

Public Resources for Business Owners

Examples

Financial

- SBA 7a guaranteed loan for working capital, machinery, equipment, furniture and fixtures, leasehold improvements, building acquisition or construction, or debt consolidation.
- The SBA 504 program for fixed asset financing such as buildings, machinery and equipment.
- SBA's Micro Loan fund run by the Oregon Association of Minority Entrepreneurs for working capital, equipment purchase, and leasehold improvement (up to \$35,000).
- SBA Exporters Loan Guarantees for working capital, fixed asset financing, transaction-specific financing, or combinations of such.
- SBA-backed Express Lines of Credit for short term needs.
- Washington State Linked Deposit Program (available to women and minorities) for certified borrowers to get loans at 2% points below market.
- Washington State Child Care Facility fund and Micro Loan fund for licensed childcare providers to purchase land and building, construct and renovate, and purchase equipment. Grants available for health and safety uses only.

For loan details: Go to www.sba.gov or www.access.wa.gov

Technical:

- Washington State University Small Business Development Center (WSU-SBDC) provides business management counseling to existing businesses and late stage start-ups. www.wsbdc.org
- SCORE (Service Corps of Retired Executives), provides business management counseling to prospective business owners www.scorevancouver.org
- Procurement Technical Assistance Center (PTAC), CREDC, offers access to public procurement opportunities. www.credc.org
- WorkSource, Washington Employment Security, helps employers meet workforce needs. www.esd.ea.gov
- Washington State University Cooperative Extension Office, assists growers with technical advice www.wsu.edu
- Washington Manufacturing Services, are affiliated with the National Institute of Standards and Technology, and advise manufacturers to make them more competitive. www.wamfg.org

Combinations:

- SBA's Micro Loan fund combines financial and technical assistance and is available to all small businesses in Clark County.
- Help from SBDC and SCORE can be combined with any of the above financial products.