

Small Business Resources in Bellingham, Whatcom County and Washington State

Are you an entrepreneur? This guide outlines resources in Bellingham and Whatcom County that offer assistance to small business owners, whether you are just getting started or want to improve your existing business.

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Basic online guides from government agencies

Small Business Guide–Washington State

www.oria.wa.gov click on ‘Business Assistance’, then click on ‘The Small Business Guide’

This online guide is a narrative of steps that a small business needs to cover including: creating a business plan, business structure, and business name. It explains federal, state and local taxes, employment laws, and licensing and regulatory requirements. There are additional sections on how to grow your business and what to do if you decide to close your business. There are **active links** throughout the guide to government and other agencies that can help you with each step or process.

Small Business Liaisons–Washington State

www.oria.wa.gov click on ‘Business Assistance’, then on ‘Small Business Liaisons’

The Office for Regulatory Innovation and Assistance (ORIA) was created to help people navigate Washington’s permitting and licensing requirements. The Small Business Liaisons guide lists contacts for small business assistance in 25 different state agencies. Names, phone numbers, and email addresses are provided.

SBA Small Business Resource Guide: a directory of business resources in Washington and northern Idaho

www.sba.gov/wa click on ‘Seattle District Office Resource Guide’

Produced by the Seattle District Small Business Administration in partnership with SCORE, this guide provides information on: SBA programs and services, business licensing, state and local government regulations, steps and templates for preparing a business plan, check-lists for starting a business, options in business insurance, contracting with the government, and selecting a legal structure for your business. In addition, there is a listing of small business resources located in Washington State that offer technical assistance and loan options.

Toll-free hotline

1-800-827-5722 Small Business Administration Answer Desk

National toll-free telephone service providing information on small business problems and concerns as well as information about SBA programs. email **answerdesk@sba.gov**

Local resources in Bellingham

Small Business Development Center

Western Washington University, College of Business and Economics

1616 Cornwall Avenue, Suite 119

Bellingham, WA 98225

360-778-1762 email SBDC@wwu.edu

www.wwu.edu/sbdc

If you're looking to grow your business the Small Business Development Center will connect you with a Certified Business Advisor who will work with you to take your business to the next level. Advisors offer confidential, no cost assistance in: developing a business plan, obtaining financing, managing cash flow, handling human resource concerns, marketing research, and buying or selling a business. Check the website for instructions on how to prepare for an appointment. In addition SBDC offers a six week 'Business Basics Workshop' in cooperation with Whatcom Community College. SBDC also offers opportunities to hire an intern or work with a student team. They maintain a calendar of local business events, and offer semi-monthly Business Q&A Roundtables. SBDC has created a booklet, '**Guide to Loan Programs and Financing Options in Whatcom County**'. Find it on the website by clicking on 'Resources' and then on 'Financing'.

SCORE: Counselors to America's Small Business

Counseling address: Chase Bank, 1336 Cornwall Avenue, 2nd Floor, Bellingham

For appointments: 360-685-4259 link to email available on website

<http://bellingham.score.org>

SCORE is sponsored by the Small Business Administration and offers free business counseling, mentoring, and training. SCORE Chapter 591 serves in Whatcom, Skagit, Island, and San Juan counties. Call to schedule an appointment. SCORE also partners with Whatcom Community College to conduct regularly scheduled low-cost workshops on starting a small business and writing a business plan. SCORE's website has links to resources helpful to a small business, including business and financial plan templates, 'best practice' articles, and online workshops for all aspects of running a small business.

Port of Bellingham/Choose Whatcom

1801 Roeder Avenue

Bellingham, WA 98225

360-676-2500 link to email available on website

www.portofbellingham.com click on 'Economic Development'

www.choosewhatcom.com

The Economic Development Program of the Port of Bellingham works to attract and retain jobs and private investment in Whatcom County. A new project, **Choose Whatcom**, is cofounded by the Port, The City of Bellingham, and Whatcom County. This serves as a gateway site and provides active links to local agencies and resources that help small businesses. They also provide an excellent profile of Whatcom County which includes community information on quality of life, demographics, industries, education, workforce, labor, taxes, funding, and infrastructure information. To find the profile, go to the Port website, click on 'Economic Development' and then on 'Community Information.'

Whatcom Community College - Community Education

333 Calluna Court

Bellingham, WA 98226

360-383-3200 email **comed@whatcom.ctc.edu**

www.whatcomcommunityed.com click on 'Current classes', then on 'Business'

The Community Education program provides education and training for owners and employees of small businesses. Topics include business marketing, business startup, and business use of social media.

WorkSource Whatcom/Employment Security Department

101 Prospect Street

Bellingham, WA 98225

360-676-1521 or 360-676-3271 link to email available on website

Washington Employer Help Line (taxes) 888-836-1900

www.worksourcewa.com WorkSource website

https://esd.wa.gov Employment Security Department website, click on 'Employer Resources' or for help filing taxes, 'Employer taxes'

The Employment Security Department partners with WorkSource Business Services to provide tools and resources to employers, free of charge. WorkSource business representatives can connect you with programs and services that are right for your business. The business representatives at WorkSource work only with employers. Services

include recruiting and screening employees, on the job training, apprenticeship programs, and various tax and cost incentive programs. The website has a helpful video and frequently asked questions. The 'Employer taxes' section provides instructions on how to file quarterly wage reports and pay employer taxes.

Bellingham/Whatcom Chamber of Commerce & Industry

119 N Commercial Street, Suite 110

Bellingham, WA 98225

360-734-1330 link to email available on website

www.bellingham.com

The Chamber offers a variety of benefits to its members including networking opportunities, being listed on the Chamber's website, and group medical insurance. They offer a speaker series, different training opportunities, and local business news. The website includes comprehensive information about Bellingham and Whatcom County, including information on small towns and agencies and resources of use to small business owners.

Downtown Bellingham Partnership

1310 Commercial Street

Bellingham, WA 98225

360-527-8710 link to email available on website

<http://downtownbellingham.com>

Downtown Bellingham Partnership is a nonprofit championing the health and vitality of our community through promoting commerce, culture, and celebration. The partnership acts as downtown's official neighborhood association, and holds quarterly meetings. They also sponsor major events downtown such as Downtown Sound, Art Walks, and Night Markets. In addition to association meetings, they offer a monthly creative lecture series, and safety and security meetings between downtown business owners and the Bellingham Police Department. The website provides links to websites of downtown businesses.

Historic Fairhaven Association

1106 Harris Avenue #313

Bellingham, WA 98225

No phone email **hfa@fairhaven.com** or **membership@fairhaven.com**

www.fairhaven.com Scroll down and click on 'Historic Fairhaven Association'

The Association is a nonprofit corporation whose purpose is to

promote Fairhaven as a community while preserving its historical character. Support for businesses located in Fairhaven includes mutual exchange of discounts for employees, beautification projects, inclusion in a business directory on their website, options to advertise on site, and opportunities to participate in fun events in Fairhaven. The Association also holds monthly merchant meetings and sends out bi-weekly email updates to keep you informed of key business news in Fairhaven.

Sustainable Connections

Creekside Building
1701 Ellis Street, Suite 221
Bellingham, WA 98225
360-647-7093 link to email available on website

www.sustainableconnections.org

A non-profit network of local, independently owned Whatcom County businesses and supporters that facilitates sustainable economic development by providing education, connections, and market development. They offer a wide variety of programs including Sustainable Connections Consulting, 'Think Local First' campaigns, 'Food and Farming' connections and events, 'Green Building and Smart Growth Program' education, connections and events, and the 'Energy Efficiency and Renewables' program. The website has videos of events, links to local resources, a variety of newsletters, and a business directory.

Tag—Technology Alliance Group for Northwest Washington

114 W. Magnolia St, Suite 505
Bellingham, WA 98225
360-318-7710 email info@tagnw.org

www.tagnw.org

The Technology Alliance Group for Northwest Washington is a regional trade association that supports the technology industry. They offer monthly meetings, education, and networking opportunities. TAG advocates for policies and laws locally that strengthen and support high tech companies, as well as supports improved broadband infrastructure. The website provides access to a community calendar of technology-related events and the Whatcom Technology Directory. TAG is affiliated with the Washington Technology Industry Association.

NW Innovation Resource Center (NWIRC)

2200 Rimland Drive, Suite 210

Bellingham, Washington, 98226

360-255-7870 link to email available on website

nwirc.com

NWIRC helps entrepreneurs and inventors in northwest Washington develop their business strategy by finding the right tools and community resources needed to bring their ideas to life. Programs include 'Just-in-Time Mentorship' which allows entrepreneurs and inventors to focus on their specialties while benefiting from the business experience of their mentors. The Enterprise Program focuses on product manufacture, or unusual business models. The website has additional resources for entrepreneurs, including 'Slingshot' which helps get your product ready to market. NWIRC also offers events throughout the year and maintains a calendar.

NW Catalyst Fund

www.whatcomcf.org/catalystfund

The Catalyst Fund is created from a partnership of the NW Innovation Resource Center, the Whatcom Community Foundation and the Industrial Credit Union. The NW Catalyst Fund is an innovative, community-minded funding solution. It combines hard-to-access capital with invaluable guidance and support from experienced business people. Their goal is to help expand and fortify economic activity in renewable resources and environmental sustainability in our region.

bai (formerly Bellingham Angel Investors)

bellinghamangelinvestors.com link to email available on website

Bai is a group of accredited investors who share a common interest in seeking investment opportunities in early or middle stage companies in the Pacific Northwest. Investors attend monthly luncheon meetings where, every second month, entrepreneurs seeking funding make their presentations. Check the website for investment areas of interest.

Guide to Loan Programs and Financing Options in Whatcom County

www.wvu.edu/sbdc/financing/shtml click on 'Guide to Loan Programs for Whatcom County'

The Small Business Development Center has created a comprehensive list of loan programs and financing options, with emphasis on those

serving Whatcom County businesses. This includes Small Business loans, crowdfunding resources, development associations, funding from different agencies and programs in Washington state, private funding groups, and other Federal funding opportunities.

Local resources in Whatcom County

Chambers of Commerce

in the communities of Whatcom County:

Birch Bay Chamber of Commerce and Visitor Information Center
7900 Birch Bay Drive, Blaine, WA 98230
360-371-5004 link to email available on website
www.birchbaychamber.com

Blaine Chamber of Commerce and Visitor Information Center
728 Peace Portal Drive, Blaine, WA 98230
360-332-4544 1-800-624-3555 link to email available on website
www.blainechamber.com

Everson-Nooksack Chamber of Commerce
mail: P.O. Box 234, Everson, WA 98247
360-966-3407 link to email available on website
www.eversonnooksackchamber.org

Ferndale Chamber of Commerce and Visitor's Center
2007 Cherry Street, Ferndale
mail: P.O. Box 1264, Ferndale, WA 98248
360-384-3042 link to email available on website
www.ferndale-chamber.com

Lynden Chamber of Commerce
518 Front Street, Lynden, WA 98264
360-354-5995 email lynden@lynden.org
www.lynden.org

Mount Baker Foothills Chamber of Commerce
Located at corner of Silver Lake Rd and SR 542
P.O. Box 866, Maple Falls, WA 98266
360-599-1518 email info@mtbakerchamber.org
www.mtbakerchamber.org

Point Roberts Chamber of Commerce and Visitors Bureau
P.O. Box 128, Point Roberts, WA 98281
360-945-2313 email PRCOCRSVP@gmail.com
<http://pointrobertschamberofcommerce.com>

Sumas Chamber of Commerce

360-988-2028 link to email available on website

www.sumaschamber.com**City Halls**

The incorporated cities in Whatcom County may have forms and fees for small businesses, as well as assistance and information on licenses, zoning, and permits.

Blaine 435 Martin Street, Blaine, WA 98230

360-332-8311

www.cityofblaine.com**Everson** 111 W Main Street, Everson

mail: P.O. Box 315, Everson, WA 98247

360-966-3411

www.ci.everson.wa.us**Ferndale** 2095 Main Street, Ferndale

mail: P.O. Box 936, Ferndale, WA 98248

360-384-4302

www.cityofferndale.org**Lynden** 300 Fourth Street, Lynden, WA 98264

360-354-1170

www.lyndenwa.org**Nooksack** 103 W Madison Street, Nooksack, WA 98276

360-966-2531

www.cityofnooksack.com**Sumas** 433 Cherry Street, Sumas

mail: P.O. Box 9, Sumas, WA 98295

360-988-5711

www.cityofsumas.com

Business license and tax resources

Basic online guides from government agencies

New Business Tax Basics

dor.wa.gov/docs/pubs/ExciseTax/Businesstaxbasics.pdf

Produced by the Department of Revenue, this guide covers tax basics for businesses, ways to file your tax return, recordkeeping requirements, audit information, sample forms, and a directory of services offered by the Department of Revenue.

Business Licensing Wizard

bls.dor.wa.gov/gteunauth/_/

This interactive guide will create a customized Guide Sheet that contains a linked list of agencies to contact (state, local, and federal) and copies of forms to complete. The Guide is based on your answers on type of business, location of business, ownership type, and if your business will have employees.

Small Business and Self Employment Tax Center

www.irs.gov/smallbiz

The IRS website has a section just for small businesses including information on starting, operating, and closing a business, employment taxes, forms, and more. Information is presented in text, webinars, videos, and other interactive formats.

Toll-free hotline

1-800-647-7706 Telephone Information Center

The Washington State Department of Revenue provides tax information and consultation for prospective and established businesses.

State business license and tax resources

Business owners can fulfill many STATE registration and licensing requirements by completing a Business License Application. The Business License Application is a simplified form used to apply for many state licenses, registrations, and permits, while making a single payment of fees. When you complete your Application, you will be issued a Unified Business Identifier (UBI). The UBI is a unique nine-digit number that you use when dealing with different state agencies. Response time for an online application is 10 business days. Response time for a paper application is up to 21 days.

Business License Application forms are available:

In Person

Washington State Department of Revenue

1904 Humboldt Street, Suite A

Bellingham, WA 98225

360-594-4840

You can return the completed form to the local Department of Revenue office, or the Bellingham Finance Department Office located in the Bellingham City Hall, 210 Lottie Street.

Online

Go to **bls.dor.wa.gov/mydor** to complete the Business License Application online. You will first need to create a Secure Access Washington (SAW) user id.

If your business is a:

- limited partnership
- limited liability partnership
- corporation
- limited liability company

you must first register with the **Secretary of State**. For more information, consult the Corporations Division: **www.sos.wa.gov/corps/** and click on 'Start a Business,' or see descriptive listing on page 16.

If your business is involved in handling or processing any food (except restaurants) you will need a Food Processor License from the

Washington State Department of Agriculture. For information and a packet of forms, go to www.agr.wa.gov/FoodAnimal/FoodProcessing

State of Washington Business Licensing Service

mail: P.O. Box 9034

Olympia, WA 98507-9034

1-800-451-7985 email bls@dor.wa.gov

bls.dor.wa.gov

The Business Licensing Service offers a one-stop service that takes care of your basic state registration and licensing requirements. When you file your Washington Business License Application, you establish an account with multiple applicable Washington state agencies. Use the interactive Business Licensing Wizard to create a customized guide sheet that will contain a linked list of agencies to contact (state, local, and federal) and copies of forms to complete based on your answers on type of business, location of business, ownership type, and employees. You can also renew your business license, and register any changes to your business as it grows. You can now get your Bellingham City business license through this website. Go to bls.dor.wa.gov/citycounty.aspx and click on 'Bellingham'.

Department of Revenue

mail: P.O. Box 47450

Olympia, WA 98504-7450

1-800-647-7706 link to email available on website

dor.wa.gov Click on 'Doing Business' link to 'Live Chat' available on website (click 'Contact us')

When you submit your Business License Application, you will also be registering for state taxes. The Department of Revenue will send you tax information after your business registration is completed. Assistance is provided in registering your business, completing and filing tax returns, and answering tax questions. One feature of the website is '**Taxpedia**', an online database of Department of Revenue laws and rulings. Another is the '**Create a report**' tool which allows you to create customized reports of tax information. Many free tax workshops for the new business owner are offered at locations around the state or virtually through the website, as well as online videos and tutorials on a variety of tax subjects. The DOR website includes the booklet [New Business Tax Basics](#).

Trade names

What should you name your business? You want it to appeal to potential customers, work well in branding and marketing, and be distinctive and memorable. Part of deciding on a name is finding out if another business is already using it.

You can register a trade name online or at any of the offices that supply Business License Application forms (see page 11). You are required to do so if your business is operating with a business name other than the owner's full legal name, or for corporations if you are using a name other than what is registered with the Secretary of State.

For frequently asked questions and directions on registering a trade name go to **bls.dor.wa.gov/faqtradename.aspx**

To research existing trade names in Washington State, you can search the **Department of Revenue's** 'Business Licensing Wizard' which gives you a choice of a general search or a trade name search **https://secure.dor.wa.gov/gteunauth/_/**

The **Department of Revenue** also offers an additional search for business names for informational purposes only at **dor.wa.gov/content/doingbusiness** click on 'Register my business' and then on 'Look up a registered business'.

You can search names of existing corporations and limited liability companies in the state at the **Office of the Secretary of State** website: **www.sos.wa.gov/corps**

Trademarks

A trademark is a symbol of your business; it is an exclusive right to a name, word, phrase, symbol, logo, color, design or a combination of these elements.

Trademarks at the STATE level are registered at:

Office of the Secretary of State

Corporations

P.O. Box 40234

Olympia, WA 98504-0234

360-725-0377 email **corps@sos.wa.gov** chat available on site

www.sos.wa.gov/corps/trademarks.aspx

If your business activities will extend beyond Washington State, you can file your trademark online with **U.S. Patent and Trademark Office**. You can search all state and federal trademark registers to see if a proposed name is already being used, as well as learn about the role of trademarks in business from videos and booklets. Use the USPTO's online TESS system (Trademark Electronic Search System) at **www.uspto.gov/trademark** and click on 'Trademark Search'.

City and County business license and tax resources

There may be other licensing and tax requirements a small business owner must meet, not covered by the state Business License Application.

For the **City of Bellingham** requirements, contact:

Business/Finance/Permits

City Hall, 210 Lottie Street

Bellingham, WA 98225

360-778-8105 email business@cob.org

www.cob.org/services/business click on 'Get Started'

City staff are available to assist you with your business related questions. There are six steps listed on the website to grow or start your business in Bellingham. Each step includes links to City, State or local resources.

- Step 1 Create your business plan
- Step 2 Find a location and check zoning
- Step 3 Explore financing options
- Step 4 Apply for permits

Permit Center, City Hall, 360-778-8300

email permits@cob.org

www.cob.org/services/permits

- Step 5 Get a Certificate of Occupancy

Permit Center, City Hall, 360-778-8300

email permits@cob.org

www.cob.org/services/permits click on 'Building Applications and Forms' and then on 'Certificate of Occupancy'

- Step 6 Register for a Business License

All individuals and firms engaged in business activity in Bellingham, whether located inside or outside the City limits, must be registered with the City's Finance Department. You can register online, by mail, or in person.

Finance Department, City Hall, 360-778-8010, email

finance@cob.org

www.cob.org/gov/dept/finance

Your business may be subject to the City's Business and Occupation (B&O) tax. Go to www.cob.org/gov/dept/finance click on 'Services' and then on 'Business and Occupation Taxes'.

For **Whatcom County** requirements, contact:

Whatcom County Assessor's Office

311 Grand Avenue, Suite 106

Bellingham, WA 98225

360-778-5050 link to email available on website

www.co.whatcom.wa.us/288/Business-Personal-Property

Your business may be subject to a Business Personal Property tax. The Assessor's Office provides information, forms, and requirements on their website.

Whatcom County Health Department

509 Girard Street

Bellingham, WA 98225

360-778-6000 link to email available on website

www.co.whatcom.wa.us/360/Health-Department click on 'How Do I?' and then on 'Apply for Food Permits & Packets'

If your small business is involved in providing food such as a restaurant, catering business, or food pushcart, you will want to contact the Health Department. They have created 'Food Safety and Food Establishment Packets' which have information and forms for small businesses.

For requirements from **incorporated cities in Whatcom County**, contact the City Hall:

Blaine 360-332-8310

Everson 360-966-3411

Ferndale 360-384-4302

Lynden 360-354-1170

Nooksack 360-966-2531

Sumas 360-988-5711

Federal business tax resources

For federal tax requirements, contact the **Internal Revenue Service**. All businesses are required to have a federal Employer Identification Number (EIN). There is no charge for an EIN. This number is used to identify your business on all tax returns, statements and other documents. Go to **www.irs.gov/smallbiz** and click on 'Employer ID numbers'. Or call: 1-800-829-4933, the Businesses tax line.

The **IRS** website has many resources available to help the small business owner including online forms, classes, newsletters, videos, efilings, and many links to other government agencies. If you are hiring employees, in addition to state forms and reports, there are additional federal forms to complete. For information on all these topics, go to **www.irs.gov/smallbiz**

To view **IRS** small business videos, go to **www.irsvideos.gov/smallbusinesstaxpayer**

Local IRS office

Crown Plaza Building
114 W. Magnolia Street
Bellingham, WA 98225
360-752-4361

Other small business resources in Washington

Washington BusinessHub

business.wa.gov

All Washington State government agencies that deal with small business can be accessed through this gateway website. This website is essentially a repackaging of the interactive 'Small Business Guide' described on page 2.

Small Business Administration

Seattle District Office (serving Western Washington)

2401 Fourth Avenue, Suite 450

Seattle, WA 98121

206-553-7310 link to email available on website

1-800-827-5722 SBA National answer desk

www.sba.gov/wa

The SBA is an independent federal agency that helps entrepreneurs start, build, and grow their business. They provide assistance in the form of direct loans, loan guarantees, access to equity investment companies, counseling, marketing research, and helping small businesses secure government contracts. The Seattle SBA offers a variety of workshops and free one-on-one counseling with SCORE volunteers, CPAs, and tax experts. The website contains downloadable SBA publications, offers dozens of online training sessions, videos, podcasts, templates, and subscriptions to a variety of free e-newsletters. They also provide the 'SBA Small Business Resource Guide', an excellent guide to business resources in Washington State.

Office of the Secretary of State

Corporations Division

P.O. Box 40234

Olympia, WA 98504-0234

360-725-0377 email **corps@sos.wa.gov**

www.sos.wa.gov/corps

Link to live online support is available on the website. Click on 'Contact Us'.

The Corporations Division registers business-related entities in the State of Washington including domestic and foreign corporations, limited partnerships, limited liability partnerships, and limited liability companies. The Division also registers state-level trademarks. Their website has a helpful list of frequently asked questions,

descriptions of business structures, registration and renewal requirements, and fee schedules. You can print registration forms or apply online.

Washington State Department of Labor and Industries (L&I)

P.O. Box 44000

Olympia, WA 98504-4000

360-902-5800 1-800-547-8367 other phone numbers and link to email available on website

Ini.wa.gov click on either 'Employer's Intro to L&I' or 'For Business'

The Department of Labor and Industries (L&I) provides services and information to small businesses who have one or more employees. If you note on your Business License Application that you will be hiring employees, that information is forwarded to the Employment Security Department and L&I to set up accounts and permits. The L&I website lists free workshops (offered on a periodical basis throughout the state), access to training kits posters, videos, and lists of frequently asked questions.

Northwest Agriculture Business Center (NABC)

419 South 1st Street, Suite 200

Mailing address: P.O. Box 2924

Mount Vernon, WA 98273

360-336-3727 888-707-2021 email info@AgBizCenter.org

www.agbizcenter.org

Northwest Agriculture Business Center (NABC) provides northwest Washington farmers with the skills and resources required to profitably and efficiently supply their products to consumers, retailers, wholesalers, foodservice operators and food manufacturers.

Fee-based technical assistance is available for business planning, marketing, help forming a cooperative, access to capital. The Center is funded by state, federal, and county agencies, as well as other agencies and foundations. Links to classes and workshops from either USDA or Washington State University are provided.

Washington State Department of Commerce/Community Sourced Capital

Westin Tower, 2001 6th Ave, Suite #2600,

Seattle, WA 98121

206-256-6110

startup.choosewashingtonstate.com/fund-local

FundLocal is an innovative program where members of your

community can invest in your business by becoming squareholders (not shareholders). Squares are \$50 each and provide businesses no-interest loan money from \$5,000 up to \$50,000. You set up the campaign online and are responsible for paying back your funding over three years. It works best for businesses that have been around for a while and have a specific growth strategy in mind.

Business Impact NW (BIN)

1437 S Jackson Street

Seattle, WA 98144

206-324-4330 link to email available on website

BIN is a consortium of three non-profit community development organizations. BIN's business assistance centers include the Washington Women's Business Center, the Minority Business Development Agency, and the Region X Veterans Business Outreach Center. They provide access to capital and comprehensive business technical assistance for both startups and existing businesses. They coach, train, and lend.

Washington State Office of the Insurance Commissioner

1-800-562-6900 Insurance Consumer Hotline link to email and chat available on website

www.insurance.wa.gov click on 'Types of Insurance' then on 'Business'

The Insurance Commissioner's Office is responsible for regulating the insurance business in Washington State. Business insurance, also called commercial general liability insurance, protects business owners against losses due to bodily injury or property damage. The website has information on who needs this type of insurance and what to consider before purchase. There is an online directory to look up an insurance agent, agency, or company. The website also has information on health insurance options for small businesses.

BusinessUSA—Discover. Connect. Grow

business.usa.gov

While not a state agency, this federal website can re-direct you to state and local small business resources. This website has a 'no wrong door' approach which quickly connects you to the appropriate service and information relevant to you. Links to information are arranged in broad subject groupings such as: starting a business, growing your business, financing your business, exporting, and more. It has interactive 'wizards' where you can input your small business information and receive customized answers and links to the most

useful resources. Of special interest is **'SizeUp'** which is a benchmarking tool you can use to compare your business with your local competitors, [**https://business.usa.gov/sizeup**](https://business.usa.gov/sizeup)

Online databases at Whatcom County public libraries

There are online databases available on all library catalog stations. With your library card, the databases may also be accessed from your home or office computer. If you have a Bellingham Public Library card, go to: **www.bellinghampubliclibrary.org** click on the link to 'Research Tools', and then on 'Premium Content'.

If you have a Whatcom County Library card, go to: **www.wcls.org** Click on 'Books & More' and then on 'Research'.

ProQuest: All magazines and newspapers

Articles from over 9,000 magazines, journals and newspapers are indexed here; many articles are full text. Current **industry reports** are available from Dun and Bradstreet. Click on 'Browse' then on 'Industry and Market Research', and then 'First Research'.

Reference USA: Business and Residential

Directory information for millions of household and business listings in the United States. You can search by type of business, business size, location, industry group, and other criteria to produce a printed list of companies. A useful tool to find your competitors, suppliers, and for marketing. Download your results to Excel, or create a custom list.

There are additional business databases at

Western Washington University

Go to **<http://libguides.wwu.edu>** and click on 'Business', and then on 'Business & Economics Research Guide'. These guides include access to selected databases for business and industry research, and marketing and consumer behavior. Unless you are a WWU student, you will not be able to access these databases remotely, but you are free to visit the library and use them in person.

Internet sites

Bellingham Public Library and Whatcom County Library System offer free access to the Internet to library patrons and visitors.

The following Internet sites were selected for their quality of information. Please remember, Internet site addresses change frequently. Check with your library if these addresses are no longer correct.

Don't forget these previously mentioned websites which are packed with information and links to other resources:

www.irs.gov/smallbiz - Internal Revenue Service

www.sba.gov - Small Business Administration

www.cbe.wvu.edu/sbdc - Washington Small Business Development Center

business.usa.gov - federal government resources for business owners

Better Business Bureau

For businesses supporting a website, the BBB offers registration for the BBB Accreditation.

www.bbb.org/council click on 'Join/Apply'

Business Owners Idea Café

The Idea Café offers a mix of how-to-articles, videos, 'news you can use' and cybershoomze forums.

www.businessownersideacafe.com

Entrepreneur.com and Inc.com and smallbiztrends.com

These magazines offer interesting articles of interest to small business owners, as well as other free content.

National Federation of Independent Business (NFIB)

The Federation promotes and advocates for small businesses. They offer member discounts (insurance, office products), and networking opportunities. In addition their website is filled with tips for business

success via videos, webinars, articles and infographics.

www.nfib.com

SCORE (national website)

The local SCORE officer offers free counseling (see page 3). The National SCORE website has a large selection of information of interest to small business owners. You can register for live or recorded webinars, read blogs, or listen to podcasts. There are also templates for creating a business plan, or creating other forms useful to small businesses.

www.score.org

smallbiztrends.com

Online publication for small business owners and the people who interact with them. Advice and information on marketing, management, technology, finance, and general advice.

Small Business Development Center National Information Clearinghouse

Provides information on all things small business. Their '**Small business snapshots**' are market research reports that cover industry trends, market statistics, customer demographics, recent business articles, and links to industry trade associations. There are sample business plans for particular small businesses as well as annotated links to a wide variety of small business topics.

www.sbdnet.org

Thomasnet.com

The Thomas Register of Manufacturers is free and online. You can search by product, service, or supplier. E-newsletters and product news alerts are also available.

theselfemployed.com

This website is hosted by Steve Strauss, small business columnist at USA Today. Articles and news on small business topics such as startups, e-commerce, insurance, technology, taxes, marketing, and funding. Includes podcasts, videos, and infographics.

Local statistics available on the Internet

Don't forget previously mentioned websites which have local information and statistics:

www.portofbellinham.com Port of Bellingham

www.bellingham.com Bellingham/Whatcom Chamber of Commerce

Washington State Office of Financial Management— Whatcom County

A gateway site for government produced (state and federal) statistics on Whatcom County including general data, population, housing, economy, finance, criminal justice and human services.

www.ofm.wa.gov click on 'Research & Data' and then on 'Get county and city data'

Employment Security Department

County level information on employment, wages, industry trends, occupational data, and regional reports, data, and tools. Includes an annually updated County Profile.

www.esd.wa.gov/labormarketinfo/whatcom click on 'Whatcom County Profile'

Census Business Builder

Currently in its second beta version, this tool from the Census Bureau allows you to select your type of business, a geographic area, and then see a variety of demographic and economic data. Most information is limited to the last economic census. Short videos explain how to use this tool.

www.census.gov/data/data-tools/cbb.html

Center for Economic and Business Research—WWU College of Business and Economics

The Center occasionally posts results of its research and analysis, from project paid for by others. Currently they are offering access to a Whatcom County Economic Profile.

www.cbe.wwu.edu/cebr/topics-and-reports

Washington Regional Economic Analysis Project

Statisticians will understand how to use this interactive resource. REAP offers interactive regional economic tools of analysis, so you can conduct your own research using comparative economic indicators.

<https://washington.reaproject.org>

