

CITY OF SOUTH BEND

Inclusive Procurement and Contracting Resources

Small Business Development and Resource Toolkit for
Contracting and Construction

OFFICE OF DIVERSITY AND INCLUSION

FY 2019





INTRODUCTION

The Small Business Development & Resource Toolkit for Contracting and Construction related businesses offers guidance and support to new and existing businesses. Whether you are considering starting a business, you already have a successful business, or you are somewhere in between the two, this toolkit can be a resource to you.

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BUSINESS PLAN

WRITE YOUR BUSINESS PLAN (U.S. SMALL BUSINESS ADMINISTRATION -SBA)

“Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.” Learn how business plans help you run your business, pick a business plan format that works for you, and see examples of business plans.

<https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>

FUNDING YOUR BUSINESS

CALCULATE YOUR STARTUP COSTS

“How much money will it take to start your small business? Calculate the startup costs for your small business so you can request funding, attract investors, and estimate when you’ll turn a profit.”

<https://www.sba.gov/business-guide/plan-your-business/calculate-your-startup-costs>

“Download this fillable PDF spreadsheet to calculate your small business startup costs.”

<https://www.sba.gov/sites/default/files/2017-07/Startup%20Costs%20Worksheet.pdf>

FIVE Cs of CREDIT

“Improve your chances of getting a loan by learning what lenders look for. When you apply for a loan, lenders assess your credit risk based on a number of factors, including your credit/payment history, income, and overall financial situation. Here is some additional information to help explain these factors, also known as the 5 Cs, to help better understand what lenders look for:”

- Credit History
- Capacity/Cash Flow
- Collateral (Guarantees)
- Capital / Contribution
- Condition
 - Leverage-Debt/Worth Ratio
 - Liquidity
 - Balance Sheet Analysis to understand financial health of the company
 - Equity

<https://www.wellsfargo.com/financial-education/credit-management/five-c/>

WHAT FIANCIAL RATIOS ARE IMPORTANT TO SMALL BUSINESS LENDERS, BUSINESS OWNERS, AND BUSINESS BORROWERS?



<http://www.boefly.com/blog/small-business-lending/what-financial-ratios-are-important-to-small-business-lenders-business-owners-and-business-borrowers>

THE IMPORTANCE OF BUSINESS CREDIT

Dun & Bradstreet

Prove you're financially responsible with a business credit report. If you've already applied for a DUNS number, you can get a business credit report from [Dun & Bradstreet](#). Review your business credit file to make sure it's accurate before sharing it.

“Your business credit record is the primary way that companies evaluate whether to do business with you—and on what terms. Companies rely on your business creditworthiness to make critical decisions, including whether:

- To sell to you
- To lend you money
- You are viable as a partner
- To lease the equipment, you need to grow your business
- To increase your line of credit
- To help you carry more inventory at competitive prices
- To give you favorable financing rates and terms
- You stack up favorably against other companies competing in your market space

Business credit includes a variety of data points about your business, such as the date it started, the skills and experience of your top leaders, number of employees and annual sales. This type of information is listed in your business credit profile, along with scores and ratings that are derived from your business's past behavior to predict its future behavior. For example, your ability and willingness to pay your bills on time in the past is factored into your ability and likelihood of paying your bills in the future.”

<https://iupdate.dnb.com/iUpdate/whatIsBusinessCredit.htm>



Biz2Credit

“Biz2Credit was founded in 2007 and is backed by Nexus Venture Partners. Since its inception, Biz2Credit has become the leading online marketplace for small business funding, having arranged more than \$2 billion in small business funding for thousands of companies throughout the U.S.

Our proprietary platform matches borrowers to sources of capital based on each company's unique profile -- completed in only a few minutes -- in a safe, efficient, price-transparent environment. Our network consists of 1.6 million users, credit rating agencies such as D&B and Equifax, and small business service providers including CPAs and lawyers. Biz2Credit's widely reported Small Business Lending Index™ is followed closely by the SBA, and the other lenders, government agencies and the President's Council of Economic Advisers.” Biz2Credit also provides free resources to small businesses such as:

- [BizAnalyzer](#): A free scorecard to measure the financial health and creditworthiness of your company compared to other small businesses in your industry. Every report has simple tips on how to make your finances better.
- [Business Loans](#): You can select loans by type (i.e. commercial loans, business lines of credit, equipment financing, etc.) or by industry (i.e. restaurants
- [Financial Calculators](#): They let you know how your business will be evaluated by potential lenders. They help you understand and compute the most commonly used evaluation metrics.

<https://www.biz2credit.com/>

504 LOAN PROGRAM (BUSINESS DEVELOPMENT CORPORATION)

SBA 504 Benefits & Borrowers Loan Program

“If you’re expanding, you can access long-term, fixed-rate financing for the purchase of real estate, construction and equipment acquisition through the Small Business Administration (SBA) 504 Loan Program. BDC is approved by the SBA to manage this program, which offers key advantages to qualified businesses that plan to invest in equipment and/or real estate, such as:

Low down payment – conserving valuable operating capital

Competitive, fixed interest rate – no future interest rate fluctuations

Long term – brings debt service in line with the cash flow generated by the asset

Our professional staff will work directly with you and the bank to develop a financing package that meets program guidelines and the credit criteria of your business.”



<http://www.bdcloan.com/sba-504-loan-program/>

7(A)-LOAN PROGRAM (SBA)

“The SBA sets the guidelines that govern the 7(a)-loan program. As a lender, these conditions determine which businesses you can lend to and the type of loans you can give. While the vast majority of businesses are eligible for financial assistance from the SBA, some are not.

Eligible businesses must:

- Operate for profit
- Be engaged in, or propose to do business in, the U.S. or its territories
- Have reasonable owner equity to invest
- Use alternative financial resources, including personal assets, before seeking financial assistance”

Special considerations apply to some types of businesses and individuals, so those interested in applying for the 7(a)-loan program should view the [terms, conditions, and eligibility](#).

“The 7(a)-loan program is the SBA's primary program for providing financial assistance to small businesses. The terms and conditions, like the guaranty percentage and loan amount, may vary by the type of loan.” Click on the following loan types to find out more about each loan.

- [Standard 7\(a\)](#)
- [7\(a\) Small Loan](#)
- [SBA Express](#)
- [Export Express](#)
- [Export Working Capital](#)
- [International Trade](#)
- [Preferred Lenders](#)
- [Veterans Advantage](#)
- [CAPLines](#)

ACCION

Accion offers a wide range of loan amounts and will work with you to select a size strategically. Term loans from \$300-\$1,000,000. “If you’re looking for a lender who will take the time to get to know your business’s unique strengths and opportunities, Accion is the lender for you.”

- Loans for Women-Owned Businesses
- Loans for Minority-Owned Businesses
- Loans for Food and Beverage Businesses
- Loans for Startup Businesses
- Loans for Small Businesses
- Loans for Veteran-Owned Businesses
- Business Loans for People with Disabilities
- Loans for Green Businesses



<https://us.accion.org/small-business-loans/who-we-lend-to/>

BUSINESS CONSORTIUM FUND, INC.

“BCF loan programs and business support services are available only to NMSDC certified minority business enterprises that have, or have had within the past 12 months, a vendor or supplier relationship with an NMSDC national or regional corporate member.”

If the answer is yes to each of the following questions, then a business is eligible for consideration for one or more of the BCF loan programs:

1. Is the business a certified minority owned business enterprise by an NMSDC affiliated Regional Council?
2. Is the loan for business purposes?
3. Does the business have contracts/purchase orders, or a meaningful supplier relationship with an NMSDC national or regional corporate member?

“BCF products include purchase order financing, factoring, direct lending, loan participations, and servicing MBE working capital needs. The BCF may provide debt financing directly to NMSDC certified MBEs through its Direct Lending Program. The funds may be used for a variety of purposes and can be in the form of either a term loan or line of credit. The current maximum loan is \$500,000 and the minimum is \$75,000. The BCF will consider higher loan amounts (currently up to \$1.125 million) on a case by case basis. Loan terms may not exceed 7 years.”

<https://www.bcfcapital.com/>

ELEVATE VENTURES

Elevate is part “venture capital fund, and part entrepreneurial development partner. This twofold strategy means we not only provide investment capital to Indiana entrepreneurs and robust investment opportunities to funders, but we also make value-added services available to entrepreneurs and community leaders. Collaborative relationships with universities and communities across the state are critical to this model.”

Businesses that fit the Elevate Ventures model have a few things in common:

- They are a startup based in or interested in relocating to Indiana.
- They are generally involved in Agriculture, Life Sciences, Information Technology, Advanced Manufacturing or Medical Devices.
- They are in the Ideation, Early or Growth stage of development.



<https://www.elevateventures.com/entrepreneurs/investment-funding/>

GRANTS.GOV

“This government website allows grant seekers to find and apply for federal funding opportunities. It contains information on more than 1,000 grant programs across all 26-federal grant-making agencies, including the Department of Commerce and the U.S. Small Business Administration. To apply for federal grants, you must obtain a DUNS number from Dun & Bradstreet; register to do business with the U.S. government through its System Award Management website, and create an account at Grants.gov.”

<https://www.grants.gov/>

KABBAGE

“Kabbage’s small business loan application process can be completed in minutes, eliminating the time typically spent waiting in lines or filling out numerous forms. [Business financing decisions are made in real time](#), so small business owners can access their lines of credit as soon as they're approved. Kabbage uses advanced security to protect applicants’ information. Our small business loans are vouched for with an A+ rating from the Better Business Bureau.

Minimum requirements to qualify for a small business loan; your business needs to be at least a year old. You should have revenues of \$50,000 annually or \$4,200 per month over the last three months.”

Kabbage offers unsecured and secured small business loans, as well as industry-specific loans such as construction companies, and loans for women and veterans.

<https://www.kabbage.com/construction-company-loans/>

SBA LOAN GUARANTEE PROGRAM

The SBA guarantees a portion of the loan, which makes it easier for funders to provide loans to small businesses that may fall in a higher risk category. These businesses may not be in a strong enough financial position to obtain traditional bank small business loan and therefore rely on the SBA guarantee.

“Loans guaranteed by the SBA range from small to large (\$500 to \$5.5 million to fund your business) and can be used for most business purposes, including long-term fixed assets and operating capital. Some loan programs set restrictions on how you can use the funds, so check with an SBA-approved lender when requesting a loan. Your lender can match you with the right loan for your business needs.



Lenders and loan programs have unique eligibility requirements. In general, eligibility is based on what a business does to receive its income, the character of its ownership, and where the business operates. Normally, businesses must meet size standards, be able to repay, and have a sound business purpose. Even those with bad credit may qualify for startup funding. The lender will provide you with a full list of eligibility requirements for your loan.”

<https://www.sba.gov/funding-programs/loans>

LENDING CLUB

“Since 2007, we’ve been bringing borrowers and investors together, transforming the way people access credit. Over the last 10 years, we’ve helped millions of people take control of their debt, grow their small businesses, and invest for the future.”

They look for:

- 12 months or more in business
- At least \$50,000 in annual sales
- No recent bankruptcies or tax liens
- You own at least 20% of the business and have at least fair or better personal credit

<https://www.lendingclub.com/loans/personal-loans>

LENDER MATCH (SBA)

Lender Match is a free online referral tool that connects small businesses with participating SBA-approved lenders.

<https://www.sba.gov/funding-programs/loans/lender-match>



MEETING THE LEGAL REQUIREMENTS

CONTRACTOR LICENSES/REGISTRATIONS (CITY OF SOUTH BEND)

Indiana only licenses plumbers at the state level. All others should be checked locally.

“All contractors, including subcontractors, must be registered or licensed with the Building Department in order to perform work in St. Joseph County and City of South Bend; with the exception that a residential owner-occupant of a dwelling may perform their own work. Click on the corresponding links below to get requirements, steps and forms for registration and licensing with the Building Department.”

<https://southbendin.gov/departments/building/contractor-licenses/>

NEW AND SMALL BUSINESS RESOURCE CENTER--DETERMINING FORMATION OF YOUR ENTITY (STATE OF INDIANA)

“Whether you are a sole proprietorship, partnership, corporation, nonprofit, or you’re just not sure, we can help. The New and Small Business Education Center is not only a place to update your information, apply for new taxes, or find the forms you need, it is also a place with valuable resources for your business.”

<https://secure.in.gov/dor/3939.htm>

BUSINESS STRUCTURES -TAX CONSIDERATIONS (IRS)

“When beginning a business, you must decide what form of business entity to establish. Your form of business determines which income tax return form you have to file. The most common forms of business are the sole proprietorship, partnership, corporation, and S corporation. A Limited Liability Company (LLC) is a business structure allowed by state statute. Legal and tax considerations enter into selecting a business structure.”

<https://www.irs.gov/businesses/small-businesses-self-employed/business-structures>

INBIZ (IN.GOV) YOUR ONE STOP SOURCE FOR YOUR BUSINESS (STATE OF INDIANA)

“INBiz is the state of Indiana’s one-stop resource for registering and managing your business and ensuring it complies with state laws and regulations. We utilize state-of-the-art security features so you can feel safe about inputting your personal and business information into our system. In partnering with the Secretary of State, Department of Workforce Development and the Department of Revenue, INBiz has created a best-in-class portal that provides a streamlined and expedited process for your business needs.

From registering your business’s name to filing required paperwork, you need go no further than INBiz.”



<https://inbiz.in.gov/BOS/Home/Index>

EMPLOYER IDENTIFICATION NUMBER (SBA)

“Your state tax ID and federal tax ID numbers — also known as an Employer Identification Number (EIN) — work like a personal social security number, but for your business. They let your small business pay state and federal taxes. Your Employer Identification Number (EIN) is your federal tax ID. You need it to pay federal taxes, hire employees, open a bank account, and apply for business licenses and permits.”

<https://www.sba.gov/business-guide/launch-your-business/get-federal-and-state-tax-id-numbers#section-header-5>

APPLY FOR AN EMPLOYER IDENTIFICATION NUMBER (IRS):

<https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

OPEN A BUSINESS BANK ACCOUNT

“Open a business account when you're ready to start accepting or spending money as your business. A business bank account helps you stay legally compliant and protected. It also provides benefits to your customers and employees. Common business accounts include a checking account, savings account, credit card account, and a merchant services account. Merchant services accounts allow you to accept credit and debit card transactions from your customers. You can open a business bank account once you've gotten your federal EIN.”

Things to consider when opening a business checking, saving, merchant services account, or any other business bank account can be found here:

<https://www.sba.gov/business-guide/launch-your-business/open-business-bank-account>

RECORDKEEPING WHEN A SMALL BUSINESS/ SELF-EMPLOYED (IRS)

“Good records will help you monitor the progress of your business, prepare your financial statements, identify sources of income, keep track of deductible expenses, keep track of your basis in property, prepare your tax returns, and support items reported on your tax returns.”

<https://www.irs.gov/businesses/small-businesses-self-employed/recordkeeping>



THE SURETY & FIDELITY ASSOCIATION OF AMERICA

“The Surety & Fidelity Association of America (SFAA) serves as the thought leader and trusted adviser for the surety and fidelity industry, state and federal agencies and legislators. As a licensed rating agency/advisory organization and trade association, SFAA supports its members, subscribers, federal, state and local government leaders and the public by providing statistical and actuarial data, expertise, advocacy, education and promotion on the value of surety and fidelity bonds.

Surety is a unique form of insurance in which the surety company’s financial resources back the contractor’s commitment to enter a contract with an owner. Surety bonds are a three-party agreement among the owner (obligee), the contractor (principal), and the surety company, and the surety company is obligated to both the obligee and the principal.

Surety bonds provide financial security and construction assurance to project owners by verifying that in the surety’s opinion the contractor is capable of performing the work and will pay certain subcontractors, laborers, and material suppliers.”

Understand how to get a surety bond and discover the resources that the Surety & Fidelity Association of America have for small and emerging contractors by clicking the link below.

<https://www.surety.org/page/Bonding>

GUARANTEED SURETY BONDS –(SBA)

“The Small Business Administration (SBA) guarantees bid, performance, and payment surety bonds issued by certain surety companies.

Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds, which are offered by surety companies. The SBA guarantees surety bonds for certain surety companies, which allows the companies to offer surety bonds to small businesses that might not meet the criteria for other sureties.”

<https://www.sba.gov/funding-programs/surety-bonds>



INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT

If you are an employer, you must register with the Indiana Department of Workforce Development. “You can register online using the online Uplink Employer Self Service (ESS) program which also allows you to:

- Register as a new employer
- Maintain unemployment insurance account information
- Review account status information
- Submit quarterly unemployment insurance contribution reports
- Make payments by e-check and credit card”

<https://www.in.gov/dwd/2467.htm>

INDEPENDENT CONTRACTOR (SELF-EMPLOYED) OR EMPLOYEE (IRS)

“It is critical that business owners correctly determine whether the individuals providing services are employees or independent contractors. Generally, you must withhold income taxes, withhold and pay Social Security and Medicare taxes, and pay unemployment tax on wages paid to an employee. You do not generally have to withhold or pay any taxes on payments to independent contractors.

Before you can determine how to treat payments you make for services, you must first know the business relationship that exists between you and the person performing the services.” The IRS defines an independent contractor, employee, statutory employee and statutory non-employee.

<https://www.irs.gov/businesses/small-businesses-self-employed/independent-contractor-self-employed-or-employee>

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC)

Independent contractors can sometimes qualify as employees in a legal sense. The [Equal Employment Opportunity Commission created a guide](#) for making the determination.

INDEPENDENT CONTRACTORS IN THE BUILDING AND/OR CONSTRUCTION TRADES (INDIANA DEPARTMENT OF REVENUE)

“Independent contractors doing business in the State of Indiana are required to file a statement and documentation with the Indiana Department of Revenue (DOR) stating independent contractor status. There is a five-dollar filing fee and the certificate is valid for one year. In



addition, a 'Certification of Independent Contractor Status and Worker's Compensation Exemption' must be filed with the Worker's Compensation Board. This has a filing fee of \$15."

<https://www.in.gov/dor/3748.htm>

WAGE AND HOUR DIVISION (U.S. DEPARTMENT OF LABOR)

"While completion of Form WH-347 is optional, it is mandatory for covered contractors and subcontractors performing work on Federally financed or assisted construction contracts to respond to the information collection contained in 29 C.F.R. §§ 3.3, 5.5(a). The Copeland Act (40 U.S.C. § 3145) requires contractors and subcontractors performing work on Federally financed or assisted construction contracts to "furnish weekly a statement with respect to the wages paid each employee during the preceding week." U.S. Department of Labor (DOL) Regulations at 29 C.F.R. § 5.5(a)(3)(ii) require contractors to submit weekly a copy of all payrolls to the Federal agency contracting for or financing the construction project, accompanied by a signed "Statement of Compliance" indicating that the payrolls are correct and complete and that each laborer or mechanic has been paid not less than the proper Davis-Bacon prevailing wage rate for the work performed. DOL and federal contracting agencies receiving this information review the information to determine that employees have received legally required wages and fringe benefits.

Under the Davis-Bacon and related Acts, the contractor is required to pay not less than prevailing wage, including fringe benefits, as predetermined by the Department of Labor. The contractor's obligation to pay fringe benefits may be met either by payment of the fringe benefits to bona fide benefit plans, funds or programs or by making payments to the covered workers (laborers and mechanics) as cash in lieu of fringe benefits."

Download the [WH-347](#) form here, and find out more information by clicking the link below.

<https://www.dol.gov/whd/forms/wh347instr.htm>

HOW TO CORRECTLY FILL OUT A WH-347 PAYROLL FORM

https://www.in.gov/ocra/files/Instructions_for_WH_347.pdf

DEVELOP YOUR OCCUPATIONAL SAFETY AND HEALTH PLAN

The Occupational Safety and Health Administration provides plenty of resources for small businesses to help them meet and maintain legal compliance. Under the Occupational Safety and



Health Administration is the Directorate of Construction (DOC) whose mission is: "To serve as OSHA's principal source for standards, regulations, policy, programs and assistance to OSHA, other Federal Agencies, the construction industry, and the general public with respect to occupational safety and health."

<https://www.osha.gov/doc/aboutdoc.html>

CONTINUOUS COMPLIANCE

It is important to not only meet the legal requirements, but also maintain compliance with local, state, and federal requirements. You may be required to renew business licenses or permits, or complete annual reports so be sure to keep up to date. Here are other agencies your business may be required to comply with, or may be highly encouraged to comply with, please be aware this is not an exhaustive list:

- [Americans with Disabilities Act](#)
- [Advertising and Marketing Laws \(FTC\)](#)
- [Affordable Care Act \(IRS\)](#)
- [Copyright Laws](#)
- [Equal Employment Opportunity Commission](#)
- [Family and Medical Leave Act](#)
- [Minimum Wage Laws](#)
- [Uniform Guidelines on Employee Selection Procedures](#)
- [Workplace Posters \(DOL\)](#)

FINDING LOCAL TALENT

WORKONE

Contact: Bart Fore bfore@gotoworkone.com

“WorkOne will work directly with you to help fill your business with skilled, job-ready employees. We’ll walk with you to help you succeed in today’s tight labor market. Whether you need to recruit and hire new employees or train your current staff, WorkOne is here to help. Our services are diverse and catered to fit the needs of each unique business that comes our way.”

[Click here to contact a member of our Business Services Team. Meet your business needs today – get connected with the services you need.](#)

SOUTH BEND HOUSING AUTHORITY (HUD) SECTION 3 WORKFORCE

Contact: Steve Peterson speterson@sbhaonline.com



The South Bend Housing Authority can provide a list of Section 3 workers by skill that meet specified criteria. This list of workers may not be comprehensive, but may only include those workers that have provided consent for their information or resumes to be shared with potential employers.

Businesses can recruit in the neighborhood and public housing developments to inform residents about available training and job opportunities. Distributing flyers, posting signs, placing ads, and contacting resident organizations and local community development and employment agencies to locate potential workers are effective ways of acquiring jobs.

SOUTH BEND-ELKHART REGIONAL PARTNERSHIP

Contact: Bethany Hartley bhartley@southbendelkhart.org

SBERP hosts a database of local inclusive, ethnically diverse talent across industries.

<https://southbendelkhart.org/living-here/talent/>

SOUTH BEND REGIONAL CHAMBER OF COMMERCE

Contact: Kate Lee klee@sbrchamber.com

SBRCC hosts a database of local inclusive, ethnically diverse talent across industries and a number of other resources to identify talent by skill, competency, and or industry.

<https://www.sbrchamber.com/talent/resources/>

LOCAL UNIONS

Contact: Murray Miller millsbi@aol.com

Website: www.inldc.org/local645

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

Specialty Contractors: www.inldc.org/local645/SpecialtyContractors

The St. Joseph Valley Building and Construction Trades Council is the alliance of 17 affiliated locals representing over 10,000 highly skilled craftsmen and women throughout Northern Indiana and Southern Michigan. Leading edge skill development through progressive apprenticeship programs, an ongoing commitment to positive Labor-Management partnerships and the concept of many voices speaking as one on the political issues that impact our members are the primary goals of the Building Trades.



COMPETING FOR GOVERNMENT CONTRACTS (THE BASICS)

OBTAIN A DUN & BRADSTREET (DUNS) NUMBER

“Dun & Bradstreet’s Data Universal Numbering System, commonly known as the D-U-N-S® Number, is a unique global business identification system that identifies, validates, and links to more than 280 million businesses worldwide.

The D-U-N-S Number is a nine-digit non-indicative numbering sequence and is assigned at the lowest organizational level, i.e. business locations with a unique, separate, and distinct operation. The D-U-N-S Number is assigned to all types of business organizations including sole proprietorships, corporations, partnerships, non-profits, and government entities. The D-U-N-S Number is constant—it stays with a business throughout the lifecycle including name, address and corporate structure changes and even bankruptcy.

The D-U-N-S Number is not just a number—it is a system for maintaining accurate, comprehensive and timely information – and it is issued rapidly and **free of charge** for all entities wanting to do business with the U.S. Federal Government.”

<http://fedgov.dnb.com/webform>

NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM (NAICS)

“The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. This official U.S. Government Web site provides the latest information on plans for NAICS revisions, as well as access to various NAICS reference files and tools.”

Match your products and services to the NAICS code. A business will generally have a primary NAICS code, but it can also have multiple NAICS codes if it sells multiple products and services.

<https://www.census.gov/eos/www/naics/>



REGISTER WITH SYSTEM FOR AWARD MANAGEMENT (SAM.GOV)

“The System for Award Management (SAM) is an official website of the U.S. government. There is no cost to use SAM. You can use this site for FREE to:

- Register to do business with the U.S. government
- Update or renew your entity registration
- Check status of an entity registration
- Search for entity registration and exclusion records

Getting Started

You must have an active registration in SAM to do business with the Federal Government. To register in SAM, at a minimum, you will need the following information:

U.S. Registrants:

1. Your DUNS Number
2. Your Taxpayer Identification Number (TIN) and Taxpayer Name associated with it.
3. Your bank's routing number, your bank account number, and your bank account type, i.e. checking or savings, to set up Electronic Funds Transfer (EFT).”

<https://www.sam.gov/SAM/>

MAINTAIN YOUR COMPLIANCE

In order to participate in government contracting, you must comply with all laws and regulations. The federal government's purchasing process is governed by the [Federal Acquisition Regulation](#).

Regulations covering government contracting programs for small businesses are listed in the Electronic Code of Federal Regulations [13 CFR 125](#).

STATE CONTRACTS

INDIANA DEPARTMENT OF ADMINISTRATION-BIDDER PROFILE REGISTRATION

“In order to participate in many State of Indiana procurement processes, businesses are required to have a Bidder Profile with the Indiana Department of Administration (IDOA). The Bidder Profile creates a unique ID for businesses that is used for supplier diversity certifications and contract monitoring.

Bidder Profile Benefits

- Registered Bidders can elect to receive solicitation notifications based on [UNSPSC](#)
- Registered Bidders can elect to be listed on the [Buy Indiana Directory](#)



Agency purchasing agents can search the list of registered bidders to find companies that provide products and services that are needed by their agency.”

<https://www.in.gov/idoa/2464.htm>

CERTIFICATIONS

INDIANA DEPARTMENT OF ADMINISTRATION

<https://www.in.gov/idoa/mwbe/2489.htm>

The Indiana Department of Administration, Division of Supplier Diversity (DSD), acts on behalf of the State of Indiana to actively promote, monitor and enforce the standards for certification of minority and women’s business enterprises. The Division was established in 1983 by the State of Indiana when Indiana Code [4-13-16.5](#) became law. Its mission is to provide equal opportunity to minority and women owned enterprises in the state’s procurement and contracting process. Subsequent to the statute being enacted regulations were developed to govern the program and were made part of the Indiana Administrative Code as [25 IAC-5](#).

SBA CONTRACTING PROGRAMS

Most of the socio-economic programs require some form of certification. Many programs use the [certify.SBA.gov](https://certify.sba.gov) website to let you certify or do a preliminary check to see if you’re qualified.

However, each program has its own standards and process for certification, so make sure to read carefully.

8(a) Business Development Program

“The federal government's goal is to award at least five percent of all federal contracting dollars to small disadvantaged businesses each year.”

“To qualify for the 8(a) program, follow this eligibility checklist:

- Be a [small business](#)
- Not already have participated in the 8(a) program
- Be at least 51 percent owned and controlled by U.S. citizens who are economically and socially disadvantaged
- Be owned by someone whose personal net worth is \$250,000 or less
- Be owned by someone whose average adjusted gross income for three years is \$250,000 or less
- Be owned by someone with \$4 million or less in assets
- Have the owner manage day-to-day operations and also make long-term decisions
- Have all its principals demonstrate good character
- Show potential for success and be able to perform successfully on contracts.



The federal government fully defines who qualifies for the 8(a) program — including what counts as being economically and socially disadvantaged — in [Title 13 Part 124 of the Code of Federal Regulations](#) (CFR). You can also get a preliminary assessment of whether you qualify at the [SBA's Certify website](#).”

Find out the program benefits and more.

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-program>

Women-Owned Small Business (WOSB) Federal Contracting program

“The federal government's goal is to award at least five percent of all federal contracting dollars to women-owned small businesses each year.”

“Women’s contracting program eligibility requirements

To be eligible for the women’s contracting program, your business must:

- Be a [small business](#)
- Be at least 51% owned and controlled by women who are U.S. citizens
- Have women manage day-to-day operations and also make long-term decisions

To qualify as an economically disadvantaged business within the women’s contracting program, your business must:

- Meet all the requirements of the women’s contracting program
- Be owned and controlled by one or more women, each with a personal net worth less than \$750,000
- Be owned and controlled by one or more women, each with \$350,000 or less in adjusted gross income averaged over the previous three years
- Be owned and controlled by one or more women, each \$6 million or less in personal assets

The eligibility requirements to qualify as a WOSB or an EDWOSB are fully defined in [Title 13 Part 127 Subpart B of the Code of Federal Regulations](#) (CFR). You can also get a preliminary assessment of whether you qualify at the [SBA's Certify website](#).”

Find out the program benefits and more.

<https://www.sba.gov/women-owned-small-business-federal-contracting-program>



HUBZone Program

“The federal government's goal is to award at least three percent of all federal contracting dollars to HUBZone-certified small businesses each year.”

“To qualify for the HUBZone program, your business must:

- Be a [small business](#)
- Be at least 51 percent owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, a Native Hawaiian organization, or an Indian tribe
- Have its principal office [located in a HUBZone](#)
- Have at least 35 percent of its employees [live in a HUBZone](#)

You can find the full qualification criteria in [Title 13 Part 126 Subpart B of the Code of Federal Regulations \(CFR\)](#).”

Find out the program benefits and more.

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program>

Service-Disabled Veteran-Owned Small Businesses program

“The federal government's goal is to award at least three percent of all federal contracting dollars to service-disabled veteran-owned small businesses each year.”

“To qualify for the disabled veterans’ business program, your business must:

- Be a [small business](#)
- Be at least 51% owned and controlled by one or more service-disabled veterans
- Have one or more service-disabled veterans manage day-to-day operations and also make long-term decisions
- Eligible veterans must have a service-connected disability

You can view the full eligibility requirements in [Title 13 Part 125 Subpart B of the Code of Federal Regulations \(CFR\)](#).”

Find out the program benefits and more.

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/s-d/v-o-s-b-p>



NATIONAL MINORITY SUPPLIER DEVELOPMENT COUNCIL

“The National Minority Supplier Development Council advances business opportunities for certified minority business enterprises (MBEs) and connects them to corporate members.

They match more than 12,000 certified minority-owned businesses to their vast network of corporate members who wish to purchase their products, services and solutions. Their corporate membership includes many of the largest public and privately-owned companies, as well healthcare companies, colleges and universities.

The NMSDC network includes:

- a national office in New York City
- 23 affiliate regional councils nationwide
- 1,450 corporate members and growing

They’re proud of their unwavering commitment to advance Asian, Black, Hispanic and Native American suppliers in a globalized corporate supply chain.”

MBE Certification

“Criteria for Certification:

- United States citizens.
- Minority businesses must be at least 51% minority-owned operated and controlled. For the purposes of NMSDC’s program, a minority group member is an individual who is at least 25% Asian, Black, Hispanic or Native American. Minority eligibility is established via a combination of screenings, interviews and site visits. Ownership, in the case of a publicly-owned business, means that at least 51% of the stock is owned by one or more minority group members.
- Must be a profit enterprise and physically located in the U. S. or its trust territories.
- Management and daily operations must be exercised by the minority ownership member(s).”

[Click here to get registered!](#)

<http://www.nmsdc.org/about-nmsdc/>



MID-STATES MINORITY SUPPLIER DEVELOPMENT COUNCIL
(AFFILIATE OF THE NMSDC)
Serving Indiana (except NW IN), Central Illinois & Eastern Missouri

“The primary mission of the Mid-States MSDC is to promote and cultivate successful minority enterprises within the Central Illinois, Indiana and Eastern Missouri business communities. The Mid-States MSDC serves as an advocate for the economic well-being and growth of certified MBEs, while also providing a direct connection for corporations who are committed to purchasing products and services from Mid-States MSDC-certified MBEs.”

For more information or questions about the MBE certification contact:

Ms. Carolyn Mosby, CEO
2126 North Meridian Street
Indianapolis, IN 46202
(317) 923-2110
Email: certification@midstatesmsdc.org
Web: www.MidStatesMSDC.org

WOMEN’S BUSINESS ENTERPRISE NATIONAL COUNCIL (WBENC)

<https://www.wbenc.org/certification/>

The Women’s Business Enterprise National Council (WBENC) is the largest certifier of women-owned businesses in the U.S. and a leading advocate for women business owners and entrepreneurs.

WBENC's world-class certification is accepted by more than 1,000 corporations representing America's most prestigious brands, in addition to many states, cities and other entities. WBENC is also an approved Third Party Certifier for the United States Small Business Administration (SBA) Women-Owned Small Business (WOSB) Federal Contracting Program.

WBENC Certification validates that the business is 51 percent owned, controlled, operated, and managed by a woman or women. To achieve WBENC Certification, women owned businesses complete a formal documentation and site visit process which is administered by one of WBENC's 14 [Regional Partner Organizations](#). WBENC Certification gives women owned businesses the ability to compete for real-time business opportunities provided by WBENC Corporate Members and government agencies.

NATIONAL LGBT CHAMBER OF COMMERCE (NLGCC)



<https://www.nglcc.org/get-certified>

The NGLCC is the exclusive, third-party certification body that verifies that eligible businesses are majority-owned by LGBT individuals, and subsequently grants LGBT Business Enterprise® (LGBTBE®) designation to such businesses as part of its **LGBT Supplier Diversity Initiative**.

U.S. BUSINESS LEADERSHIP NETWORK (USBLN)

<https://disabilityin.org/what-we-do/supplier-diversity/>

The Supplier Diversity program is the leading third-party certifier of disability-owned business enterprises (DOBEs), including service-disabled veteran-owned business enterprises (SDV-DOBEs) promoting their utilization and growth.



SBA LEARNING CENTER

The SBA offers a variety of FREE online courses to help you start and run your business.

<https://www.sba.gov/learning-center>

HOW TO WRITE A BUSINESS PLAN (30 MINUTE VIDEO)

“This course explains the importance of business planning, defines and describes the components of a business plan, and provides access to sample plans and resources that can help you develop a very good business plan.”

<https://www.sba.gov/course/how-write-business-plan/>

LEGAL REQUIREMENTS FOR SMALL BUSINESS (30 MINUTE VIDEO)

“As a small business owner, do you know what your federal, state and local legal obligations are? This course will give you an overview of the legal requirements of small business owners.”

<https://www.sba.gov/course/legal-requirements-small-business/>

BUSINESS OPPORTUNITIES: A GUIDE TO WINNING FEDERAL CONTRACTS (30 MINUTE VIDEO)

“The U.S. government is the world's largest buyer of products and services. This self-paced training program is designed to provide an overview of federal contract procedures and how to sell to the government.”

<https://www.sba.gov/course/business-opportunities-guide-winning-federal-contracts/>

PRE--8(A) BUSINESS DEVELOPMENT PROGRAM- WINNING PROGRAMS (45 MINUTE VIDEO)

Winning contracts is divided into seven unique sections, each covering a specific topic. Woven together, the sections create an information composite designed to help prospective 8(a) firms understand how to sell goods and services to the government.

<https://www.sba.gov/course/pre-8a-business-development-program-winning-contracts/>

HOW TO PREPARE GOVERNMENT CONTRACT PROPOSALS (30 MINUTE VIDEO)

“Explains the government’s contract-solicitation process and describes how to prepare a proposal in response.”

<https://www.sba.gov/course/how-prepare-government-contract-proposals/>

GOVERNMENT CONTRACTING 101 (PART 1) (30 MINUTE VIDEO)

“This course is designed to help small businesses understand how the government buys goods and services. There are three parts to this training program. This part, part one, provides a small business introduction to government contracting. It describes prime and subcontracting



assistance programs, SBA certification programs, and it describes women and veteran owned small business programs.”

<https://www.sba.gov/course/government-contracting-101-part-1/>

ONLINE AND LOCAL RESOURCES

COUNSELING AND HELP THROUGH THE SBA

“The SBA offers counseling and training resources that help small businesses understand the federal contracting process. Whether you’re trying to win your first government contract or you’re an experienced contractor, the SBA and its partner organizations can be valuable resources.”

Contact the SBA:

Office of Government Contracting

409 Third St. SW suite 8800

Washington, DC 20416

Phone: 202-205-6460

Fax: 202-205-7324

PROCUREMENT CENTER REPRESENTATIVES (SBA)

“Procurement Center Representatives (PCRs) help small businesses win federal contracts. PCRs view many federal acquisition and procurement strategies before they’re announced. This enables them to influence opportunities that should be set aside for small businesses.

PCRs also conduct market research, assist small businesses with payment issues, provide counseling on the contracting process, and more.”

PCR FOR INDIANA

Ms. Katherine R. Ragland

Procurement Center Representative

U.S. Small Business Administration Office of Government Contracting, Area IV

U.S. Small Business Administration

8500 Keystone Crossing, Suite 400

Indianapolis, IN 46240

Tel: (317) 226-7272, x 129

Fax: (317) 226-7259

E-fax: (202) 292-3519

Email: katherine.ragland@sba.gov

Activities covered:

- Naval Surface Warfare Center - Crane



- Naval Facilities Engineering Command (NAVFAC) - Crane
- U.S. Army Contracting Command - Crane
- U.S. Property and Fiscal Office (USPFO), Army National Guard Bureau - Indianapolis
- Grissom Air Force Base Reserve – Grissom ARB
- U.S. Census Bureau, Jeffersonville

INDIANA PROCUREMENT TECHNICAL ASSISTANCE CENTER (INDIANA-PTAC)

“Indiana PTAC offers a wide variety of services. All of our services are provided at no charge to companies with their headquarters in Indiana!

Assistance with Certifications and Registrations – Indiana PTAC can help you through the complex maze of registrations that are essential to doing business with the government. We also assist you to determine if you are eligible for any set-aside programs and assist in the certification process.

Bid-matching Service – Indiana PTAC can automatically match your company’s product or service with daily bid notices that show you exactly what the government is buying or planning to buy, as well as award histories identifying what has been purchased and for how much.

Subcontracting Assistance – The Indiana PTAC can help identify possible subcontracting opportunities with major prime contractors, especially those located here in Indiana with which the PTAC maintains relationships, that often look for small business suppliers. We can help you make that connection.

Assistance with Federal Regulations and Military Specifications – Indiana PTAC can provide you with copies of local, state, and federal government regulations, including Military Specifications (MIL-SPECs) and Federal Acquisitions Regulations (FAR).

Proposal Preparation – While Indiana PTAC can’t write your proposal for you, we help you understand the solicitation and its requirements, we will review it as it evolves, and we will recommend ways to make it stronger and more accurate once it is drafted.”

Northwest Region

(Counties served: Lake, Porter, LaPorte, St Joseph, Newton, Jasper, Starke, Marshall, Pulaski, Fulton, Benton, White, Cass, Warren, Tippecanoe, Carroll, Fountain, Montgomery, Clinton.)

For more information contact:

Diana Hunter

Email: dhunter@iedc.in.gov

Phone: 219-214-2126

<https://www.in.gov/indiana-ptac/>



INDIANA SMALL BUSINESS DEVELOPMENT CENTER

“The Indiana Small Business Development Center (Indiana SBDC) was created to have a positive and measurable impact on the formation, growth, and sustainability of small businesses in Indiana, and to help Hoosier Entrepreneurs start stronger, grow faster, and work smarter.”

NORTH CENTRAL REGIONAL HOST: IU SOUTH BEND

Judd Leighton School of Business and Economics at Indiana University South Bend
1700 W Mishawaka Ave
South Bend, IN 46615
(574) 520-4126

<https://isbdc.org/locations/north-central-isbdc/>

LATIN AMERICAN CHAMBER OF COMMERCE SMALL BUSINESS DEVELOPMENT PROGRAM

The Latin American Chamber of Commerce is a liaison organization engaging and promoting the economic and social advancement for the Latin community and businesses. Through collaborative opportunities, and leadership, we will contribute to the growth of a diverse community.

418 W. Jefferson Blvd.
South Bend, IN 46601
(574) 217-7397

<https://www.lacscjc.org/startingabusiness>

PROJECT IMPACT AT THE WEST SIDE SMALL BUSINESS RESOURCE CENTER

The center will open to stimulate small business development along Lincoln Way and throughout the entire community. It is a neighborhood-based business development center Michiana SCORE plans to help launch to foster small business growth throughout the city.

809 Lincoln Way West
South Bend, IN 46616

For more information contact:

Aida Walls

(574) 299-6467

Email: aidawalls@adontransforms.org



SCORE

“SCORE is the nation’s largest network of volunteer, expert business mentors, with more than 10,000 volunteers in 300 chapters. As a resource partner of the U.S. Small Business Administration (SBA), SCORE has helped more than 10 million entrepreneurs through mentoring, workshops and educational resources since 1964.”

SCORE Business Mentor
1030 East Jefferson Blvd.
South Bend, IN 46617
Phone: (574) 310-8097

<https://www.score.org/>

SOUTH BEND-ELKHART REGIONAL PARTNERSHIP

“The South Bend - Elkhart Regional Partnership is a collaboration of the economic development partners from 47 smart connected communities in Northern Indiana and Southwest Michigan. The organization serves as a single point of contact for regional communication and seeks to create economic opportunities for all partner members through collaborative promotion, marketing and capacity building efforts. The Partnership also serves as the Administrator for the Regional Development Authority to allocating regional cities initiative funding to the 26 quality of life projects”

Regina Emberton, CCIM, SIOR
President and CEO
remberton@southbendelkhart.org

South Bend | Elkhart Regional Partnership
4477 Progress Drive
South Bend, IN 46628
Phone: (574) 400-5432

<https://southbendelkhart.org/regional-collaboration/south-bend-elkhart-regional-partnership/>

STARTUP SOUTH BEND-ELKHART

Startup South Bend – Elkhart is a program under the South Bend-Elkhart Regional Partnership. “Startup South Bend – Elkhart is a centering catalyst that ignites new business creation and prosperity by leveraging the unique and united assets of the region.” Resources they provide include work spaces, R&D Centers, capital, skills development, advisory services, networking opportunities, and more.

Catlin Bulger
Startup Ecosystem and Communications Manager
Email: cbulger@southbendelkhart.org or startup@southbendelkhart.org

<http://startupsouthbendelkhart.com/>



SMALL BUSINESS DEVELOPEMNT PROGRAM – OPERATION HOPE

“We partner with financial institutions, corporations, municipal agencies, and community organizations to deliver HOPE Inside—our award-winning model of community uplift that has allowed us to scale, and sustainably package and deliver, financial dignity and economic empowerment programming in communities around the country, at no cost to the client. The client experience at HOPE Inside is rooted in empowerment.”

For more information contact:

John Hope Bryant

Email: charmela.freeman@operationhope.org
http://operationhope.org/#our_work

SPARK (BUSINESS ACCELERATOR FOR WOMEN)

Spark is a program under the Women’s Entrepreneurship Initiative (WEI) with Saint Mary’s College. Spark’s mission is to “cultivate the entrepreneurial capacity of women with a combination of personal education, business training, and ongoing professional mentoring to sustainably advance beyond socio-economic boundaries and achieve self-sufficiency.”

<https://wei.saintmarys.edu/wei/entrepreneurship/en/our-program/>

For more information contact:

Willow Wetherall
Project Director, WEI
(574) 284-4059
Email: wwetherall@saintmarys.edu

OVERCOMING OBSTACLES: *(BEST PRACTICES FOR SUBCONTRACTORS, GENERAL CONTRACTORS, AND PUBLIC AGENCIES)*

This provides more information about some general issues with doing business in the construction industry such as cash flow, communication between contractors, change order processing, contract negotiations and more.

[Click here to view the PDF.](#)

ASSOCIATED GENERAL CONTRACTORS

OREGON COLUMBIA CHAPTER

9450 SW Commerce Circle #200
Wilsonville, OR 97070



503-682-3363

www.agc-oregon.org