



Small Business Resource Guide

Provided by:
West Chester Community Development
West Chester, Ohio



The West Chester Community Development Department would like to take this opportunity to say thank you to the businesses in the community. As a small business owner, you serve as the backbone of the community and play a crucial role that greatly contributes to West Chester's positive business climate and the prosperity of the community.

As a pledge of our commitment to the growth of your business, the Economic Development team has put together this Small Business Resource Guide designed to provide added support to our small business community. It features resources available to you as a business owner to aide in the growth and maintenance of your business.

We encourage you to take some time to meet with one of our professional development staff members to learn more about how we can assist your company by:

- Providing solutions to workforce challenges;
- Listing a description of your business and contact information in our business directory to easily connect suppliers to consumers;
- Updating you of current road construction projects and traffic advisory reports;
- Alerting other businesses of your success via our quarterly newsletter;
- Providing support to merchant groups undertaking new creative ideas to jump-start business.

These are just a few ways the Economic Development team can help your business. For more information, please call the Community Development Department at (513) 777-4214 to speak with a member of our staff.

West Chester is a community

*Where Families Grow and
Businesses Prosper™*



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Government Resources

State of Ohio

Ohio Department of Development

The Ohio Department of Development works to attract, create, grow, and retain businesses through competitive incentives and targeted investments by providing financial, informational, and technical assistance to those making an investment in Ohio's future. <http://www.development.ohio.gov> (recommended)

1st Stop Business Connection

A program sponsored by the Ohio Department of Development's Small Business Development Centers and the U.S. Small Business Administration, provides FREE state-level information needed to get started or continue on your entrepreneurial journey. <http://www.development.ohio.gov/edd/1ststop> (recommended)

Ohio Business Gateway

The business section of [Ohio.gov](http://www.ohio.gov) designed to simplify the relationship between business and state government. The Entrepreneurship and Small Business Division is a new initiative implemented by the Ohio Department of Development's Entrepreneurship and Small Business Division. The new initiatives include a Small Business Hotline, Small Business Directory, and Small Business Register. These services are free and help enhance the Division's outreach to Ohio's small businesses (100 employees or less), displaced workers, and Ohioans living below the poverty level who may be interested in starting a business. The Small Business Hotline provides answers to business-related questions on topics such as starting, sustaining and closing a business, credit and financing, marketing, technical support, human resources, and general management strategies. The hotline also provides information to those businesses affected by the decline in the automotive and manufacturing industries, with referrals to local, state, and federal resources and programs. Second, third, and fourth tier suppliers can also receive assistance through the Small Business Hotline. <http://www.business.ohio.gov> (recommended)



Towne Centre Square

Federal

U.S. Small Business Administration (SBA)

The SBA is the government's source of information on small business. The SBA's mission is to maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interests of small businesses and by helping families and businesses recover from national disasters. The SBA also provides guarantees to lenders for small business. Visit the website to learn more about SBA-backed loans, government contracting opportunities, disaster assistance and training programs to help your business succeed. <http://www.sba.gov/> (recommended)

Advocacy

The Office of Advocacy conducts economic research, policy analyses and small business outreach help to identify issues of concern.

<http://www.sba.gov/ADVO/>

Women's Business Ownership

The Office of Women's Business Ownership (OWBO) exists to establish and oversee a network of Women's Business Centers in the U.S. Through the management and technical assistance provided, entrepreneurs who are economically or socially disadvantaged are offered comprehensive training and counseling on a variety of topics to help them start and grow their own business. <http://www.sba.gov/owbo>

Entrepreneurial Development

SBA's Office of Entrepreneurial Development helps small businesses start, grow and be competitive by providing training, counseling and other forms of management and technical assistance. <http://www.sba.gov/ed/>

Government Contracting & Business Development

The Government Contracting & Business Development Office is charged with making sure that small businesses get a fair share of the approximately \$46 billion annual federal procurement market.

<http://www.sba.gov/gcbd/>



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Loan Programs

The SBA offers numerous loan programs to assist small businesses.

<http://www.sba.gov/services/financialassistance/sbaloantopics/index.html>

Publications

The SBA has more than 200 free e-books and publications online.

<http://www.sba.gov/tools/resourcelibrary/publications/index.html>

Small Business Development Centers (SBDC)

SBDCs assist individuals and small businesses by providing a wide variety of information and guidance through 58 branch locations.

<http://www.sba.gov/sbdc/> (recommended)

Small Business Training Network

The Small Business Training Network is a virtual campus housing free training courses, workshops and knowledge resources designed to assist entrepreneurs and other students of enterprise.

<http://www.sba.gov/training/>

Technology (SBIR/STTR)

SBIR is a highly competitive program that encourages small business to explore their technological potential and provides the incentive to profit from its commercialization. <http://www.sba.gov/sbir/>

Business.gov

The official resource to help businesses quickly locate compliance information, forms and contacts from multiple U.S. government web sites. <http://www.business.gov/> (recommended)

Department of Homeland Security

The Department of Homeland Security's website includes information to small businesses about potential business opportunities and keeping employees safe in the event of a terror attack. <http://www.dhs.gov/>



Mesh Restaurant

Fedmarket.com

Fedmarket.com offers free content including a “how-to” guide to small businesses interested in entering the federal marketplace. Fedmarket.com also provides products, services and federal sales training to small businesses. <http://www.fedmarket.com/>

USA.gov

FirstGov is an online collection of federal, local and tribal governments, information, services and resources. <http://www.usa.gov/>

U.S. Department of Commerce

The Department of Commerce offers information on foreign markets and international trade. Commerce also monitors and enforces compliance with U.S. trade laws and agreements. <http://www.commerce.gov/>

U.S. Department of Labor Bureau of Labor Statistics (BLS)

BLS is an agency for the Federal Government that produces labor economic data and statistics. <http://www.bls.gov/>

U.S. Chamber of Commerce Small Business Center

The U.S. Chamber of Commerce is the world's largest business federation representing more than 3 million businesses of all sizes, sectors, and regions. It includes hundreds of associations, thousands of local chambers, and more than 100 American Chambers of Commerce in 91 countries. The U.S. Chamber of Commerce Small Business Center provides small business news and practical business advice.

<http://www.uschamber.com/sb>

U.S. Hispanic Chamber of Commerce

National business membership organization for Hispanic entrepreneurs with a variety of how to information, national conferences and a membership spanning the nation.

<http://www.usbcc.com/>



University Pointe

Associations & Non-Profit Resources

Butler County/Local

BizTech

Butler County's one-stop business incubator with programs designed to accelerate the successful development of entrepreneurial companies through an array of business support resources and services. BizTech provides resources, shared services, business counseling, training, networking opportunities, conference/meeting rooms, technology, equipment, and office space free of charge. <http://www.biztechcenter.com/>
(recommended)

BBB Online

BBB Online is a subsidiary of the Council of Better Business Bureaus. Their mission is to promote trust and confidence on the Internet. This site helps business owners with web sites to establish an online privacy policy program. <http://cincinnati.bbb.org/>

State of Ohio

Small Business Development Centers of Ohio (SBDC)

The SBDC has multiple centers throughout southwest Ohio provide free, confidential, in-depth business consulting to pre-venture, start-up and existing small businesses throughout the state. Ohio's more than 30 SBDC's also serve as a clearinghouse of federal, state and local regulation information affecting small businesses. The SBDC program is provided through a partnership between the Ohio Department of Development, U.S. Small Business Administration and several of Ohio's chambers of commerce, colleges and universities. <http://www.entrepreneurio.org/home.html>
(recommended)



Streets of West Chester

Associations & Non-Profit Resources

Federal

SCORE

SCORE "Counselors to America's Small Business" is a non-profit association dedicated to educating entrepreneurs and the formation, growth and success of small business nationwide. SCORE is a resource partner with the U.S. Small Business Administration (SBA). SCORE offers free and confidential advice to small businesses. SCORE volunteers are successful entrepreneurs and executives who know business.

<http://www.score.org> (recommended)

Miscellaneous

American Management Association

The American Management Association provides information, seminars and e-learning courses on business management topics. At the top of the home page, AMA features an article or series focusing on a current business issue or topic. <http://www.amanet.org/>

Association for Small Business & Entrepreneurship (USASBE)

The mission of the Association for Small Business & Entrepreneurship (USASBE) is to advance knowledge and foster business development, entrepreneurship education and research. <http://www.usasbe.org/>

Edward Lowe Foundation

The Edward Lowe Foundation helps emerging growth businesses and second-stage business owners. <http://www.edwardlowe.org/>

National Association for the Self-Employed (NASE)

NASE is the nation's leading web resource for self-employed and micro-businesses. This site provides a broad range of benefits and support. <http://nase.org/>

National Business Association

The National Business Association keeps members up-to-date and informed on important issues impacting the self-employed and small business community.

<http://www.nationalbusiness.org/index.htm>



Miami University
Learning Centre groundbreaking

National Federation of Independent Business (NFIB)

NFIB is a non-profit, non-partisan advocacy group that represents the consensus views of its 600,000 members in Washington, D.C. and all 50 state capitals.

<http://www.nfib.com/>

The Retailer Owners Institute

The Retailer Owners Institute is dedicated to improving the financial professionalism of independent retailers. <http://www.retailowner.com/>

Winning Workplaces

Winning Workplaces is a non-profit organization that provides small and mid-size employers with proven, practical and affordable people practices, tools and articles to help entrepreneurs improve their workplace practices.

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

Business Planning & Management Resources

AllBusiness

AllBusiness.com is a web portal for small and growing businesses, with how-to articles, forms, agreements, questions-and-answers, solutions and services.

<http://www.allbusiness.com>

BizMiner

BizMiner provides business planning and research services and includes a section of free resources to help understand industry trends. <http://www.bizminer.com/resources>

BizPlanit

BizPlanit is a professional business plan consulting firm. The site provides an extensive collection of free business plan resources for entrepreneurs interested in preparing business plans. <http://www.bizplanit.com/free.html>



BizStats

Business statistics such as financial ratios and operating ratios, turnover, profitability for sole proprietorships, employee productivity, industry averages, benchmarking tools and more. <http://www.bizstats.com>

Business Know-How

Business Know-How provides how-to articles, newsletters, tips, tools and resources to

help small business owners and franchisees start, manage and grow their business profitably. <http://www.businessknowhow.com/>

Center for Business Planning

This organization has a collection of resources for planning your business, documenting your plan and evaluating your strategy. <http://www.businessplans.org/>

Small Business Dictionary

The Small Business Dictionary gives definitions to 2,500 of the most commonly used small business terms. <http://www.small-business-dictionary.org/>

SME Toolkit

IBM and IFC created a free, small business toolkit specifically for women and minority entrepreneurs to provide business information, tools and training services usually reserved for Fortune 1000 companies. <http://us.smetoolkit.org/us/en>

The Veterans Corporation

The Veterans Corporation hosts a business portal for current and prospective Veteran business owners and for companies working with Veteran-owned businesses.

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

Financing Resources

State of Ohio

GrowNOW

Sponsored by the Ohio Treasurer of State, GrowNOW gives small business owners a three percent reduction on bank loan rates. GrowNOW saves a small business owner up to \$24,000 in interest over the first two years of the loan.

<http://www.grownow.ohio.gov> (recommended)



Federal

Internal Revenue Service (IRS)

The IRS offers an online Small Business and Self-Employed Tax Center featuring tax-related business news, forms and guidelines for handling business-related expenses.

<http://www.irs.gov/businesses/small/index.html>

Miscellaneous

Access Business Development & Finance, Inc. (ABDF)

A new company founded in May 2008. It is the merger of two highly successful and highly respected Certified Development Companies: the Certified Development Company of Butler County, Inc. and the Certified Development Corporation of Warren County, Inc. The merger has allowed ABDF to become an even more competitive and outstanding provider of financing and technical resources for small businesses in the State of Ohio. <http://www.accessbdf.com> (recommended)

Accreditation Council for Accountancy and Taxation (ACAT)

ACAT helps small businesses with accounting and tax issues. The site maintains a listing of accredited accounting professionals. <http://www.acatcredentials.org/>

BusinessFinance

Business Finance offers free business funding resources and has a database of over 4,000 sources of business capital. <http://www.businessfinance.com/>

Financial Industry Regulatory Authority (FINRA)

FINRA, through the consolidation of NASD and the New York Stock Exchange, is dedicated to investor protection and market integrity through effective and efficient regulation, complementary compliance and technology-based services, which include market regulation, policy enforcement and dispute resolution.

<http://www.finra.org/index.htm>



National Bankers Association

The National Bankers Association was founded in 1927 as the trade association for the nation's 103 minority and women-owned banks (MWOBs). Their institutions are committed to providing employment opportunities, entrepreneurial capital and economic revitalization in neighborhoods which often have little or no access to alternative financial services. <http://www.nationalbankers.org/>

America's Community Bankers (ACB)

America's Community Bankers represents the nation's community banks of all charter types and sizes. ACB members pursue progressive, entrepreneurial and service-oriented strategies in providing financial services to benefit their customers and communities. <http://www.acbankers.org/>

Franchising Resources

Federal

Federal Trade Commission (FTC)

The FTC has an online section on franchises and business opportunities. The site features franchise and business opportunity FAQs, business opportunity fraud alerts, federal and state business opportunity rights and laws and information on the FTC Franchise Rule. <http://www.ftc.gov/bcp/franchise/netfran.htm> (recommended)

Miscellaneous

American Association of Franchisees and Dealers (AAFD)

The AAFD is a national non-profit trade association representing the rights and interests of franchisees and independent dealers in the United States. AAFD's web site lists accredited franchisors and has a section on buying a franchise. <http://www.aafd.org/>



Bizquest

Bizquest provides business and resale listings. The site lists opportunities in 13 franchise industries. <http://www.bizquest.com>

The Business Market

The Business Market has free information on hundreds of franchise opportunities for sale. <http://www.thebusinessmarket.com/>

International Franchise Association (IFA)

IFA is a membership organization of franchisors, franchisees and suppliers. IFA also offers a free course on franchising basics. <http://www.franchise.org/>