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Appendix A

A. I. National and State Resources for Women, Minority and Small Business

California Department of General Services Office of Small & Minority Business (OSMB)
http://www.dgs.ca.gov/osmb
OSMB provides stimulus and business information services to help further state contracting participation by small businesses. The Office’s primary responsibility is communication and access to state contracting information

California Office of Small Business California Trade and Commerce Agency
801 K St., # 1700
Sacramento, CA 95814
(916) 324-1295
www.commerce.ca.gov
The California TTCA serves as the State's principal catalyst for innovation, investment and economic opportunity, enhancing the quality of life for all Californians. The agency oversees an Employment Training Panel, the California Main Street Program, Enterprise Zones, the California Rural Development Council and TeamCalifornia, a network of public and private sector economic development leaders to promote business investment and job creation efforts. The agency has also compiled a list of the basic steps necessary to start a business in California.

Small Business Administration, Office of Minority Enterprise Development
409 Third St., SW
Washington, DC 20416
(202) 205 6410
www.sba.gov/MED/
MED's main objective is to foster business ownership by individuals who are socially and economically disadvantaged. Some of the programs and services offered are management and technical assistance, federal procurement opportunities, and Section 8(a) Business Development Program certification.
Small Business Administration, Office of Small and Disadvantaged Business Utilization (OSDBU)
www.sba.gov/gc/osdbu.html
OSDBU ensures that an equitable share of the total prime contracts and subcontracts awarded by major federal departments and agencies are given to small businesses, small disadvantaged businesses, and women-owned businesses.

Small Business Administration, Office of Women's Business Ownership (OWBO)
(202) 205-6673
www.sba.gov/womeninbusiness/
OWBO is the primary advocate for the interests of potential or existing women business owners. Some of the programs and services offered to women entrepreneurs are access to capital, Women's Pre-qualification Loan Program, long-term training, counseling, networking and mentoring.

U.S. Department of Commerce, Minority Business Development Agency (MBDA)
14th St. between Constitution Ave. & E. St. NW
Washington, DC 20230
(202) 482-5061
www.mbda.gov/
MBDA funds a nationwide network of Minority Business Development Centers that assist with the start-up, expansion and acquisition of competitive minority owned-firms. MBDA provides business management consulting services and assistance to minority business entrepreneurs through a network of Minority Business Development Centers (MBDC’s) and provide the following services:

- Financial management assistance
- Loan packaging and procurement assistance
- SBA Loan application assistance
- Franchise opportunities
- General business and management opportunities
- Loan pre-qualification assistance
- Business planning
- Computer management
A. II. Local Resources for Resources for Women, Minority and Small Business

The City of Inglewood, Office of Economic and Business Development

www.cityofinglewood.org
(310) 412-8800

The City has a number of programs to assist existing and potential business owners in succeeding and/or expanding their business ventures. The Office of Economic and Business Development is equipped to provide technical assistance and micro loans for existing and potential businesses within the city limits. The City provides a **Grow Inglewood Fund** that offers and SBA loan product that can be used for equipment, working capital, and real estate purchases (provided that the borrower occupies at least 5% of the purchased property). The city also sponsors the **Inglewood Development Corporation (IDC)**, which was established by the Inglewood City Council to provide micro-loans to small business already located or seeking to located in the City’s Downtown Business District. Micro-loans are available from between $1,000 to $25,000 and may be used for working capital, tenant improvements, equipment and machinery, purchases of inventory and advertising and marketing.

**Inglewood’s One Stop Center**

110 South La Brea Avenue
Inglewood, CA 90301
(310) 680-3700
Fax (310) 680-4097
[http://www.sbwib.org/ingHP.htm](http://www.sbwib.org/ingHP.htm)

One-Stop Centers offer access to a variety of services at one location. Both job seekers and potential and existing businesses can utilize the services, including recruitment and pre-screening of qualified applicants for businesses. The One-Stop Centers are also useful for those doing market research. Service is available to all racial groups and there are no geographic limitations.

**Pacific Coast Regional, Small Business Development Corporation**

(213) 739-2999

PCR is a private, non-profit corporation founded in 1977 to assist small business owners in becoming successful members of the Southern California business community. Through contracts with the Federal Government, the State of California, and partnerships with private
institutions, PCR provides financial, educational and consulting services. Our primary goal is to help the small business owner succeed. PCR's financial programs include: Loan Guarantees, Bond Guarantees, Disaster Bridge Loans, and Direct (Environmental) Loans. The only qualification for these loans is that the business is located within the State of California. Educational services include: PCR's Entrepreneurial Training Institute, Small Business Seminars, PCR's Small Business Consultants Program and PCR's Small Business Start-Up Kit.

Community Financial Resource Center

http://www.cfrc.net/

The mission of the Los Angeles Community Reinvestment Committee, d.b.a. Community Financial Resource Center (CFRC) is to create and enhance the wealth and capacity of residents and businesses in disinvested areas of Los Angeles by encouraging collaborative efforts among businesses, the community and government. CFRC is a certified Community Development Financial Institution by the U.S. Department of the Treasury.

Services include:
- Spanish Technical Assistance Program
- Business Innovation Technology Center, a community based technology access facility for business owners and residents.
- Business development products and homeownership services
- Capital Partners Program, offers loans, business training and education, group support, and networking opportunities to self-employed business owners and entrepreneurs with limited access to working capital
- SEED Loan Program, Low cost commercial loan for businesses in operation for one year or more. SEED loans range from $5,000 to $30,000.
- Small Expansion Loan Program, a competitive loan product for expanding businesses.
- Bankers’ Rotation Program, for loans that qualify through traditional financing CFRC offers the convenience of 29 member banks that review loan packages at the Center.

Los Angeles Urban League

http://www.laul.org/

The mission of the Los Angeles Urban League is to enable African Americans and other minorities to secure economic self-reliance, parity, power and civil rights through advocacy activities and the provision of programs and services in our uniquely diversified city and region.” A majority Black population in our area could utilize this funding through the proposed community center for advocacy; outreach, intake and referral; general counseling and assessment; procurement, capital and business development; market research and
merchandising; computer training and consultation; promotions and customer relations; human resources; entrepreneur training; merger and acquisitions/franchise development and; current business issues conferences that the League quotes as its basic activities.

**LA Urban League Minority Business Development Center (MBDC)**

The MBDC is funded by the Minority Business Development Agency (MBDA). The MBDA is a division of the US Department of Commerce that was “specifically created to encourage the creation, growth and expansion of minority-owned businesses in the United States”\(^1\). Services at the Urban League are regulated by the Department of Commerce, which determine the ethnic groups, and services boundaries that qualify for services per area. Free services include:

- General Business Counseling;
- Financial (Loan) Packaging;
- Market Research (Feasibility Studies);
- Contracting Assistance (Bid Matching);
- Information Technology Consultation & Training;
- Web-Site Design & Development Planning;
- Human Resources Assistance;
- Entrepreneurial Training; and
- Information and Referral Services.

The MBDA provides technical assistance as well as tools and services that benefit small and large minority-owned businesses. Although the likelihood is high that a successful business is aware of this service, awareness should not be assume and thus, the site should be included as part of the services offered.

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A. III. Associations for Women, Minority And Small Business

Alliance of Independent Store Owners and Professionals (ASIOP)
P.O. Box 2014 Loop Station
Minneapolis, MN 55402
(612) 340-1568

American Business Women’s Association (ABWA)
www.abwa.org
ABWA believes education and training are key to helping women grow personally and professionally. The Association supports education by providing continuing education programs and products, which enhance members’ business skills

Association of Small Business Development Centers
3108 Columbia Pike, # 300
Arlington, VA 22204
(703) 271-8700

California Business Incubation Network, Inc. (CBIN)
225 Broadway, Suite 375,
San Diego, CA 92101
(619) 237-0559
(800) 427-4710
CBIN is a network of small business advocates pursuing the goal of developing a new generation of business incubation systems for incubating new ideas into products that will successfully compete in the marketplace. Services and programs include:

- Information and clearinghouse
- Education and training
- Research and development
- Technical assistance for development/operations

California Small Business Association
6101 W. Centinela Ave., # 342
Culver City, CA 90230-6349
(310) 642-0838
Chamber of Commerce of the United States
1615 H St., NW
Washington, DC 20062
(202) 659-6000
www.uschamber.org

Council of Small Business Executives
756 N. Milwaukee St., # 400
Milwaukee, WI 53202
(414) 287-4100

International Franchise Association
1350 New York Ave., NW, # 900
Washington, DC 20005-4709
(202) 628-8000
www.franchise.org

National Association of Government Guaranteed Lenders, Inc.
424 South Squires, # 130
Stillwater, OK 74075
(405) 377-4022

National Association of Investment Companies (NAIC)
1111 14th St., NW #700
Washington, DC 20005
(202) 289-4336
NAIC is an association of investment companies combining their financial resources to promote and invest in an ethnically and socially diverse marketplace. Some of the services they provide are professional development seminars and opportunities for alliances with other professionals through NAIC's affiliate member program.
National Association of Minority Contractors (NAMC)
666 11th St., NW #520
Washington, D.C. 20001
(202) 347-8259
namc.org
NAMC is a trade association that addresses the concerns and needs of minority contractors. Some of the services they provide are educational and training seminars as well as main issues concerning minority contractors to all levels of government.

National Foundation for Women Business Owners (NFWBO)
1100 Wayne Avenue, Suite 830
Silver Spring, MD 20910-5603
phone: (301) 495-4975
fax: (301) 495-4979
NFWBO@worldnet.att.net
www.nfwbo.org
NFWBO, a non-profit research organization that supports the growth of women business owners and their enterprises by conducting research, sharing information and increasing business knowledge.

National Association for Female Executives (NAFE)
135 W. 50th St., 16th Fl.
New York, NY 10020
(212) 445-6235
www.nafe.com
NAFE is the largest business women's organization in the nation committed to advancing women in the workplace. Education and networking programs are provided to teach women the techniques and resources needed to succeed in the competitive business world.

National Black Chamber of Commerce (NBCC)
2000 L St., NW #200
Washington, D.C. 20036
(202) 416-1622
NBCC's main objective is to provide technical assistance and advocate economic empowerment within black communities through entrepreneurship and an understanding of capitalism. Some of the industries NBCC focuses on are: technology, construction, health care, finance, manufacturing, and general policy information.
NMSDC endeavors to link corporate America with minority-owned businesses of all sizes and to increase business opportunities through various services and programs.

National Association of Manufacturers (NAM)
1331 Pennsylvania Ave., NW, # 600
Washington, DC 20004-1790
(202) 637-3000
www.nam.org

National Association of Small Business Investment Companies
666 11th St., # 750
Washington, DC 20001
(202) 628-5055

National Association for the Self-Employed (NASE)
2121 Precinct Line Rd.
Hurst, TX 76054
(800) 232-6273
www.selfemployed.nase.org/NASE

National Business Association
5151 Beltline Rd., # 1150
Dallas, TX 75240
(800) 456-0440
www.nationalbusiness.org
National Federation of Independent Business (NFIB)
53 Century Blvd., # 3000
Nashville, TN 37214
(800) 634-2669

National Federation of Independent Business (NFIB)
600 Maryland Ave., SW, # 700
Washington, DC 20024
(800) 552-6342 www.nfibonline.com

National Small Business United (NSBU)
1156 15th St., NW, # 1100
Washington, DC 20005
(800) 345-6728
(202) 293-8830
www.nsbu.org

SMC-The Voice of Smaller Business
1400 South Braddock Ave.
Pittsburgh, PA 15218
(412) 371-1500

Retail Confectioners International
1807 Glenview Rd.
Glenview, IL 60025
(847) 724-6120

U.S. Hispanic Chamber of Commerce
1030 15th St., NW #206
Washington, DC 20005
(202) 842-1212
www.ushcc.com
The U.S. Hispanic Chamber of Commerce's primary goal is to represent the interests of over 1.3 million Hispanic-owned businesses in the U.S. and Puerto Rico. Some of the programs and services offered are Internet consulting and multimedia solutions for the Spanish-speaking, networking and business opportunities with the Federal Government and corporate America.
A. IV. Other Resources

Alternative Sources of Business Financing in California

Mr. Michael Ford  
Vice President, Region Manager  
**QuesTech Financial**  
63 Fletcher Court  
Bay Point, CA 94565  
(925) 709-5015  
(925) 709-5017  
suntca@ix.netcom.com

Mr. Mike Mantle  
President  
**Bank of America, FSB**  
Community Development  
1500 Newell Avenue, Suite 308  
Walnut Creek, CA 94596  
(925) 988-4819

Ms. Linda Smith  
Microloan Project Manager  
**FAME Renaissance**  
2241 S. Hobart Blvd.  
Los Angeles, CA 90018  
(213) 730-9194  
(213) 737-5717

Mr. Bruce E. Wilson  
Regional Vice President  
**Tokai Bank of California**  
South Bay Regional Office  
21201 Hawthorne Blvd.
Capital Financing Funds

**Business Expansion Loan Fund**
Provides expansion capital financing to existing businesses in LA County areas where the population is 20% or more below the poverty level. $25,000 to $250,000.

**Local Initiatives Support Corporation (LISC)**
LISC assists community-based organizations to rebuild neighborhoods with financing and technical expertise, particularly for first stage expenses.

Physical Improvements and Infrastructure Funding

**Economic Development Administration (EDA)**
Grants by DoC through city or non-profits to areas experiencing long-term deterioration. EDA grants assist construction of public infrastructure necessary to attract private sector into community and create local employment (www.epa.gov/seahome/grants/src/eda.htm)

**Business Improvement Districts**
Funded through an assessment of businesses owners and commercial property owners in a district. They emphasize physical improvements to enhance appearance, security, maintenance, marketing of the neighborhood and reducing vacancy rates.

**Revolving Micro-Loan Program**
Assist local businesses in façade improvements. Loan pool may be created by larger businesses in the city, particularly those in Century corridor.

**General Obligation (GO) Bonds**
Bonds issued by local govt. to raise funds for projects that do not produce revenue stream, like public buildings or office spaces. It is meant for infrastructure improvements and other needed community projects. However, voters must approve it.
Economic Development Funds

Community Development Block Grants (CDBG)
CDBG’s HUD origination is complemented by grants through ED initiative program and administered through the city. Physical Improvements in blighted areas. Section 108 provision provides for eligible communities to borrow against against CDBG’s to finance economic development projects. City level with population less than 50,000.

Local Tax Assessment Districts and Tax Increment Financing Policies
State legislation enables local municipalities to adopt local taxes to finance infrastructure improvements. Although few communities have adopted tax assessment districts (TAD's) or tax increment financing plans (TIF's), they are potential tools for supporting community re-investment.

Coordinated Business Promotion Program
A business owners’ association promoted through print, flyers, Internet etc. and coordinated by the local chamber of commerce.

Job Training and Small Business Funds

Community Development Department ICD Entrepreneurial Training Program Provides Business Education and Training
The Entrepreneurial Training Program provides assistance to both individuals interested in starting their own businesses and to owners of fledgling businesses (in operation for five years or less).

California Employment Training Panel Grant
Funds for training programs so that employers could train workers for the skills that they need to produce good, long-term employees and is important in business retention and attraction. (www.etp.cahwnet.gov)
A. V. Additional Resources Available via the Internet

Franchise Associations - www.franchiseassociations.com

The Business Center At Franchise America - http://www.franchiseamerica.com/businesscenter.htm

Top SBA Microlenders (less than 100k) - http://www.franchiseamerica.com/sbalenders.htm


Franchise Classifieds - www.franchiseclassifieds.com

Franchise Money - http://www.franchisemoney.com

WebFanatix - Extensive Listing Of Business Resources At This User Friendly Portal - www.webfanatix.com

SmallbizNet - www.lowe.org

BankWeb - http://www.bankweb.com

Business Funding Directory - http://www.businessfinance.com

Corporate Finance Network - www.corpfinet.com/

EntrepreNet - www.enterprise.org/enet/index.html


Small Business Credit Process - www.ny.frb.org/pihome.addpub/credit.html

Venture Capital Resource Library - www.vfinance.com

SBA On-Line - www.sba.gov

ACE-Net - www.ace-net.sr.unh.edu/pub

STAT-USA/Internet (DOC) - stat-usa@doc.gov, WWW (subscriber): www.stat-usa.gov
Guest User: www.stat.gov/inqsample.htm

FedWorld - www.fedworld.gov
B. I. Resources for Historic Preservation

National Trust for Historic Preservation
http://www.nationaltrust.org/
The National Trust for Historic Preservation provides leadership, education and advocacy to save America's diverse historic places and revitalize our communities. The Trust offers two programs specifically oriented to community revitalization efforts:

- Community Partners assists nonprofit community-based development corporations and historic preservation organizations in rebuilding their neighborhoods. It manages several loan and grant programs and offers technical assistance to property developers.

- National Main Street Center assists states and communities in the revitalization of business districts within a preservation context. It provides services on a fee for service basis; publishes bimonthly Main Street News; develops and sells technical publications; and organizes conferences and workshops, including annual Town Meeting on Main Street.

State of California, Office of Historic Preservation
http://ohp.parks.ca.gov/

B. II. Resources for Social and Cultural Events

LA County Arts Commission Cultural Programming
The Los Angeles County Arts Commission ensures access to the arts for Los Angeles County residents; the administration of grant programs for Los Angeles County arts organizations is an essential component of this mandate. Commission has a new grant program to support small organizations with budgets less than $100,000.
Los Angeles Theatre Center
The following grants are administered through the LA theatre center:
1. California Institute of the Arts: To support core program activities and a planning process for the opening of Arts Organizations program ($700,000 / 3 years).
2. Center Theatre Group of Los Angeles: To support the Irvine Commissions of new plays addressing California themes and issues ($300,000 / 3 years).

National Endowment for the Arts
A National Endowment for the Arts resource of Federal funding is available for arts initiatives through national, state and local funding programs. The federal departments and agencies offer funding opportunities that can support arts and cultural programs. The focus is on making and presentation of artistic work and the development of professional artists. Grants are awarded under this area to create and present artistically excellent and significant works for the public; and to expand the opportunities for artists to develop their careers (www.arts.gov/guide/Orgs03/OrgIndex.html).
Appendix C

C. I. Funding Transportation Improvements

California Department of Transportation

The California Department of Transportation is currently accepting applications for grant money for projects that “promote context sensitive planning and improve mobility and quality of life for diverse communities.” Examples of eligible projects include:

- Safety improvements for pedestrians, transit users and bicyclists
- Community revitalization and economic development with a transportation component
- Promoting advance transportation technology and energy efficiency in communities

The solutions recommended by the MPEDS meet all of these criteria. The grants are up to $300,000, with a required local match of 10%. Further information regarding this grant money can be obtained by contacting Norman Dong in the Office of Policy Analysis & Research, Division of Transportation Planning at (916) 651-6889 or by email at: norman_dong@dot.ca.gov.

Transportation Equity Act for the 21st Century

Another non-traditional source of funding these improvements is under the Transportation Equity Act for the 21st Century (TEA-21). TEA-21 provides for several types of funding for various projects. Based on the above proposed solutions, applicable sources of funding available under TEA-21 include the Safe Routes to School Program and the Bicycle Transportation Account.

Safe Routes to School Program

Funds six general types of projects, including sidewalk improvements, traffic calming and speed reduction measures, pedestrian/bicycle crossing improvements, on and off-street bicycle/pedestrian facilities, and traffic diversion improvements. Funds from the Bicycle Transportation Account can be used for creation of a bike path, bike lane or bike route, among other things. Both of these programs are administered through Caltrans, and applications are available from, and due to, Caltrans for each. Applications for the next round of funding for the Safe Routes to School Program are due May 31, 2002 and applications for the next round of funding from the Bicycle
Transportation Account are due June 1, 2002. Information regarding both of these programs can be found at http://www.dot.ca.gov/hq/LocalPrograms/.