark@sos.idaho.gov
sosbiz.idaho.gov

Copyrights

Copyrights protect original works of authorship, including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although it may protect the way these are expressed. For general information contact:

U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. Southeast Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov
Small Business Assistance from Washington State

» Business tax registration, business & occupation tax, sales tax, state public utility taxes, tax incentives/credits, and other excise taxes; referrals to tax specialists
  Department of Revenue
  Janet Shimabukuro
  janets@dor.wa.gov

» Business license applications
  Business Licensing Services
  Kim Johnson
  kimberlyj@dor.wa.gov

» Workers’ compensation claims and employer accounts; wage and hours rules; construction contractor registration; workplace safety and health
  Department of Labor and Industries
  Rose Gunderson and Kayla Burr
  smallbusiness@lni.wa.gov

» Business structure (corporations, limited liability companies, limited partnerships); trademarks; apostilles (for documents used in foreign countries)
  Secretary of State
  Division of Corporations & Charities
  Patrick Reed
  patrick.reed@sos.wa.gov

» New hire reporting assistance; training on child support laws; electronic payment and reporting options
  Department of Social & Health Services
  Mitchell Dillard
  mdillard@dshs.wa.gov

» Farm and food regulations; direct, domestic, and international marketing; WSDA and USDA programs
  Department of Agriculture
  Laura Raymond
  lraymond@agr.wa.gov

» Liquor and cannabis licenses; enforcement; education activities and resources
  Liquor and Cannabis Board
  Beth Lehman & Edmon Lee
  beth.lehman@lcb.wa.gov
  edmon.lee@lcb.wa.gov

» Professional business licenses, such as cosmetology, engineering, security, real estate, and other professions
  Department of Licensing
  Nancy Skewis
  nskewis@dol.wa.gov

» Unemployment insurance taxes; paying out unemployment benefits; employment services
  Employment Security Department
  Una Wiley
  smallbusiness@esd.wa.gov

» Environmental requirements; environmental permitting (air, water, waste); water rights; pollution mitigation, managing wastes, and handling chemicals
  Department of Ecology
  Grant Pfeifer
  gpfe461@ecy.wa.gov

» Health regulations
  Department of Health
  Jovi Swanson
  jovi.swanson@doh.wa.gov

» Environmental permit applications
  Governor’s Office for Regulatory Innovation and Assistance
  Rachel Lindstedt and Sonja Gissberg
  help@oria.wa.gov

» Veteran/service-member owned business assistance & guidance
  Department of Veterans’ Affairs
  Heidi Audette & Brandon Mabanag
  heidia@dva.wa.gov
  brandonm@dva.wa.gov

» Business development
  Department of Transportation
  Edwina Martin-Arnold
  martine@wsdot.wa.gov

» Fish and wildlife regulations; enforcement, licensing, permitting, including hydraulic project approvals; public education on fish and wildlife conservation issues
  Department of Fish & Wildlife
  Peter Vernie
  peter.ernie@dfw.wa.gov

» Insurance company market admittance; insurance producer licensing; insurance consumer assistance
  Office of the Insurance Commissioner
  Jeff Baughmen
  jeffb@oic.wa.gov

» Forest practices; surface mining regulation; bidding on timber harvest and forest work contracts; timber and geoduck auctions; leasing of state lands
  Department of Natural Resources
  Tami Miketa
  tamara.miketa@dnr.wa.gov

» Exporting referrals for support and technical assistance, including financial resources and tax incentives
  Department of Commerce
  Linda Alongi
  linda.alongi@commerce.wa.gov

» Small business certifications; business development; linked deposit program
  Office of Minority & Women Business Enterprises
  Kathryn Akeah
  kathryna@omwbe.wa.gov

» State procurement and contracting
  Department of Enterprise Services
  Servando Patlan
  servando.patlan@des.wa.gov

» Lottery licenses; assistance/education with retailer accessibility concerns; lottery sales, marketing and accounting; enforcement of lottery requirements/loss prevention assistance
  Washington State Lottery
  Debbie Robinson
  smallbusiness@walottery.com

» Business continuity tools/templates; assisting in accessing & minimizing natural and technological disaster risks; emergency management industry issues
  Department of Emergency Management
  Jeff Parsons
  jeff.parsons@mil.wa.gov
## Economic Development

### WASHINGTON

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Website</th>
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<tbody>
<tr>
<td>Adams County Development Council</td>
<td>(509) 331-2042</td>
<td>growadamscounty.com</td>
</tr>
<tr>
<td>Choose Whatcom</td>
<td>(360) 676-2500</td>
<td>choosewhatcom.com</td>
</tr>
<tr>
<td>Clallam County Economic Development Corp.</td>
<td>(360) 457-7793</td>
<td>clallam.org</td>
</tr>
<tr>
<td>Columbia River Economic Development Council</td>
<td>(360) 694-5006</td>
<td>creed.org</td>
</tr>
<tr>
<td>Cowlitz Economic Development Council</td>
<td>(360) 423-9921</td>
<td>cowlitzedc.com</td>
</tr>
<tr>
<td>Economic Alliance of Snohomish County</td>
<td>(425) 743-4567</td>
<td>economicalliancessc.org</td>
</tr>
<tr>
<td>Economic Development Alliance of Skagit County</td>
<td>(360) 336-6114</td>
<td>skagit.org/skagit</td>
</tr>
<tr>
<td>Economic Development Board of Tacoma Pierce County</td>
<td>(253) 382-4726</td>
<td>edbtacomapierce.org</td>
</tr>
<tr>
<td>Economic Development Council of Mason County</td>
<td>(360) 426-2275</td>
<td>choosemason.com</td>
</tr>
<tr>
<td>Economic Development Council of Seattle &amp; King County</td>
<td>(206) 389-8650</td>
<td>edc-seaking.org</td>
</tr>
<tr>
<td>Grant County Economic Development Council</td>
<td>(509) 764-6579</td>
<td>grantedc.com</td>
</tr>
<tr>
<td>Greater Grays Harbor Inc.</td>
<td>(360) 532-7888</td>
<td>graysharbor.org</td>
</tr>
<tr>
<td>Greater Spokane Inc.</td>
<td>(509) 624-1393</td>
<td>advantagespokane.com</td>
</tr>
<tr>
<td>Island County Economic Development Council</td>
<td>(360) 678-6889</td>
<td>issoedc.com</td>
</tr>
<tr>
<td>Kitsap Economic Development Alliance</td>
<td>(360) 377-9499</td>
<td>kitsapeda.org</td>
</tr>
<tr>
<td>Klickitat County Economic Development</td>
<td>(509) 733-7060</td>
<td>klickitatcounty.org/216/economic-development</td>
</tr>
<tr>
<td>Lewis Economic Development Council</td>
<td>(360) 748-0114</td>
<td>lewis Rachel City, Washington</td>
</tr>
<tr>
<td>Lincoln County Economic Development Council</td>
<td>(509) 368-7085</td>
<td>lincolnedc.org</td>
</tr>
<tr>
<td>Okanogan County Economic Alliance</td>
<td>(509) 826-5107</td>
<td>economic-alliance.com</td>
</tr>
<tr>
<td>Pacific County Economic Development Council</td>
<td>North Pacific County (360) 875-9330 South Pacific County (360) 642-9330</td>
<td>pacificedc.org</td>
</tr>
<tr>
<td>Port of Chelan County Washington</td>
<td>(509) 663-5159</td>
<td>portofchelancounty.com/home</td>
</tr>
<tr>
<td>Port of Douglas County</td>
<td>(509) 884-4700</td>
<td>portofdouglas.org</td>
</tr>
<tr>
<td>Port of Walla Walla</td>
<td>(509) 525-3100</td>
<td>portwallawalla.com</td>
</tr>
<tr>
<td>San Juan County Economic Development Council</td>
<td>(360) 378-2906</td>
<td>sanjuansedc.org</td>
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<tr>
<td>Skamania County Economic Development Council</td>
<td>(509) 427-5110</td>
<td>skamania-edc.org</td>
</tr>
<tr>
<td>Southeast Washington Economic Development Association</td>
<td>Serving Asotin, Columbia, Garfield, and Whitman counties (509) 751-9144</td>
<td>seweda.org</td>
</tr>
<tr>
<td>Thurston Economic Development Council</td>
<td>(360) 754-6320</td>
<td>thurstonedc.com</td>
</tr>
<tr>
<td>Tri County Economic Development District</td>
<td>Serving Ferry, Pend Oreille, and Stevens counties (509) 684-4571</td>
<td>tricountyedd.com</td>
</tr>
<tr>
<td>Tri-City Development Council</td>
<td>(509) 735-1000</td>
<td>tridec.org</td>
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<tr>
<td>Yakima County Development Association</td>
<td>(509) 575-1140</td>
<td>chooseyakimavalley.com</td>
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### IDAHO

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<tr>
<td>Panhandle Area Council Inc.</td>
<td>(208) 772-0584</td>
<td>pacni.org</td>
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<tr>
<td>Clearwater Economic Development Association</td>
<td>Serving Clearwater, Idaho, Latah, Lewis, and Nez Perce counties (208) 746-0015</td>
<td>clearwater-eda.org</td>
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### U.S. Export Assistance Centers

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<td><strong>WASHINGTON</strong></td>
<td></td>
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<tr>
<td>Seattle</td>
<td>2001 Sixth Ave., suite 2610</td>
<td>(206) 553-5615</td>
<td><a href="http://tinyurl.com/WEOThome">http://tinyurl.com/WEOThome</a></td>
</tr>
<tr>
<td>Spokane</td>
<td>801 W. Riverside Ave., suite 100</td>
<td>(509) 344-9398</td>
<td>2016.export.gov/idaho</td>
</tr>
<tr>
<td>Boise</td>
<td>700 W. State St., second floor</td>
<td>(208) 364-7791</td>
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Stepping Stones Therapy Network is a team of occupational and speech therapists that helps children of all ages achieve their developmental milestones. Thanks to guidance from an SBA Resource Partner, the business has grown to two locations in Bellevue and Bothell, Washington and four satellite locations at local schools. Owner Jessica McMurdie, a pediatric occupational therapist, strives to help every child be as independent as possible. Stepping Stones helps more than 500 children and families in the Puget Sound area every year.

- **What challenge did you have?** In 2006, I started Stepping Stones out of the trunk of my car. My business was all word of mouth, and I didn’t have enough funds to have a physical location. I was driving 100 miles every day, so I finally decided it was time to set up a shop. I needed guidance on how to build a foundation of success for my business.

- **What was the SBA solution?** SCORE, an SBA-funded resource partner, has been my go-to resource. I’ve been seeing the same SCORE mentor, Marta Schiffer, for more than 10 years. She’s a total genius, and I have learned so much from her. She helped me to refine my business plan, set goals and brainstorm strategy, all of which were crucial to laying a good foundation for my business. She also encouraged me to apply for the Emerging Leaders program, which has been one of the best things I could’ve done for my business because I’ve met other business leaders in my community and made lasting connections.

- **What benefit did this have for you?** Stepping Stones went from a small mobile therapy operation to a multi-location therapy network. I now employ 10 full-time staff that conduct about 8,000 therapy sessions per year, not including the screenings we provide. My SCORE mentor has been with me from the beginning to guide and connect me to other excellent resources, such as the SBA Emerging Leaders program.
Definitely take advantage of the amazing resources at the SBA.”

Jessica McMurdie
Owner/Clinic Director, Stepping Stones Therapy Network
Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.

Business plans help you run your business
A good business plan guides you through each stage of starting and managing your business. You’ll use your business plan as a roadmap for how to structure, run, and grow your new business. It’s a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they’ll see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart choice.

Pick a business plan format that works for you
- There’s no right or wrong way to write a business plan. What’s important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?

**Traditional Business Plan**
- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.

**Lean Startup Plan**
- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.
TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you’re very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don’t have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

**Executive Summary**
Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company’s leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

**Company Description**
Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

**Market Analysis**
You’ll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now’s the time to answer these questions.

**Organization and Management**
Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you’re a sole proprietor or LLC.

Use an organizational chart to lay out who’s in charge of what in your company. Show how each person’s unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

**Service or Product Line**
Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you’re doing research and development for your service or product, explain it in detail.

**Marketing and Sales**
There’s no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you’ll attract and retain customers. You’ll also describe how a sale will actually happen. You’ll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

**Funding Request**
If you’re asking for funding, this is where you’ll outline your funding requirements. Your goal is to clearly explain how much funding you’ll need over the next five years and what you’ll use it for.

Specify whether you want debt or equity, the terms you’d like applied, and the length of time your request will cover. Give a detailed description of how you’ll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

**Financial Projections**
Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

**Appendix**
Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

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**TRADITIONAL BUSINESS PLAN CHECKLIST**

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix
LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan. Lean startup formats are charts that use only a handful of elements to describe your company’s value proposition, infrastructure, customers, and finances. They’re useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We’ll discuss the nine components of the Business Model Canvas version here.

Key Partnerships
Note the other businesses or services you’ll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities
List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources
List any resource you’ll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don’t forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

Value Proposition
Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships
Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments
Be specific when you name your target market. Your business won’t be for everybody, so it’s important to have a clear sense of who your business will serve.

Channels
List the most important ways you’ll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure
Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you’ll face pursuing it.

Revenue Streams
Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

“ If you fail to plan, you are planning to fail.”

Benjamin Franklin
Need entrepreneurship training?
Entrepreneurship training is available through the SBA’s programs for veterans, sba.gov/veterans, at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense’s Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations that host the Transition Assistance Program, both in and out of the contiguous United States.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Register for either program at https://sbavets.force.com.
If you’re a service-disabled veteran or a spouse, the SBA’s Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit sba.gov/ovbd.

Interested in doing business with the government?
Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

» VIP Start is for companies wanting to enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.
» VIP Grow is the core curriculum which assists companies in developing strategies to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.
» VIP International is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

Loan Fee Relief
To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, sba.gov/loans.

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 63.

Have an employee who was called to active duty?
Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, you may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve.
SBA’s Emerging Leaders program helps grow businesses.

Business executives looking for their next educational opportunity will find it in the SBA’s Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than $300 million in new financing and securing over $2.16 billion in government contracts. For information about the Emerging Leaders program, visit sba.gov/emergingleaders.

Online Resources for Entrepreneurs

Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The SBA’s free Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
- writing your business plan
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention

Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.
10 STEPS to Start Your Business

Starting a business involves planning, making key financial decisions, and completing a series of legal requirements.

1. **Conduct market research.** Market research will tell you if there’s an opportunity to turn your idea into a successful business. It’s a way to gather information about potential customers and businesses already operating in your area. Use that information to find a competitive advantage for your business.

2. **Write your business plan.** Your business plan is the foundation of your business. It’s a roadmap for how to structure, run, and grow your new business. You’ll use it to convince people that working with you—or investing in your company—is a smart choice.

3. **Fund your business.** Your business plan will help you figure out how much money you’ll need to start your business. If you don’t have that amount on hand, you’ll need to either raise or borrow the capital. Fortunately, there are more ways than ever to find the capital you need.

4. **Pick your business location.** Your business location is one of the most important decisions you’ll make. Whether you’re setting up a brick-and-mortar business or launching an online store, the choices you make could affect your taxes, legal requirements, and revenue.

5. **Choose a business structure.** The legal structure you choose for your business will affect your business registration requirements, how much you pay in taxes, and your personal liability.

6. **Choose your business name.** It’s not easy to pick the perfect name. You’ll want one that reflects your brand and captures your spirit. You’ll also want to make sure your business name isn’t already being used by someone else.

7. **Register your business.** Once you’ve picked the perfect business name, it’s time to make it legal and protect your brand. If you’re doing business under a name different than your own, you’ll need to register with the federal government, and maybe your state government, too.

8. **Get federal and state tax IDs.** You’ll use your Employer Identification Number (EIN) for important steps to start and grow your business, like opening a bank account and paying taxes. It’s like a social security number for your business. Some—but not all—states require you to get a tax ID as well.

9. **Apply for licenses and permits.** Keep your business running smoothly by staying legally compliant. The licenses and permits you need for your business will vary by industry, state, location, and other factors.

10. **Open a business bank account.** A small business checking account can help you handle legal, tax, and day-to-day issues. The good news is it’s easy to set one up if you have the right registrations and paperwork ready.
8 Tips for Building Your Business Support Network

It never hurts to have a supportive network around you.

Owning a business can be stressful and lonely. Not every family member or friend will understand or empathize with your entrepreneurial journey. The key is to surround yourself with likeminded individuals who can offer advice, share opportunities, and listen to your big ideas. Go beyond your typical inner circle and broaden your network of support.

Consider these following strategies to engage with others while also looking for new business opportunities.

1. **Alumni**
   Reconnect with college and/or high school staff and classmates by letting them know what you are doing now and what you have accomplished, or plan to accomplish in your business. There might be opportunities to collaborate with your university or community college by speaking at the school, hiring seasonal workers, or bidding on a project.
   If you have children or are engaged in your local community, this strategy applies to reaching out to the PTA or a similar group within the school.

2. **Chambers of Commerce**
   Join a local or state chapter to meet local business leaders. Becoming an active member can expose you to other industries, opportunities, and like-minded contacts.

3. **SCORE**
   Supported by the SBA, SCORE is a nonprofit that helps entrepreneurs launch and grow their businesses. Business owners can access professional support year-round from a mentor. You can also attend workshops.

4. **Faith-based community**
   Your spiritual relationship with the members at your place of worship can have a positive effect on your personal life and business goals. Lean on faith-based organizations and activities that promote a healthy, productive lifestyle.

5. **Extracurricular groups**
   It’s easy to forget that we form bonds with people we meet through leisure activities like sports leagues and volunteer and travel groups. When not working on or in your business, it’s essential to have recreational time.

6. **Former coworkers**
   If you’ve shared ideas or worked well with previous coworkers and staff, re-engage them to share your current business venture. Their skillsets might be useful in your next idea, or they can provide insights or contacts that you may have not consider.

7. **Professional organizations or conferences**
   Depending on the nature of your work and business, there might be an established network of professionals who meet annually. Conferences and professional groups are instant support systems because they bring together people who have shared interests. You can get a lot of inspiration and information by not only attending events, but potentially sponsoring or speaking at one.

8. **Online groups via forums, private Facebook groups, or Slack communities**
   Thanks to the internet and social networking, interfacing with other business owners across the world is much easier. Building connections that go beyond day-to-day business matters can provide new ideas and different perspectives with other business owners.

written by Ijeoma S. Nwatu, contributor
Cybersecurity Essentials for Small Businesses

You hear about cybersecurity constantly, here’s how it applies to you.

Cyber threats are an issue for everyone, and small businesses are targets for such threats and crimes because they often have fewer preventative or responsive resources. So, what do you need to know?

What is cybersecurity?
With the help of technology and best practices, cybersecurity is the effort to protect computers, programs, networks, and data from attack and damage.

Why is cybersecurity so important?
Consider all the information you have that needs to be secure:
- Personal information for employees
- Partner information
- Sensitive information for customers/clients
- Financial and sensitive business information

It’s essential to do your part to keep these details safe and out of the hands of those who could use your data to compromise you, your employees, and the foundation of your small business. Think it can’t happen to you?

- CNN reports nearly half of the data breaches that Verizon recorded in 2012 took place in companies with fewer than 1,000 employees.
- A Symantec report showed that 31% of all attacks in 2012 happened to businesses that had fewer than 250 employees.

What are common cyber threats and crimes?
There’s a broad range of information security threats. Some of the most common include website tampering, data theft, denial-of-service attacks, and malicious code and viruses.

Website tampering can take many forms, including defacing your website, hacking your system, and compromising webpages to allow invisible code that will try to download spyware onto your device.

Data theft can come in various forms, and the problems that come with it depend on what kind of data is stolen. Some examples include:
- Theft of computer files
- Theft of laptops, computers, and devices
- Interception of emails
- Identity theft

A denial-of-service attack happens on a computer or website and locks the computer and/or crashes your system. This results in stopped or slowed workflow and prevents communication. The ultimate goal of this kind of attack is to prevent you from conducting business with your internetconnected systems.

Malicious code and viruses are sent over the internet with the goals of finding and stealing your files; deleting critical data; or locking your computer or system. They hide in programs or documents and replicate themselves without your knowledge.

What can I do to protect my business?
The first step in protecting your business’s information is establishing comprehensive, up-to-date security policies. Make sure your employees know and adhere to your policies and best practices for internet and email. Here are just a few to keep in mind:
- Don’t respond to popup windows telling you to download drives.
- Don’t allow websites to install software on your device.
- Don’t reply to unsolicited emails. Use screen locks and shut off your computer at the end of the day.

Ensure that your computer hardware and software are updated regularly on all devices throughout the company. Change passwords periodically and use firewalls to protect your systems. You should also consider backing up your data on a regular basis so that if anything is compromised, you have a copy.

Want to learn more about how to help make your business more cyber secure? Check out “Cybersecurity for Small Businesses” in the sba.gov Learning Center, which features more tips and additional resources to help you along the way.

Written by Katie Murray, Contributor
A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey
When Mark Moralez’s employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he’d found a buyer for the business, Moralez reacted with shock. “Why?” his boss asked. “Do you want to buy it instead?”

The idea surprised Moralez, but it was appealing. He’d been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. “It wasn’t something I was looking to do, I was just trying to take control of my own destiny,” Moralez says. He was scared, but the couple decided to take the leap.

Moralez and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn’t take the risk. “He decided that printing was a dying industry and there was no way he was going to fund us,” Moralez said.

In frustration, Moralez posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank’s vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Moralez and Briggs soon qualified for SBA funding. They received a 7(a) loan of $1.1 million toward the $1.4 million purchase, enabling Moralez and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. “There were probably 20 printers in our area 10 years ago, and there are probably four now,” Moralez says. “The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that’s on-demand, digital, quick, turned around in a day.” The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. “It’s not a huge moneymaker, but it meets demand and it’s a profitable unit,” Moralez says.

What sets Printing Palace apart in a changing industry is the shop’s commitment to customer service. “Everybody wants to do online printing,” he says. “What keeps us going, and we’re doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who’s knowledgeable about the product.” Printing Palace’s website touts its print-industry veterans who take pride in delivering jobs on time. Moralez and Briggs have earned high reviews online.

Moralez sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian
SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

Lender Match
Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.
Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA’s Largest Financing Program
If you’re unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** $5 million

**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

**GUARANTEE:** 50 to 90 percent

Microloan Program
Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

**INTEREST RATE:** loans less than $10,000, lender cost + 8.5 percent; loans $10,000 and greater, lender cost + 7.75 percent

**TERMS:** lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program
If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

**MAX LOAN AMOUNT** (up to 40 percent of the total project): up to $5 million; $5.5 million for manufacturing or energy public policy projects

**INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms

**TERMS:** 20 or 25 years for real estate or long term equipment, 10 years for general machinery and equipment

**GUARANTEE:** the lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

**SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent

CAPlines
Meet your revolving capital needs with lines of credit. CAPlines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan
Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

**MAX LOAN AMOUNT:** $350,000

**INTEREST RATE:** for loans less than $50,000, prime + 6.5 percent; for loans of $50,000 and greater, prime + 4.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.

**GUARANTEE:** 50 percent

Community Advantage Program
Financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.
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**Out of State Lenders**

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sba@fsbwa.com
(800) 683-0973

**Bank of America**
(866) 953-2481

**Coastal States Bank**
Gwen Schaeffer
(206) 989-9156
gschaeffer@coastalsatesbank.com

**East West Bank**
(888) 245-1756

**Gulf Coast SBA Lending**
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**Hana Small Business Lending**
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NWBDNA  
NORTHWEST BUSINESS DEVELOPMENT ASSOCIATION  
The SBA 504 Loan Program now offers three fixed-rate fully amortizing options, 10-year, 20-year, and now 25-year. With the 25-year amortization you can lower your monthly occupancy expense on your owner-occupied commercial property. For more information, please visit our website or give us a call.

Your Premier SBA 504 Partners

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SBA 504 Loans Now Have a 25 Year Option.

www.nwbusiness.org
FUNDING PROGRAMS

What do you need funding for?

- Start or purchase a business
- Purchase, renovate or expand facilities
- Purchase inventory, equipment or machinery
- Revolving credit/working capital for day-to-day expenses
- Export a product or service

I need investors!

SBA’s SBIC Program could be a great option for you.

I need to research and develop a business idea for commercialization.

SBA’s SBIC Program could be a great option for you.

I’m bidding on a contract that requires me to be bonded.

Ask for information on SBA’s Surety Bond Program.

Do you need help with your business plan or loan package?

If so, SBA Resource Partners can help! Ask for a local list.

Now that you have your business plan and loan package ready, contact an SBA Lender to see if you qualify! There are two options...

A. Check out Lender Match (www.sba.gov/lendermatch) to search national SBA Lenders who may specialize in your industry or type of project.

B. Visit an active SBA Lender in your area. Ask your nearest SBA District Office for a list of local SBA Lenders.

Be prepared to discuss:
- Size and purpose of your loan
- Size and age of your business
- Your credit history
- Collateral
- Financial projections
- Your technical assistance/mentoring needs
Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.

You can:
• learn how to export
• participate in foreign trade missions and trade shows
• obtain services to support foreign market entry
• translate websites to attract foreign buyers
• design international marketing products or campaigns

Financing for International Growth

The International Trade Loan can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: $5 million
Interest rate: generally prime + a reasonable rate capped at 2.75 percent
Terms: up to 25 years for real estate, up to 10 years for equipment
Guarantee: up to 90 percent

Exporters looking to meet their short-term capital needs can use the Export Working Capital Program. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: $5 million
Interest rate: negotiated between lender and business, fixed or variable rate
Terms: typically one year, cannot exceed three years
Guarantee: up to 90 percent

Expert Advice on Exporting

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world’s purchasing power is in foreign countries. If you’re a small business owner, here’s how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING

STEP 2 FIND BUYERS

STEP 3 GET FUNDING
Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. Search the SBIC directory by visiting sba.gov and clicking on Funding Program and then Investment Capital.
R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.

Do you work in one of these areas?
» advanced materials
» agTech
» artificial intelligence
» biomedical
» cybersecurity
» energy
» first response
» national security
» space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America’s Seed Fund, provide more than $2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works
Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

» Phase I, the proof-of-concept stage, typically lasts from 6-12 months, often providing $100,000-$225,000.

» Phase II, the full R&D period, lasts about 24 months and typically provides $600,000-$1.5 million.

» Phase III, the commercialization stage, where you seek public or private funds for your venture.

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:
» Department of Agriculture
» Department of Commerce
» National Institute of Standards and Technology
» National Oceanic and Atmospheric Administration
» Department of Defense
» Department of Education
» Department of Energy
» Department of Health and Human Services
» Department of Homeland Security
» Department of Transportation
» Environmental Protection Agency
» NASA
» National Science Foundation
After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

written by Carlee Lammers

fter floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he says. "I didn’t borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn’t really have a banker at all. I didn’t really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha’s entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about $1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: “I couldn’t crawl back into business, I needed to sprint back into business.”

He received a low-interest, fixed-rate SBA
The SBA bent over backward to help me get back in business. I couldn’t have asked for a better situation. I really couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery Fabric Center

disaster loan for $735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing.

“Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”

Working Together

The SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners, and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.
Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were 19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water.

“We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

Written by Carlee Lammers
into the building. Photos of the bakery’s submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration’s disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn’t otherwise have access to. “If it weren’t for the SBA, we would’ve been out of business—twice,” Janice Jucker says. “There was no way we would have had the cash to recover.”

Houston is recovering, but there’s still work to be done. “People are buying sofas and socks,” Janice Juckers says, “But they are not yet buying as many cakes and other baked goods.” She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. “Everything the SBA does—everything they do—is good,” she says.
How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing
An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower’s ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages
A business of any size and any nonprofit may borrow up to $2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

- A homeowner may borrow up to $200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to $40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury
The SBA also offers economic injury disaster loans for up to $2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement
Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center, if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to $25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind
An SBA disaster loan is a direct loan from the government. Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.
How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You’ll be in a better position to contribute to the economic recovery of your community.

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.

- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.

Establish a solid supply chain

If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.

- Make sure you know your suppliers’ recovery plans.

Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.
Surety bonds help small businesses win construction, supply, and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the Surety Bond Guarantee Program. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

Small businesses that often come to the SBA for surety bonds:

- **Startups and firms** in business less than three years
- **Businesses with credit issues** or internally prepared financial statements
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits

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**Surety bonds are requested**

Some contracts require that the business doing the work be properly bonded.

**Surety partners with business**

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

**The SBA guarantees**

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

**Small businesses benefit**

Small businesses get SBA-guaranteed surety bonds so they can get to work.
For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to $6.5 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000
80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

Cost of contract: up to $10 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000
80 percent for all other small businesses.

SBA’s QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the SBA’s QuickApp program, which is for contracts below $400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.

Questions?

Do you want to discuss the advantages of the SBA’s Surety Bond Guarantee program or need to locate an SBA authorized agent? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153
Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA’s 2018 National Small Business Subcontractor of the Year for its customer care.

Written by Jess Walker
Powering some of America’s greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans’s hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client’s comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It’s a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin...
nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win. The State Trade Expansion Program, administered by the SBA’s Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. “We’ve done programs with [STEP assistance] we likely wouldn’t have done otherwise,” says McClennan. “I expect we’ll continue using it.”

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he’d live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. “You’re able to have such an impact in a small business,” he says, “as opposed to working in a large corporation where the impact of your efforts might be much more diluted.”

Dewey is happy for other entrepreneurs to learn from Evans Capacitor’s experience. “We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work,” he says. “It is a daunting undertaking for a commercial company, but it’s been our lives since day one, so maybe we can help.” For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. “Don’t stray, stay focused, and be the best you can be. As Dave says, ‘You have to play the hand you’re dealt.’ But you can learn to play it well.”

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**How to do business with the government**

1. Identify your product or service number at [naics.com](http://naics.com).
2. Search the FedBizOpps database ([fbo.gov](http://fbo.gov)) or [web.sba.gov/subnet](http://web.sba.gov/subnet) to see if any federal agencies are looking for your product or service.
3. Attend an SBA district office workshop on contracting. Visit [sba.gov/localassistance](http://sba.gov/localassistance) to find your local office.
4. Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at [aptac-us.org](http://aptac-us.org).
5. Obtain a free DUNS number at [fedgov.dnb.com/webform](http://fedgov.dnb.com/webform).
6. Register with the System for Award Management ([sam.gov](http://sam.gov)) to start doing business with the government.
7. See if you’re eligible for a contracting program and start the certification process. All required documents must be uploaded to [certify.sba.gov](http://certify.sba.gov) before submitting an offer on a contract set aside for a specific program.
Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

1. Does the government buy the product or service that you sell?
   - Yes: Continue to question 2.
   - No: Government contracting may not be for you at this time.
   - ? Start with your local SBA District Office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2. Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?
   - Yes: Continue to question 3.
   - No: ?
   - Your local SBA District Office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3. Confirm your answer to all of the following:
   - ? Is the majority owner(s) a U.S. citizen?
   - ? Does your company have a place of business in the U.S.?
   - ? Is your business organized for profit?
   - ? Does your business generate revenue?
   - Yes: Continue to question 4.
   - No: ?
   - These are requirements for participation in government contracting programs.

4. Are you credit worthy?
   - Yes: Continue to question 5.
   - No: ?
   - Visit an SBA Resource Partner for tips on improving your credit.
   - ?
   - Talk to an SBA Lender about how to build credit.

5. Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?
   - Yes: Continue to question 6.
   - No: ?
   - Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.

6. Do you have cash on hand to purchase working inventory, if needed?
   - Yes: Continue to question 7.
   - No: ?
   - Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

7. Do you already have federal/state/local government contracting experience?
   - Yes: Continue to question 8.
   - No: ?
   - If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can only participate in the 8(a) program once in a nine-year period, so make sure it's the right time for you.

8. Do you know where to find contracting opportunities?
   - Yes: Continue to question 9.
   - No: ?
   - Ask an SBA Business Opportunity Specialist for help.

9. Do you have the following:
   - ? A DUNS number?
   - ? The NAICS codes and size standards for your industry?
   - ? SAM registration?
   - Yes: Continue below.
   - No: ?
   - This is a requirement for participation in some government contracting programs.

It sounds like you may be a good fit for government contracting! Visit your local SBA District Office or sba.gov/contracting for more information.
Your business could earn profit and gain valuable work experience by providing goods or services to the government.

The federal government sets aside contracts for small business, and these certification programs are designed to help you compete for and win federal contracts. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

**All Small Mentor-Protege Program**
Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the All Small Mentor-Protege Program, sba.gov/allsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:
» Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
» You must be certified as a small business within your NAICS industry classification and have experience in that field.

» Mentors and proteges must be organized for profit or as an agricultural cooperative.
» Mentors cannot own more than 40 percent equity in the protege’s business.
» An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

**8(a) Business Development Program**
If you’re an entrepreneur who is socially and economically disadvantaged, you can get business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must meet the following criteria:
» qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
» be controlled by a U.S. citizen who lives in the United States
» demonstrate a track record of work and that you have potential for continued success

Socially disadvantaged: those who have been subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups of people are assumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that they have suffered disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because the person has not had as much capital and credit opportunities compared to others in the same or similar line of business who are not socially disadvantaged.
The benefits:

» 8(a) businesses are assigned an SBA professional to help coordinate your business development assistance.

» You could be awarded an 8(a) sole-source contract up to $4 million for goods and services; $7 million for manufacturing, exceptions apply.

What is an 8(a) sole-source contract? A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZones

Businesses located in Historically Underutilized Business Zones, HUBZones, sba.gov/hubzone, must be certified to gain special access to federal contracts. To qualify for the program, a small business must:

» be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe

» be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, maps.certify.sba.gov/hubzone/map.

» have at least 35 percent of your employees residing in a HUBZone

Service-Disabled Veterans

If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA’s Office of Veterans Business Development at sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business.

Keep in mind

The SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.
Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here’s how to get certified:

1. Make sure you’re eligible
   - Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
   - A woman must hold the highest officer position and have managerial experience required to run the business.
   - One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register
   - Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify
   - Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
     - El Paso Hispanic Chamber of Commerce
     - National Women Business Owners Corporation
     - U.S. Women’s Chamber of Commerce
     - Women’s Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status
   - Update your status as a woman-owned small business in sam.gov.

5. Search the database
   - Search the FedBizOpps database (fbo.gov) for your new business opportunity.
Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

How can a procurement assistance center help you?

» A center adviser can help you determine if your business is ready for government contracting.

» An adviser can help you register in the System for Award Management (sam.gov).

» Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don’t have to do it alone. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Washington Procurement Technical Assistance Centers

washingtonptac.org

Lacey Main Office
Serving Chelan, Grays Harbor, Kittitas, Lewis, San Juan, Thurston, Pacific, and Wakiakum counties
4220 Sixth Ave.
(360) 754-6320
thurston@washingtonptac.org

Kate Hoy
(360) 464-6042
khoy@thurstonedc.com

Dale Colbert
(360) 464-6044
dcolbert@thurstonedc.com

George Sharp
(360) 464-6043
gsharp@washingtonptac.org

Auburn
Serving King County
Green River Community College
1221 D St. Northeast, suite C
(253) 520-6267
Darrell Sundell
king@washingtonptac.org

Marnie Tyson
mtyson@greenriver.edu
(253) 833-9111 x5809

Everett
Serving Island, Skagit, Snohomish, and Whatcom counties
Economic Alliance of Snohomish County
808 134th St. Southwest, suite 101
(425) 248-4223
Lisa Lagerstrom
snohomish@washingtonptac.org

Kennewick
Serving Benton, Columbia, Franklin, Klickitat, Walla Walla, and Yakima counties
Tri-City Regional Chamber of Commerce
7130 W. Grandridge Blvd., suite C
(509) 491-3231
Ashley Coronado
tricity@washingtonptac.org

Silverdale
Serving Clallam, Jefferson, Kitsap, and Mason counties
Kitsap Economic Development Alliance
2021 NW Myhre Road, suite 100
(360) 377-9499
Mary Jo Juarez or Kathy Cocus
kitsap@washingtonptac.org

Spokane
Serving Adams, Asotin, Douglas, Ferry, Garfield, Grant, Lincoln, Okanogan, Pend Oreille, Stevens, Spokane, and Whitman counties
Greater Spokane Inc.
801 W. Riverside Ave., suite 100
(509) 321-3641
Jessica Kirk
spokane@washingtonptac.org

Tacoma
Serving Pierce County
Bates Technical College
1101 S. Yakima Ave., room M123B
(253) 680-7054
Tom Westerlund
pierce@washingtonptac.org

Vancouver
Serving Clark, Cowlitz, and Skamania counties
Greater Vancouver Chamber of Commerce
1101 Broadway, suite 100
(360) 567-1051
Jeannet Santiago
swwa@washingtonptac.org

Idaho Statewide PTAC
1910 University Drive
Boise
(208) 426-1741
Idahoptac.org

Gary Moore
(208) 426-1741
garymoore@boisestate.edu
Reasons to Love Your Region

To further the mission of helping small businesses succeed, the SBA has regional offices across the country. Here are some fun facts about each region from sba.gov.

**Region 1**
New Hampshire was home to the first ski club in the United States. As of 2014, Region 1 had the highest number of small business skiing facilities per square mile in the country, and all six region 1 states had skiing facilities.

**Region 2**
Small businesses are of key importance to Puerto Rico’s economy. Four out of five Puerto Rican workers are employed at small businesses, as compared to 48% for the United States as a whole.

**Region 3**
Washington D.C., Maryland and Virginia are some of the best states for women-owned businesses. Washington, D.C., and Maryland rank 1 and 3 respectively for the number of businesses owned by women. These two states and the district are in the top 10 for the amount of sales and employment from women-owned businesses.

**Region 4**
Region 4 is a center of minority-owned businesses. 23% of all minority-owned businesses are located in region 4, making it the second in the nation. This includes over 35% of all African American-owned businesses, the highest compared to any other region.

**Region 5**
Region 5 has an active veteran business community. It ranks second in terms of the number of veteran-owned businesses, with Ohio and Illinois in the top 10 states.

**Region 6**
Region 6 leads the nation in long-term GDP growth (2009–2016) with 22% over the seven-year period. Texas and Oklahoma experienced the largest growth in the region with 28% and 22% respectively.

**Region 7**
Region 7 has a booming small health care industry. The region has the most hospitals, general health care, and social assistance small businesses per capita than any other region.

**Region 8**
Region 8 is a great place for crafty entrepreneurs. Montana ranks first in the nation in the number of small breweries per capita; Colorado is third, and the region as a whole ranks second.

**Region 9**
Region 9 is a diversity hub. Its 1.9 million minority-owned businesses amount to 24% of all U.S. minority owned businesses, placing it first in the United States in this category. Hawaii tops the country in diversity; 64% of Hawaiian businesses are minority-owned.

**Region 10**
Region 10 leads the country in coastline, fishing, and seafood exports. The region’s maritime endowment is led by Alaska, whose 6,640-mile-long coast is longer than those of the other 49 states combined. The region has the most small fishing operations of any region, and three of its ports—Portland, Seattle, and Anchorage—account for 67% of America’s fish exports.
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