

# Small Business Resources in Bellingham, Whatcom County and Washington State

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## Basic online guides from government agencies

### **Small Business Guidance**-Washington State

<https://www.business.wa.gov> click 'Small Business Guide'

This online guide helps you plan, start, open, run, and grow your business. It explains federal, state and local taxes, employment laws, and licensing and regulatory requirements. There are additional sections on how to payroll your business what to do if you decide to close your business. There are active links through out the guide to agencies that can help you with each step or process.

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

[www.sba.gov/wa](http://www.sba.gov/wa) click '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. It covers a wide variety of information and tools helpful to small business owners.

## Toll-free hotlines

### **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](mailto:answerdesk@sba.gov)

### **1-800-917-0043 ORIA Information Center**

Washington State Governor's Office for Regulatory Assistance maintains a hotline for questions about local, state, and federal permits and regulatory requirements for small business owners.

## 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](mailto:SBDC@wwu.edu)

<https://sbdc.wwu.edu>

The Development Center offers connections to Certified Business Advisors who will work with you to take your business to the next level. Advisors offer confidential, no cost assistance in: developing and updating business plans, conducting specialized market research, using social media, website review, strategic planning, financial analysis, business management, and commercial and SBA loans. Check the website for instructions on how to prepare for an appointment. SBDC offers opportunities for small businesses to hire an intern or work with a student team. They also maintain a calendar of local business events. SBDC has created a booklet, '**Guide to Loan Programs and Financing Options in Whatcom County**'. Find it on the website by clicking 'Resources' and then 'Financing'. The website also contains numerous links to other small business resources.

### SCORE: Counselors to America's Small Business

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

For appointments: 360-685-4259 email [score.0591@scorevolunteer.org](mailto:score.0591@scorevolunteer.org)  
<https://bellingham.score.org>

SCORE is sponsored by the Small Business Administration and offers free business counseling, mentoring, and training. SCORE Chapter 591 serves Whatcom and Skagit counties. Call to schedule an appointment. SCORE also partners with Whatcom Community College to conduct regularly scheduled low-cost workshops: 'Starting your own business', 'Writing a business plan', 'Introduction to Marketing', and 'Are you ready to be an Entrepreneur?'. 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](http://www.portofbellingham.com) click 'Economic Development'

[www.choosewhatcom.com](http://www.choosewhatcom.com)

The Economic Development Program of the Port of Bellingham works to attract and retain jobs and private investment in Whatcom County. **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 'Economic Development' and then 'Community Information.' The website also includes a local business directory, and a link to the **Whatcom Prospector**. You can use the Prospector to look up available properties, populated by area commercial brokers. You can also define market areas in Whatcom County, to find specific demographic and economic information and business profiles.

## Whatcom Community College - Community and Continuing Education

237 W. Kellogg Road, Foundation Building 101

Bellingham, WA 98226

360-383-3200 email [comed@whatcom.ctc.edu](mailto:comed@whatcom.ctc.edu)

[www.whatcom.edu/academics/community-continuing-education](http://www.whatcom.edu/academics/community-continuing-education) click 'Academics', then "Community & Continuing Education", then click on 'Current Classes'.

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

## WorkSource Whatcom/Employment Security Department

101 Prospect Street

Bellingham, WA 98225

360-676-1521, link to email available on website

WorkSource Help Desk 888-316-5627

[www.worksourcewa.com](http://www.worksourcewa.com) WorkSource website

<https://esd.wa.gov> Employment Security Department website, click 'Employer Resources' or for help filing taxes, 'Unemployment 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. 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 'Unemployment Taxes' section provides instructions on how to file quarterly wage reports and pay employer taxes online.

## **Bellingham Regional Chamber of Commerce**

119 N Commercial Street, Suite 110

Bellingham, WA 98225

360-734-1330 link to email available on website

[www.bellingham.com](http://www.bellingham.com)

The Chamber is a leading advocate for businesses in this region. It also offers its members monthly networking and educational events including 'Leadership Whatcom', 'Networking Breakfast', 'Industry Close-Up Tours', and 'Lunch and Learn'. The Chamber sponsors popular community events, maintains a community calendar, business directory, and local news affecting businesses. Member benefits include advertising opportunities, discounts, promotions, sponsorship opportunities, and health insurance.

## **Downtown Bellingham Partnership**

114 W Magnolia Street, Suite 503

Bellingham, WA 98225

360-527-8710 email [info@downtownbellingham.com](mailto:info@downtownbellingham.com)

<https://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 as well as speaker events. They also sponsor major events downtown such as 'Downtown Sounds', 'Art Walks', 'Happy Hour Thursdays', 'Wine Walk', and 'Holidays Downtown'.

## **Historic Fairhaven Association**

1106 Harris Avenue #313

Bellingham, WA 98225

No phone email [hfaexec@fairhaven.com](mailto:hfaexec@fairhaven.com)

[www.fairhaven.com](http://www.fairhaven.com) Scroll down and click 'Learn More' under 'Historic Fairhaven'

The Association is a nonprofit whose purpose is to promote Fairhaven as a community while preserving its historical character. Support for businesses located in Fairhaven includes the Fairhaven Merchant Discount Card Program, sponsoring festivals and events in Fairhaven, an online member list, and options to advertise on-site. The Association holds monthly merchant meetings and sends out bi-weekly email updates to keep you informed of key business news in Fairhaven.

## **Sustainable Connections**

1701 Ellis Street, Suite 221

Bellingham, WA 98225

360-647-7093 email [info@sustainableconnections.org](mailto:info@sustainableconnections.org)

[www.sustainableconnections.org](http://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' connections and events, and the 'Energy Efficiency and Renewables' program. The website has videos of events, links to local resources, and access to variety of newsletters.

## **TAG - Technology Alliance Group for Northwest Washington**

104 W Magnolia St #2513

Bellingham, WA 98225

360-312-7105 email [info@tagnw.org](mailto:info@tagnw.org)

[www.tagnw.org](http://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 local policies and laws 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, a forum for tech

community groups, and a business member 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 email [info@wirc.com](mailto:info@wirc.com)

[nwirc.com](http://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. Their focus is on supporting pre-startup and early stage startup businesses with highly innovative ideas. The 'Just-in-Time Mentorship' program allows entrepreneurs and inventors to focus on their specialties while benefiting from the business experience of their mentors. The website has additional resources for entrepreneurs, including the 'Build-IT' or 'Enterprise' programs. NWIRC also offers events throughout the year.

## **Guide to Loan Programs and Financing Options in Whatcom County**

<https://sbdc.wvu.edu/business-continuity-resources>

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](http://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](http://www.blainechamber.com)

**Everson-Nooksack** Chamber of Commerce  
P.O. Box 234, Everson, WA 98247  
No phone link to email available on website  
[www.everonnooksackchamber.org](http://www.everonnooksackchamber.org)

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

**Lynden** Chamber of Commerce  
518 Front Street, Lynden, WA 98264  
360-354-5995 email [lynden@lynden.org](mailto:lynden@lynden.org)  
[www.lynden.org](http://www.lynden.org)

**Mount Baker** Chamber  
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](mailto:info@mtbakerchamber.org)  
[www.mtbakerchamber.org](http://www.mtbakerchamber.org)

**Point Roberts** Chamber of Commerce and Visitors Bureau  
P.O. Box 128, Point Roberts, WA 98281

360-945-2313 link to email available on website  
[www.queenofcleanpointroberts@gmail.com](mailto:www.queenofcleanpointroberts@gmail.com)

**Sumas** Chamber of Commerce  
P.O. Box 268, Sumas, WA 98295  
360-988-2028 link to email available on website  
[www.sumaschamber.com](http://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](http://www.cityofblaine.com)

**Everson** 111 W Main Street, Everson  
P.O. Box 315, Everson, WA 98247  
360-966-3411  
[www.ci.everson.wa.us](http://www.ci.everson.wa.us)

**Ferndale** 2095 Main Street, Ferndale  
P.O. Box 936, Ferndale, WA 98248  
360-384-4302  
[www.cityofferndale.org](http://www.cityofferndale.org)

**Lynden** 300 Fourth Street, Lynden, WA 98264  
360-354-1170  
[www.lyndenwa.org](http://www.lyndenwa.org)

**Nooksack** 103 W Madison Street, Nooksack, WA 98276  
360-966-2531  
[www.cityofnooksack.com](http://www.cityofnooksack.com)

**Sumas** 433 Cherry Street, Sumas  
P.O. Box 9, Sumas, WA 98295  
360-988-5711  
[www.cityofsumas.com](http://www.cityofsumas.com)

## **Business license and tax resources**

### **Basic online guides from government agencies**

#### **New Business Tax Basics**

[dor.wa.gov](http://dor.wa.gov) click 'Forms and publications', then 'Publications by name', then 'B'

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**

<https://secure.dor.wa.gov/gteunauth/>

This interactive guide creates 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](http://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 interactive formats.

### **Live Chat**

#### **Washington State Department of Revenue**

[dor.wa.gov](http://dor.wa.gov)

Click 'Contact', then click the 'Live Chat' icon.

The Washington State Department of Revenue provides tax information and consultation for prospective and established businesses. Live chat is available during selected times.

## State business license and tax resources

Most businesses are required to be licensed at both the state and local levels. Some businesses require additional permits. You can fulfill many registration and licensing requirements by completing a Business License Application, and make 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.

### Online

Go to <https://dor.wa.gov/about/my-dor-help/business-licensing> to complete the Business License Application online. You will first need to create a Secure Access Washington (SAW) user id. Short video tutorials on this website explain the process.

### In Person

#### Washington State Department of Revenue

1904 Humboldt Street, Suite A  
 Bellingham, WA 98225  
 360-594-4840

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

If your business is a

- Washington (Domestic) Corporation
- Washington (Domestic) Partnership
- Washington (Domestic) Liability Company
- Washington (Domestic) Limited Liability Partnership

you must first register with the **Secretary of State**. For more information, go to consult the Corporations Division: [www.sos.wa.gov/corps/](http://www.sos.wa.gov/corps/) or directly to the Corporations and Charities Filing System at <https://ccfs.sos.wa.gov/#/>

## State of Washington Business Licensing Service

mail: P.O. Box 9034

Olympia, WA 98507-9034

1-800-451-7985 email [bls@dor.wa.gov](mailto:bls@dor.wa.gov)

<https://dor.wa.gov/about/my-dor-help/business-licensing>

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. Sign up online for a SecureAccess Washington (SAW) account to get a user ID and password. This allows you access to Licensing services. Use the interactive Business Licensing Wizard to create a customized guide sheet that contains 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 [dor.wa.gov](http://dor.wa.gov) and click 'Register my business' under 'Doing businesses'.

## Department of Revenue

mail: P.O. Box 47450

Olympia, WA 98504-7450

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

<https://dor.wa.gov/businesses> link to 'Live Chat' available on website (click 'Contact')

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. The Department provides assistance in registering your business, completing and filing tax returns, and answering tax questions. Industry guides and tax topics articles are available on the website. You can research new legislation and older court decisions on taxes in Washington State. 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.

## 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 that differs in any respect from the name that 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](https://bls.dor.wa.gov/faqtradename.aspx)

To research existing trade names in Washington State go to:

- Washington State Department of Licensing, and click 'Look up a business or professional license' <https://www.dol.wa.gov/business/checkstatus.html>
- Office of the Secretary of State, click either 'Corporation Search' or 'Trademark Search' <https://ccfs.sos.wa.gov/#/>

## 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. Registering a trademark guarantees exclusive use, establishes legally that your mark is not already being used, and provides government protection from any liability or infringement issues that may arise.

Trademarks at the STATE level are registered and renewed at:

**Office of the Secretary of State**

Corporations

P.O. Box 40234

Olympia, WA 98504-0234

360-725-0377 email [trademarks@sos.wa.gov](mailto:trademarks@sos.wa.gov)

chat available on site

[www.sos.wa.gov/corps/trademarks.aspx](http://www.sos.wa.gov/corps/trademarks.aspx)

You can also conduct a trademark search at this website, once you create a user account.

If your business activities 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. To search for existing trademarks, use the USPTO's online TESS system (Trademark Electronic Search System) at <https://www.uspto.gov/trademarks>

## 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 Services

City Hall, 210 Lottie Street

Bellingham, WA 98225

360-778-8105 email [business@cob.org](mailto:business@cob.org)

[www.cob.org/services/business](http://www.cob.org/services/business) click '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. Of special interest is step 5, 'Get a Certificate of Occupancy'. A Certificate of Occupancy (C.O.), ensures you are safely and legally occupying a business space and your business meets all of the required regulations. The website also includes a thorough list of community based resources, business incentives, how to file City B&O taxes, and how to participate in City purchasing.

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](http://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. There is also information on County purchasing on the 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](http://www.co.whatcom.wa.us/360/Health-Department) click 'How Do I?' and then '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** 360-332-8311  
**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](http://www.irs.gov/smallbiz) and click 'Employer ID numbers'. You can apply online 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, there are federal forms to complete in addition to state forms and reports. For information on all these topics, go to [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz)

Need to visit an IRS office? Locate the closest IRS office here:  
<https://apps.irs.gov/app/officeLocator/index.jsp>

## Other small business resources in Washington

### Small Business Guidance

[business.wa.gov](http://business.wa.gov)

All Washington State government agencies that deal with small business can be accessed through this gateway website.

### 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](http://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. 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](mailto:corps@sos.wa.gov)

[www.sos.wa.gov/corps](http://www.sos.wa.gov/corps)

Link to live online support is available on the website. Click '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. Many of their services are migrating to the new Corpo-

rations and Charities Filing System, <https://ccfs.sos.wa.gov/#/>

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

P.O. Box 44000

Olympia, WA 98504-4000

360-902-5800 other phone numbers and link to email available on website

[ini.wa.gov](http://ini.wa.gov) scroll down and click '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, posters, videos, and lists of frequently asked questions.

## **Northwest Agriculture Business Center (NABC)**

419 South 1st Street, Suite 207

Mailing address: P.O. Box 2924

Mount Vernon, WA 98273

360-336-3727 888-707-2021 email [info@AgBizCenter.org](mailto:info@AgBizCenter.org)

[www.agbizcenter.org](http://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, and gaining 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.

## **Business Impact NW (BIN)**

1437 S Jackson Street

Seattle, WA 98144

206-324-4330 link to email available on website

[www.businessimpactnw.org](http://www.businessimpactnw.org)

BIN is a nonprofit and Community Development Financial Institution whose objective is to provide financial and technical support to entrepreneurs in economically marginalized communities. They assist small

businesses owned and operated by people of color, women, veterans, and immigrants. They serve startups as well as 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](http://www.insurance.wa.gov)

Click 'Types of Insurance' then '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.

## Online databases at Public and Academic Libraries

### Bellingham Public Library

[www.bellinghampubliclibrary.org](http://www.bellinghampubliclibrary.org)

Database access is available on all library catalog stations. Click the link to 'Digital Library', and then 'Research Tools'. Use outside the library requires a library card number and PIN.

### Whatcom County Library System

[www.wcls.org](http://www.wcls.org)

Click 'Books & More' and then 'Research'.

Both BPL and WCLS provide access to the following databases:

### Gale Business Collections

This collection of business focused databases offer sample business plans, industry articles, how to guides, global business analysis, business and trade publications, marketing trends, and more.

### 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 businesses. A useful tool to find your competitors, suppliers, and for marketing. Download your results to Excel, or print a list.

There are additional business databases at

### Western Washington University

[libguides.wwu.edu/business](http://libguides.wwu.edu/business)

Go to this libguide to get to a list of resources and tips for business research. 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 Access

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

The following sampling of websites were selected for their quality of information. They provide help in a variety of ways:

- **News**, trends, success stories
- **Tools or Services** such as templates, sample business plans, sample marketing plans, software tools, or products
- **Education** and how-to information in the form of articles, classes, webinars, videos, blogs, or podcasts
- **Links** to other reliable resources

Please remember, internet site addresses and content changes frequently. Check with your library if the following information is no longer correct.

### Better Business Bureau

[www.bbb.org/council](http://www.bbb.org/council)

Use the tools on this site to obtain BBB Accreditation for your business's website.

### DIY Marketers

[diymarketers.com](http://diymarketers.com)

Use the education resources on this website to improve your marketing skills.

### Entrepreneur

[www.entrepreneur.com](http://www.entrepreneur.com)

This magazine website provides news, and education resources in the form of podcasts and videos on a variety of subjects. It also offers a directory of franchise opportunities.

### Facebook Business

[www.facebook.com/business](http://www.facebook.com/business)

If you want to promote your business on Facebook, this tool will show you how to create a business facebook account, as well as teach you best practices to connect with your customers.

### Huffington Post Small Business

[www.huffingtonpost.com/topic/smallbusiness](http://www.huffingtonpost.com/topic/smallbusiness)

Relevant articles on small business from an online newspaper.

**Inc.**

[www.inc.com](http://www.inc.com)

Online magazine with articles and videos of interest to small business owners.

**IRS Small Business**

[irs.gov/smallbiz](http://irs.gov/smallbiz)

The IRS provides a wealth of tools and education resources for small business owners. Beside forms and publications, the IRS offers videos, webinars and newsletters.

**National Federation of independent Business**

[www.nfib.com](http://www.nfib.com)

NFIB is an advocacy group that reports news, offers education through articles, videos, and webinars, and provides links to other service providers.

**Practical Ecommerce**

[www.practicalecommerce.com](http://www.practicalecommerce.com)

This site aims to educate small businesses involved in ecommerce through articles, online seminars, and commentary. Articles include links to tools.

**SCORE**

[www.score.org](http://www.score.org)

The national SCORE website is full of education resources including webinars, online courses, and podcasts. It also has a library with tools of use to small businesses including templates and checklists.

**Small Business Administration**

[www.sba.gov](http://www.sba.gov)

The national SBA website is a great place to start for small business owners. Education is offered through tutorials, videos, and articles. Tools such as loan calculators, templates and interactive guides are offered. Many links to a variety of other government resources are also provided.

**Small Business Development Center National Information Clearinghouse**

[www.sbdcnnet.org](http://www.sbdcnnet.org)

The national SBDC website offers education opportunities through webinars and articles. They also provide a whole range of links to other resources, both government and private.

## **Small Business Trends**

[smallbiztrends.com](http://smallbiztrends.com)

This online publication focuses on breaking news for small businesses from a wide variety of contributors. It also offers education and tools through diverse templates and checklists.

## **The Self Employed**

[Theselfemployed.com](http://Theselfemployed.com)

This online portal for small business news, information and tools was started by the USA small business columnist Steve Strauss. Tools include podcasts, forums and special offers for small business owners.

## **Washington Associations**

[www.sos.wa.gov/corps/associations.aspx](http://www.sos.wa.gov/corps/associations.aspx)

This is a part of the Secretary of State's website. It lists all business, industry and professional associations in Washington State. Associations offer a different kind of information, networking opportunities, and other resources for small business owners.

## Local and regional statistics available on the internet

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

### Port of Bellingham

[www.portofbellingham.com](http://www.portofbellingham.com)

Includes **Whatcom Prospector**

### Bellingham/Whatcom Chamber of Commerce

[www.bellingham.com](http://www.bellingham.com)

### Washington State Office of Financial Management— Whatcom County

[www.ofm.wa.gov/washington-data-research/county-and-city-data](http://www.ofm.wa.gov/washington-data-research/county-and-city-data)

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. Click 'Whatcom County'.

### Employment Security Department

[www.esd.wa.gov/labormarketinfo/whatcom](http://www.esd.wa.gov/labormarketinfo/whatcom)

County level information on employment, wages, industry trends, occupational data, and regional reports, data, and tools. Includes a County Profile. Click 'Whatcom County Profile'.

### Census Business Builder

<https://cbb.census.gov/sbe/#> to get directly to the tool

[www.census.gov/data/data-tools/cbb.html](http://www.census.gov/data/data-tools/cbb.html) for more explanation

This research tool from the Census Bureau allows you to research a type of business, put in a geographic qualifier, and create a report. The report indicates how many businesses of that type exist in the geographic region, along with a variety of statistics on them, summarized demographics for the region, and aggregate statistics on consumer spending in the area.

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

<https://cbe.wwu.edu/cebr/topics-and-reports>

The Center posts results of its research and analysis which covers a

variety of subjects. This website also offers access to the Washington Regional Economic Analysis Project .

### **Washington Regional Economic Analysis Project**

<https://washington.reaproject.org>

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.

### **Washington Economic and Revenue Forecast Council**

[www.erfc.wa.gov](http://www.erfc.wa.gov)

The Council produces monthly and quarterly economic and revenue updates on the state level. They also produce the annual Economic Climate Study which examine the competitive environment of the state including costs of doing business.

### **Bureau of Economic Analysis - Regional Economic Accounts**

<https://www.bea.gov/regional/index.htm>

This federal agency reports on gross domestic product and personal income on a state and county level.

