

August 2006



Seedco
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Services

Innovations in Community Lending



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NEW ORLEANS
chamber of commerce

New Orleans Small Business Resource Guide

August 2006

Dear Small Business Owner,

It has been one year since Hurricane Katrina and the flood that followed, which produced untold disruptions to the small business activity that is critical to culture and economy of the City of New Orleans. Seedco Financial Services and its parent company Seedco, as well as its partners, Xavier University of Louisiana and the New Orleans Chamber of Commerce recognize the importance of clear, up-to-date information regarding the availability of resources for small businesses and their employees. In response, we have developed the *New Orleans Small Business Resource Guide*, a list of financial and technical assistance resources available in the wake of the hurricanes. We hope this guide will help you identify resources that address your business needs.

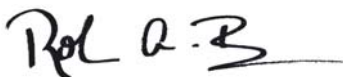
Disaster recovery information is continuously changing, and this guide remains a work in progress. Please check our website: www.nolabusinessresourceguide.org for weekly updates, and please contact the organizations and programs providing the resources described in this document directly for a complete and up-to-date explanation of all services and eligibility requirements.

The Resource Guide is being offered as part of the New Orleans Small Business and Employee Retention Strategy (NOSBERS), a new program of financial, technical and employee assistance being offered by Seedco and Seedco Financial Services. The details of this program can be found inside the guide. If you have questions about the program or the Resource Guide, please send an email to gulfcoast@seedco.org, or call (504) 520-5729.

We are grateful to our funders, the Ceres Foundation, the Prudential Foundation, Louisiana Economic Development, Deutsche Bank, the Share Our Strength Foundation, the Bowery Residence Committee and an anonymous donor for making it possible to provide important assistance to small businesses in New Orleans. We would also like to thank the staff at the Xavier Triangle CDC, the Office of Community Programs at Xavier and the New Orleans Chamber of Commerce for their assistance in compiling and printing the Guide.

Please let us know how we can make this guide more useful to you.


Sincerely,



Robin A. Barnes
Senior Vice President
Seedco Financial Services



Norman C. Francis
President
Xavier University of Louisiana



Sandra Gunner
President and CEO
New Orleans Chamber of Commerce

Table of Contents and Instructions:

1. All business recovery programs are listed by agency. Please refer to the index in the back of the Resource Guide to locate programs by type of program.
2. Following the listings by agency, there is a list of additional helpful numbers and websites.
3. Listings will be added and updated at www.nolabusinessresourceguide.org.
4. Copies of this Guide or portions of it may be made by any organization that does not charge a fee for disseminating the copies. Seedco Financial Services should be credited as the author.

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ACCION USA

Microloans to Small Business Owners Affected by Katrina

ACCION USA, a nonprofit, community based organization whose mission is to improve the lives of low and moderate-income individuals in the US by providing credit and other financial services, partnered with Hope Community Credit Union, a low-income designated, community development credit union, to provide much needed capital to self-employed, small business owners affected by Hurricanes Katrina and Rita.

Loan amounts: **\$2,000 to \$25,000**

Interest Rate: **8%**

Loan term: **2-60 months**

Eligibility: For existing businesses affected by the hurricanes (businesses must have been in operation for two years prior to Katrina) and for pre-existing or new businesses aiding in hurricane reconstruction efforts.

Telephone: (504) 371-2280

Web: <http://www.accionusa.org/>

Last Updated: August 17, 2006

Arts Council of New Orleans

The Arts Council of New Orleans is a nonprofit organization designated as the City's official arts agency. Now in its 31st year, the Arts Council serves as one of eight regional distributing agencies for state arts funds and administers available municipal funds for arts and culture and the Percent for the Arts program for the City of New Orleans. The Arts Council provides services to member organizations and individual artists through our business incubator program designed to help provide capacity for performing, visual, literary and individual artists operations; and to help reduce expenses or increase revenue. Services include access to legal assistance, health insurance, and a credit union.

Eligibility: To apply for services, please call 504-523-1465, email jwilkinson@artscouncilofneworleans.org or write to: Arts Council of New Orleans 818 Howard Avenue, Suite 300 New Orleans, LA 70113

Telephone: (504) 523-1465

Web: <http://www.artscouncilofneworleans.org/>

Last Updated: August 17, 2006

Capital Access Project, Inc. (CAP)

Capital Access Project (CAP) is a nonprofit organization dedicated to supporting the creation of viable small, disadvantaged, minority, and women-owned businesses in the New Orleans metropolitan area. It offers a number of programs and services to support its mission. CAP programs include one-on-one consultation, business plan preparation/evaluation, business credit building, management/technical assistance, loan packaging, and certification assistance.

- Eligibility:** Small businesses, especially minority and women-owned operating (or planning to operate) in the New Orleans metropolitan area are welcome to inquire about CAP's programs and services, some of which are free, others of which charge a fee. There are no other eligibility requirements. There is no formal application process. Contact CAP at:
info@capitalaccessproject.org
- Telephone:** (504) 658-0900
- Web:** <http://www.capitalaccessproject.org/>
- Last Updated:** August 17, 2006

Department of Environmental Quality

Small Business/Small Community Assistance Program

The Department of Environmental Quality's Small Business/Small Community Assistance Program provides environmental regulatory assistance to small businesses and regulatory information to small communities. They work to make environmental compliance and pollution prevention assistance and information available to every small business and community.

- Compliance calculations
- Emission calculations
- Preparation of permits and regulatory documentation

Eligibility: For the purpose of qualifying for assistance relating to compliance and technical assistance, a small business stationary source is defined as:

- a business that has 100 or fewer employees;
- independently owned, not dominant in field; and
- not a major stationary source.

- Telephone:** (225) 219-3258
- Web:** <http://www.deq.la.gov/>
- Last Updated:** June 26, 2006

Dillard University

Dillard University Center for Business and Economic Development (CBED)

The Dillard University Center for Business and Economic Development (CBED) is focused on the development of small businesses, which are critical to the economic development of the New Orleans community. The CBED is especially interested in assisting small businesses develop international trade expertise.

CBED helps small businesses with:

- Business Plans
- International trade consulting
- Bookkeeping
- Marketing

Eligibility: Minority-owned businesses

Telephone: (504) 571-2160

Web: <http://www.dillard.edu/>

Last Updated: August 17, 2006

Global Green

Education and Advocacy Services

Global Green is committed to education and advocacy for green building practices to maximize energy efficiency, healthy indoor air quality, and the use of sustainable building materials for homeowners, contractors and developers.

Eligibility: N/A

Telephone: (504) 525-2121

Web: <http://www.globalgreen.org/>

Last Updated: August 17, 2006

Good Work Network

- Business Consultation Services
- Back Office Support Services
- Market Access Services
- Micro Loan Access

Business Boost

The Business Boost Program offers capacity building resources to low-income and disadvantaged micro entrepreneurs in the greater New Orleans area.

- Eligibility:**
- Have income less than 150% of the median family income OR be a member of a minority group that has typically been denied access to resources
 - Be the principal owner of a business that employs fewer than 5 employees and has annual revenues of less than \$500,000.
 - Have a permanent residence or business in Orleans, Jefferson, St. Tammany, St. Bernard, Plaquemines, St; John the Baptist, St. James, St, Charles parishes.

Telephone: (504) 208-1921

Web: <http://www.goodworknetwork.org/>

Last Updated: July 20, 2006

Temporary Assistance to Needy Families (TANF) MicroEnterprise Development Initiative

The Temporary Assistance to Needy Families (TANF) MicroEnterprise Development Initiative is a comprehensive program to assist low-income individuals start their own businesses.

Eligibility: Have a permanent residence or business in Orleans, Jefferson, St. Tammany, St. Bernard, Plaquemines, St; John the Baptist, St. James, St, Charles parishes.

Telephone: 504-208-1921

Web: <http://www.goodworknetwork.org/>

Last Updated: July 2, 2006

Greater New Orleans, Inc. (GNOINC)

Greater New Orleans, Inc. (GNOINC) is a public-private partnership created to speed economic development for the ten-parish greater New Orleans region.

GNOINC, through its regional partnerships, advocates for state and federal tools to continue recovery work; educates businesses about available state and federal financial incentives to retain, grow, and attract companies; and, is redesigning the region's workforce delivery systems to better coordinate and accelerate recruitment, screening, training, and placement in targeted industry sectors. The GNOINC web site provides links to other business and economic development-related web site.

Eligibility: All businesses are encouraged to visit the GNOINC web site, link their sites to the GNOINC site, and receive regular economic development e-mail updates from GNOINC. There is no formal application process.

Telephone: (504) 527-6900

Web: <http://www.gnoinc.org/>

Last Updated: July 21, 2006

HOPE Community Credit Union

Business Recovery Bridge Loans

Available to businesses affected by Hurricanes Katrina and/or Rita:

Bridge Loans available up to \$5,000 @ 0% for 6 months w/ no payment due until end of term. Refinancing available at 4% for up to 24 months.

Short-term loans for business needs such as clean up and debris removal, minor repairs, etc.

Eligibility: Businesses and Entrepreneurs that operate or plan to rebuild in FEMA designated assistance areas. Loan Applicants must submit evidence of application for insurance/FEMA/SBA payments. Submission of viable operation prior to disaster evidenced by Tax Returns or evidence of contract to assist with hurricane recovery efforts. CPA-prepared financial statements required.

Telephone: (504) 581-HOPE [4673]

Web: <http://www.hopecu.org/>

Last Updated: August 17, 2006

Hurricane Contracting Information Center

The Hurricane Contracting Information Center (HCIC), an agency of the US Department of Commerce, provides a central point of reference for businesses, especially minority-owned, women-owned, and small-to-medium sized enterprises, to become aware of and register for federal contracting opportunities in the Gulf Coast. The HCIC does not award contracts itself.

The HCIC guides potential vendors through the steps necessary to participate on federal contracting projects in the region, including obtaining a Data Universal Numbering System (DUNS) number; registering with the Central contractor Registration (CCR) database; registering to receive announcements on contracts of \$25,000 or more; and, researching the General Services Administration (GSA) scheduling process, among other things. The HCIC also provides contractors with updates on relevant topics/forums; links to other useful organizations such as the Disaster Contractors Network; a call center staffed by representatives from other contracting government agencies who offer business counseling; as well as a business outreach program

Eligibility: The HCIC does not have any eligibility requirements. It focuses on minority-owned, women-owned, and small-to-medium sized enterprises seeking to do federal government contracted business in the Gulf Coast region. There is no formal registration/application process with the HCIC.

Telephone: 1-888-4USADOC

Web: <http://www.rebuildingthegulfcoast.gov/>

Last Updated: July 21, 2006

Idea Village

Entrepreneurial Programs

The Idea Village is a nonprofit whose mission is to encourage a culture of innovation and to provide the focused tools and resources necessary to accelerate the development of high-growth entrepreneurial ventures based in New Orleans. The Idea Village assists high-growth businesses by providing in-depth business consultation, including setting operational goals, advising and consulting on strategic business matters, connecting entrepreneurs to business mentors, and by facilitating access to professional services and capital resources.

- Eligibility:**
- Must be early-stage and have strong potential to become high impact businesses
 - Early stage: \$0-\$5 million in current revenues
 - High-impact: Potential to reach at least \$5 million in revenues within 5 to 7 years
 - Must be a for-profit venture
 - Must be located in New Orleans' 7 parish region
 - Must have demonstrated proof of concept through one or more of the following: revenue, customers, jobs, or quantitative market research supporting the need for the product or service
 - Must address a large, emerging market and have a distinct competitive advantage
 - Must have the potential for job creation in the New Orleans region
 - Must share their own expertise with others in The Idea Village community

Fill out online application on www.ideavillage.org or call (504) 304-3287 or email membership@ideavillage.org The Idea Village is located at 638 Camp Street New Orleans, LA 70130

Telephone: (504) 304.3287

Web: <http://www.ideavillage.org/>

Last Updated: August 17, 2006

Jefferson Parish Economic Development Commission (JEDCO)

The Jefferson Parish Economic Development Commission (JEDCO) is an independent, yet complementary arm of Jefferson Parish government with the main objective of attracting, growing and creating new business in our area. Services Include:

- Business Incubator Program
- Tax Incentives/Credits/Exemptions/Rebates
- Economic Development Services
- Demographic Data
- Real Estate Database

Eligibility: **Business Financing:** Resident businesses in Jefferson Parish

Telephone: (800) 816-3113

Web: <http://www.jedco.org/>

Last Updated: July 21, 2006

Louisiana Economic Development Department (LED)

Business Incentive Services

Louisiana Economic Development provides a variety of business incentives for a wide range of businesses. See web site for complete listing.

Eligibility: See web site for eligibility requirements for individual incentives.

Telephone: (800) 450-8115

Web: http://lded.state.la.us/led/business_incentive_services/index.asp

Last Updated: August 9, 2006

State of Louisiana Business Assistance Centers (BACs)

BACs provide small businesses with a central location to receive business planning assistance and recovery information. SBA personnel at BACs are available to assist businesses.

Eligibility: All businesses operating within Louisiana are encouraged to register with LED in order to receive assistance updates, but registration is not required.

Telephone: (504) 833-1881 (7901 Airline Dr., Metairie) / (504) 589-6685 (365 Canal St., New Orleans)

Web: http://www.lded.state.la.us/resources/assistance_center

Last Updated: Aug 17, 2006, 1:37pm

Louisiana Minority Business Council

Minority Business Enterprise (MBE) Recovery Project

The MBE Recovery Project is supported by the Louisiana Minority Business Council (LAMBC), a group of corporate partners seeking to assist MBE's affected by Hurricane Katrina in their recovery, growth and development. The Project includes:

- MBE Recovery Fund & Access to Capital Programs
- Technical Assistance
- Loan Preparation Assistance
- Office Space, Equipment & Supplies
- Facility Restoration Assistance
- Professional Development
- Mentoring

Eligibility: Must be a LAMBC certified MBE. Certification applications are available at www.LAmbc.org MBE Assistance Applications can be obtained by calling (504) 523-7110 or via email at pkmire@lambc.org.

Telephone: (504) 523-7110

Web: www.LAmbc.org

Last Updated: August 17, 2006

Louisiana Restaurant Association (LRA)

The Louisiana Restaurant Association (LRA) web site lists hurricane recovery-related programs/incentives focused specifically on restaurants, keeps an updated list of restaurant re-openings in both Jefferson and Orleans parishes, has a restaurant-industry job board, and carries news updates relevant to restaurant owners and workers. The LRA is also the industry's trade association, advocating on behalf of its members before governmental bodies throughout the state.

Eligibility: There are no specific eligibility requirements. LRA members receive a number of benefits including a newsletter, access to the organization's research department, worker's compensation insurance, and payroll/credit card processing service discounts, among other things

Telephone: (504) 454-2277

Web: <http://www.lra.org/>

Last Updated: August 17, 2006

Louisiana Retailers Association (LARA)

The Louisiana Retailers Association (LARA) web site has links to a wide variety of hurricane recovery-related financial assistance programs, has a retail-industry job board, and carries news updates relevant to retail industry business owners and workers. LARA is also the industry's trade association, advocating on behalf of its members before governmental bodies throughout the state.

- Eligibility:** There are no specific eligibility requirements. LARA members receive a number of benefits including a newsletter, worker's compensation and group health insurance, an energy savings program, and credit card processing service discounts, among other things
- Telephone:** 800-572-2378/225-344-9481
- Web:** <http://www.laretail.org/>
- Last Updated:** July 5, 2006

Louisiana Small Business Development Center

Louisiana SBDC Network

The Louisiana SBDC Network helps entrepreneurs and businesses start, develop and grow by providing free, confidential, individual counseling, business management training, information resources, and specialized services such as international trade, technology transfer and commercialization. In response to the disaster, the Louisiana SBDC Network is assisting businesses with SBA disaster loan applications, other loan applications, recreation of financial statements, analyses of business models in a post-Hurricane economy and many other topics.

- Eligibility:** Pre-venture entrepreneurs, early stage businesses, micro-businesses and businesses that meet the SBA size standards. Call SBDCs in New Orleans for an appointment or training event registration: SBDC at Loyola (504) 864-7942 SBDC at Southern University (SUNO) (504) 286-5308 SBDC & International Trade Center at the University of New Orleans (UNO) (504) 568-8222
- Telephone:** Loyola SBDC 504-864-7942
- Web:** <http://www.lsbdc.org/>
- Last Updated:** August 17, 2006

Louisiana State University Business & Technology Center

Louisiana State University Business and Technology Center's Small Business Development Center (SBDC at LSU)

The SBDC at LSU Disaster Business Counseling Center Mobile Unit provides one-on-one business counseling, support services and management assistance to businesses impacted by the hurricanes and other disasters, and provides space for businesses to operate when displaced.

Eligibility: Any small business statewide. Contact the SBDC at LSU at (225) 578-7555.
Telephone: (225) 578-7555
Web: www.bus.LSU.edu/LBTC
Last Updated: August 17, 2006

Louisiana State University Technology Transfer Office (LTTO at LSU)

The LTTO at LSU offers extensive training programs, as well as business and marketing plan assistance, in commercializing technology. The LTTO at LSU is the lead organization in the State for the Small Business Innovation Research (SBIR) program. It has an office at NASA's Stennis Space Center to offer technical solutions to Louisiana's industry problems.

Eligibility: Any small business statewide. For the SBIR program, any business that qualifies for SBIR Grants statewide.
Telephone: 225-578-7555
Web: www.bus.LSU.edu/LBTC
Last Updated: July 2, 2006

Louisiana Technology Council

Business Recovery Center

The Louisiana Technology Council (LTC) has a vision to make post-Katrina New Orleans the leader in building Louisiana into the Tech Capital of the South, and the State Department of Economic Development (LDED) is investing in that vision by making the LTC's Business Recovery/Incubator Center a reality for local business and technology companies.

Located at 1215 Prytania Street along the edges of the city's warehouse district for local tech companies, the regional Business Recovery/Incubator Center is the result of the combined efforts of LTC, LDED, and the generous contributions of businesses to provide office space for companies to revive their businesses.

Despite the storm, there are multiple advantages to doing business in New Orleans: a willing and able workforce, an entrepreneurial mind-set and cheaper office rents, which have remained stable despite rising housing prices. The expanding IT Business Recovery/Incubator Center is an investment in helping tech businesses' rebuild and grow.

Eligibility: Availability is the only eligibility requirement. Rates start at \$150 a month. Tenants are provided with a desk, a laptop, free wireless internet access, and shared access to a copier and fax machine. Tenants also become full LTC members for as long as they are in the BRC. Tenants are asked to provide a 30 day notice if they plan to depart from the Business Recovery Center.

Telephone: (504) 304-2910

Web: <http://www.ltc-la.org/> or <http://events.ltc-la.org/brc/>

Last Updated: August 16, 2006

Loyola University New Orleans

Loyola Corps

Several departments at Loyola University have joined forces to assist in the recovery needs of small businesses in the areas of marketing, accounting, and management, among others.

Eligibility: Any small business located in Orleans, Jefferson, or Plaquemines parish.
Telephone: 504-864-7943
Web:
Last Updated: July 2, 2006

Loyola University Small Business Development Center (SBDC at Loyola)

The SBDC at Loyola provides free business counseling, technical assistance and business training. SBDC at Loyola counselors are available to assist business owners in business recovery, business expansion, revised business strategies and business opportunities.

Assistance is provided in many areas such as business planning, loan package preparation, web site development, logo design, marketing, management, research, finding sources of funding, accounting and legal issues. Business training is provided on a variety of topics. Most seminars are free, some are provided for a small fee.

Eligibility: Any small businesses in the Greater New Orleans area, including Orleans, Jefferson, St. Bernard, Plaquemines, and St. Tammany Parishes. Any owner who is trying to return to the New Orleans area, or an owner who is locating a business in the New Orleans area. Business start-ups welcome. A counseling request form must be completed. Call (504) 864-7942 or email sbdc@loyno.edu
Telephone: 504-864-7942
Web: <http://www.loyno.edu/sbdc>
Last Updated: August 17, 2006

Mayor's Office of Economic Development

The mission of the Mayor's Office of Economic Development is to connect people and businesses to opportunities, such as:

- Workforce Development (Job1)
- Business Retention Expansion and Attraction
- Small Business Development

Eligibility: Any business located in Orleans parish.

Telephone: (504) 658-0900

Web: <http://www.cityofno.com/>

Last Updated: August 17, 2006

Mercy Corps

Microloans Through HOPE Credit Union

Microloans of up to \$15,000 to small businesses in New Orleans (currently limited to the ninth ward and mid-city) are available through HOPE Credit Union, 1726 Oretha Castle Hayley Boulevard, New Orleans.

Contact: Christy Wallace, Program Officer @ 504.581.4673 or cwallace@hopecu.org

Eligibility:

Telephone: (504) 525.5056

Web: <http://www.mercycorps.org/>

Last Updated: August 17, 2006

Neighborhoods Planning Network

The Neighborhoods Planning Network (NPN) holds open meetings every Wednesday from 6-7:30pm at the Musician's Union Hall (2401 Esplanade Ave.) The meetings provide a regular forum for neighborhood groups to meet, collaborate and share information. NPN also hosts special events, plans the Festival of Neighborhoods, and facilitates capacity building workshops.

Eligibility:

Telephone: (504) 208-1575

Web: <http://www.neighborhoodsplanning.com/>

Last Updated: August 17, 2006

New Orleans Chamber of Commerce (NOCC)

The New Orleans Chamber of Commerce (NOCC) web site offers links to a number of city, state, and federal small business-related loan, grant, and tax incentive offerings. The site also includes access to city and state demographic, geographic, and business databases, as well as commercial property listings. The NOCC also acts as an advocate for the area's business community in general, and offers its members a number of business-related benefits. The many small business-related links are listed by political jurisdiction (city, state, federal), or financial category (loans, grant, tax incentives), and are best access through the site.

- Eligibility:** All businesses in greater New Orleans are encouraged to join the NCCO and participate in its activities. There are no other eligibility requirements. Call (504) 522-7226 for membership information, or e-mail NOCC at info@neworleanschamber.org.
- Telephone:** (504) 522-7226
- Web:** <http://www.neworleanschamber.org/>
- Last Updated:** August 17, 2006

NewCorp, Inc.

Business Assistance Center

NewCorp is a non traditional banking institution (Community Development Financial Institution and U.S. Small Business Administration Micro Lending Intermediary) that provides access to capital and technical assistance for small disadvantaged businesses. NewCorp's programs include:

- Technical Assistance programs
- Business and Management counseling
- Certification Assistance
- Access to Capital – advice and introductions
- Micro Lending – direct and third-party

- Eligibility:** Any small disadvantaged business with gross revenues up to \$5 million is eligible to benefit from NewCorp's programs and services.
- Telephone:** (504) 615-1900
- Web:** <http://www.newcorpbac.net/>
- Last Updated:** August 17, 2006

Regional Loan Corporation

Regional Loan Corporation offers loans from \$25,000 to \$250,000 through a grant from the Commerce Department's Economic Development Administration.

Regional Loan Corporation is a Certified SBA 504 lender. Through its affiliate, Business Resource Capital, they offer SBA 7a loans.

Eligibility: All Small Businesses with tangible net worth less than \$7 million and average net income for the last two years of less than \$2.5 million.
Telephone: (504) 524-6172
Web: www.rlcsbidco.com
Last Updated: August 7, 2006

Second Wind NOLA

Second Wind NOLA's mission is to revitalize the New Orleans small business community by obtaining grants and other sources of assistance.

Second Wind NOLA is a nonprofit grassroots organization formed by small businesses. We unite the diverse small business community of New Orleans for the purpose of giving it a voice in the city's renaissance. Second Wind gives voice to the common concerns of small business owners.

Eligibility: Greater New Orleans Region-Orleans, Jefferson, St. Bernard, Plaquemines, St. Tammany, St. Charles
Telephone: (504) 451-7813
Web: <http://www.secondwindnola.org/>
Last Updated: August 17, 2006

Seedco Financial Services Gulf Coast Division/Xavier University

New Orleans Small Business and Employment Retention Strategy (NOSBERS)

The New Orleans Small Business and Employment Retention Strategy (NOSBERS) was specifically created to address the financial needs of those small businesses adversely affected by hurricanes Katrina and Rita. The primary component of NOSBERS is a recovery loan fund focused on small businesses located in several particularly hard-hit, low income areas of the city.

Key features/terms of the loan fund include:

- Loans of \$5,000 to \$200,000
- Term loans available for working capital, equipment purchases, refinancing, improving leased/owned space, and for costs associated with creating, sustaining or expanding a business. Bridge loans are also available in some cases.
- Below-market rates (6% to 8%)
- Extended payback periods on term loans (3 to 7 years)
- Tailored to the business's specific needs.

Eligibility: Small businesses operating on: *Carrollton Avenue between Earhart Boulevard and Orleans Avenue; St. Claude Avenue between St. Bernard Avenue and Poland Avenue; and Broad Avenue between St. Bernard Avenue and Orleans Avenue.* The business must have employed 50 people or fewer at the time of the storms, been adversely impacted by the storms, been operating for at least one year prior to the storms, possessed a solid customer base, and demonstrated the ability to handle debt. A commitment to building or rebuilding the business is also essential.

Telephone: Contact GulfCoast@seedco.org
 (504) 520-5729
Web: <http://seedco.org/financialservices/>
Last Updated: August 17, 2006

Seedco Financial Services: Restaurant Recovery Initiative

The Seedco Financial Services Restaurant Recovery Initiative was created specifically to address the financial needs of those locally-owned and operated restaurants adversely affected by hurricanes Katrina and Rita. The primary component of the Seedco Financial Services Restaurant Recovery Initiative is a recovery loan fund focused on restaurants throughout the city.

Key features/terms of the loan fund include:

- Loans of \$5,000 to \$200,000
- Term loans available for working capital, equipment purchases, refinancing, improving leased/owned space, and for costs associated with creating, sustaining or expanding a business. Bridge loans are also available in some cases.
- Below-market rates (6% to 8%)
- Extended payback periods on term loans (3 to 7 years)
- Tailored to the restaurants' specific needs.

Eligibility: Locally-owned and operated restaurants that employed 50 people or fewer at the time of the storms, have been adversely impacted by the storms, were operating for at least one year prior to the storms, possessed a solid customer base, and demonstrated the ability to handle debt. A commitment to building or rebuilding the business is also essential.

Call (504) 520-5729 or email GulfCoast@seedco.org to discuss your restaurant's situation.

Telephone: (504) 520-5729

Web: <http://seedco.org/financialservices/>

Last Updated: Aug 17, 2006, 1:53pm

Seedco Financial Services Vietnamese-American Small Business Lending Initiative

The Vietnamese-American Small Business Lending Initiative was created in response to the wide-spread effects that hurricanes Katrina and Rita had on the Vietnamese-American fishing industry and associated businesses. The primary component of this initiative is a recovery loan fund focused on Vietnamese-American-owned businesses located in several particularly hard-hit areas of the city and surrounding parishes.

Key features/terms of the loan fund include:

- Loans of \$5,000 to \$200,000
- Term loans available for working capital, equipment purchases, insurance purchases, refinancing, improving leased/owned space, and for costs associated with creating, sustaining or expanding a business. Bridge loans are also available in some cases.
- Below-market rates (6% to 8%)
- Extended payback periods on term loans (3 to 7 years)
- Tailored to the businesses' specific needs.

Eligibility: Vietnamese-American-owned and operated businesses in Orleans Parish, Plaquemines Parish, and on the West Bank in Jefferson Parish. Eligible businesses are those that employed 50 people or fewer at the time of the storms, have been adversely impacted by the storms, were operating for at least one year prior to the storms, possessed a solid customer base, and demonstrated the ability to handle debt. Start-up businesses will be eligible on a case-by-case basis. A commitment to building or rebuilding the business is also essential.

Call (504) 520-5729 or email GulfCoast@seedco.org to discuss your business's situation.

Telephone: (504) 520-5729

Web: <http://seedco.org/financialservices/>

Last Updated: August 17, 2006

Service Corps of Retired Executives (SCORE)

SCORE is a non-profit 501(c)(3) organization that provides individual counseling and group workshops in all aspects of business to entrepreneurs, including: generating and assessing ideas; preparing a business plan; raising capital; and, managing the operations and finances of the venture. Counseling is free. Workshops are provided at a low cost. In addition to the traditional programs listed above, more than 45 SCORE on-line counselors provide expert advice in the area of disaster preparedness and recovery. SCORE's Learning Center offers full-length articles and tips on disaster planning, insurance, and more at www.score.org/learning_center.html

Eligibility: There are no restrictions as to business size, type, or location. SCORE's services are available to all US citizens and Green Card holders.

Telephone: (504) 589-2356

Web: <http://www.score.org/>

Last Updated: June 8, 2006

Small Business Administration (SBA)

The Small Business Administration (SBA) is the federal agency with the mission of aiding, counseling, assisting and protecting the interests of the nation's small businesses and of helping small businesses recover from national disasters. The SBA offers a number of financial assistance, training, counseling, and disaster assistance recovery programs.

The SBA offers a variety of disaster loan programs, including Home Disaster Loans, Business Physical Disaster Loans, and Economic Injury Disaster Loans, each designed to assist with a different aspect of recovering financially from a disaster. The SBA also provides training and counseling to small businesses in a number of subjects, including Entrepreneurial Development; Business and Community Initiatives; and, Women's Business Ownership, among others.

Eligibility: Applicants must have a credit history acceptable to the SBA, and be able to show the ability to repay the loan. Collateral is also required for almost all business loans. Homeowners and renters must register with FEMA to obtain a FEMA Registration ID Number by calling 1-800-621-3362. There are several SBA centers in the greater New Orleans area.

Telephone: (504) 589-6685

Web: http://www.sba.gov/disaster_recov/

Last Updated: July 7, 2006

Southern University at New Orleans (SUNO)

Southern University at New Orleans Small Business Development Center (SBDC at SUNO)

The SBDC at SUNO promotes the formation and growth of small businesses by providing counseling services, educational training and general information on resources available to small business.

The SBDC at SUNO is a professionally staffed resource center for small and disadvantaged businesses, providing in-depth, one-on-one counseling services, and personalized management services to small businesses.

- Eligibility:** Any small business or individual who wants to start a business. SUNO-SBDC 6801 Press Drive, Bldg. 30A New Orleans, LA 70126 (504) 286-5308
- Telephone:** (504) 286-5308
- Web:** <http://www.suno-sbdc.com/>
- Last Updated:** Jul 02, 2006, 4:50pm

Tulane University, A. B. Freeman School of Business

The Levy-Rosenblum Institute for Entrepreneurship at Tulane University's A.B. Freeman School of Business offers a variety of small business-related programs, including:

- Business student and volunteer projects are performed for businesses and nonprofits
- Membership-based family business seminars
- Volunteer Income Tax assistance for low-income families
- Undergraduate and graduate student internships for businesses and nonprofits

- Eligibility:** Any business that needs assistance and any nonprofit organization are eligible. Students work in the Greater New Orleans area but the institute is national and international in scope. Contact Institute Associate Director Lina Alfieri Stern at (504) 865-5455 or visit website to fill out project request form
- Telephone:** (504) 865-5306
- Web:** <http://www.freeman.tulane.edu/lri>
- Last Updated:** August 17, 2006

University of New Orleans

Small Business Development Center/Louisiana International Trade Center

The SBDC/LITC at UNO provides business assistance through small business workshops and seminars, and through one-to-one business counseling for start-up and existing business owners. Business consultation is available at no charge. The educational workshops and seminars are designed to sharpen the managerial skills of small business owners and to provide updated information that will assist in business decision-making. Services Include:

- one-to-one business consultation
- business start-up information
- business recovery information
- growth and expansion strategies
- business plan development
- cash flow projections
- business loan packaging and other business-related matters
- import/export research
- entrepreneurial training
- FastTrac Entrepreneurial Training
- LED-sponsored micro-business training
- Small business seminars
- Export/Import workshops
- Hands-on computer workshops—QuickBooks and Microsoft Excel

Eligibility: Any business that meets the U.S. Small Business Administration's definition of a small business is eligible to receive no-cost business counseling. The SBDC/LITC at UNO has a five-parish area of coverage including Orleans, Jefferson, St. Bernard, Plaquemines and St. Charles. Services provided are not industry specific. LITC services are provided by UNO to businesses within the state of Louisiana that desire to start in the import/export business. LITC also provides international trade lead to existing businesses within Louisiana. Business consultation services are free. Call 504-568-8222 to schedule an appointment. Online request for counseling: www.unosbdc.org Complete Request for Counseling Form and fax to 504-599-1152. Seminars and Workshops Register online at www.unosbdc.org and www.uno.edu/litc Or Call 504-568-8222.

Telephone: (504) 568-8222

Web: www.unosbdc.org

Last Updated: Jul 02, 2006, 2:21pm

Urban Conservancy

Stay Local!

Stay Local! is a city-wide initiative for creating a strong economy based on locally owned and operated businesses. Stay Local! encourages consumers to shop locally while helping independent businesses compete more effectively. Stay Local! establishes a local business alliance dedicated to working with and for locally-owned and operated businesses in New Orleans. The project educates consumers about how their spending decisions impact their community while simultaneously working with business owners and managers to generate creative solutions to the changing economic landscape of the city. Stay Local! will:

- Create support between local businesses and the community.
- Raise public awareness of the benefits of doing business locally.
- Facilitate collaborative efforts among members (such as: cooperative marketing strategies, cooperative health insurance, cooperative purchasing, work force development).

Eligibility: All locally-owned and operated businesses within the Greater New Orleans metropolitan (5-parish) area are eligible.

Telephone: 504-617-6618

Web: <http://staylocal.org/>

Last Updated: July 2, 2006

Urban Entrepreneur Partnership (UEP)

Urban Entrepreneur Partnership Gulf Coast

Provides coaching and training to minority entrepreneurs to enable them to grow their businesses and procure rebuilding contracts. Coaching and training programs emphasize:

- How to examine business performance
- Identifying positive and negative drivers of profitability
- Deriving key initiatives to improve business performance
- Establishing goals and metrics to plan and monitor results

Eligibility: Minority entrepreneurs in the Gulf coast region. Call (816) 932-1146 for information

Telephone: (816) 932-1146

Web: <http://www.kauffman.org/>

Last Updated: August 17, 2006

Urban League of Greater New Orleans

Women's Business Resource Center (WBRC)

The Women's Business Resource Center (WBRC) provides free one-on-one business counseling; technical assistance, loan application assistance, SBA 8A & SDB application assistance, entrepreneurial training and business-related seminars. The WBRC seeks to address the entrepreneurial responsibilities, challenges, and opportunities that come along with business ownership. The program is designed to support women in all phases of enterprise development, as well as encourage them along the way. By providing access to education and training, mentors, business and professional consultants, its goal is to increase the visibility of women business owners' participation in the Greater New Orleans area. Its primary target market is women, but men are encouraged to participate.

Eligibility: Small and emerging businesses
Telephone: (504) 589-2838
Web:
Last Updated: August 17, 2006

Women's Business Council Gulf Coast (WBCGC)

Women's Business Enterprise (WBE) Certification Program

The WBCGC administers a reliable WBE certification program, which enables approved businesses to be included in a national database of WBE's that is accessed by major corporations throughout the U.S. The WBCGC also acts as advocacy and promotional organization for WBE's in the Gulf Coast region. WBE Certification candidates undergo a stringent screening process which ensures that all the firms in the database are legitimately owned, managed, and controlled by women. Candidates must fill out an application and subsequently submit additional documentation. A site visit by a program official is also required.

Eligibility: All prospective members must provide clear and documented evidence that at least 51% or more of the business is women-owned, managed, and controlled. The business must have been open for at least six months. The business owner must be a U.S. citizen or legal resident alien. Additional criteria relate to management control, capital/expertise contribution, and self-sufficiency. The required on-line application can be accessed via the WBCGC website: [wbcgulfcoast.org](http://www.wbcgulfcoast.org).

Telephone: 504-680-6497
Web: <http://www.wbcgulfcoast.org/>
Last Updated: July 2, 2006

Xavier University of Louisiana Entrepreneurial Institute

Student-Assisted Small Business Planning

Students attending Xavier University's Introduction to Entrepreneurship class help small business owners create business plans.

Business owners will be required to meet with the class in late August and late November. The owner must provide weekly timeframes for the students to discuss the various elements of his/her business. In late November, the students will present a business plan to the client which will include secondary research, primary research, financial analysis, and a business plan.

Eligibility: The class is limited to three businesses per semester

Telephone: (504) 520.5046

Web:

Last Updated: July 2, 2006

Helpful Websites & Phone Numbers

Chambers of Commerce

New Orleans Chamber of Commerce	neworleanschamber.org	(504) 522-7226
Hispanic Chamber of Commerce of Louisiana	www.hccl.biz	(504) 885-4262
U.S. Women's Chamber of Commerce	www.uswcc.org	(888) 41-USWCC
National Black Chamber of Commerce	www.nationalbcc.org	(202) 466-6888

Economic Development Organizations

Greater New Orleans, Inc.	neworleanschamber.org	(504) 527-6900
St. Claude Merchants Association		(504) 482-5722

Environmental Information

Department of Environmental Quality	www.deq.state.la.us	(800) 259-2890 or (225) 219-3263
Environmental Protection Agency (EPA)	www.epa.gov	(214) 665-6444
Hazardous Waste		(800) 401-1327
Toxic Substances/Disease		(888) 422-8737
LA Department of Health and Hospitals		(888) 293-7020
LA State Police		(225) 925-6595
Health Inspections		(225) 925-6595
Waste Management (WM)	wastemanagement.com	(504) 731-4612 or (713) 512-6200

Financial Information

Louisiana Office of Financial Institutions	www.ofi.state.la.us	(225) 925-4660
Banking		(866) 783-5530
Securities		(866) 783-5469
Mortgages		(888) 525-9414

City of New Orleans

City of New Orleans Updates		(504) 658-2299 or (877) 286-6431 or 311 (landline)
New Orleans City Council	neworleanscitycouncil.com	(504) 658-1000

Counseling/Employee Training Info.

Louisiana Works Department of Labor	www.laworks.net	(800) 818-7811 or (225) 342- 3111
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Certification and Licensing

Louisiana State Licensing Board for Contractors	www.lslbc.louisiana.gov	(225) 765-2301
Vendor Certification	www.doa.louisiana.gov	(225) 342-8062

Advertising Information

NOLA Business.com	www.nolabusiness.com	(866) MODIPHY (225) 248-0035
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Tax/ Insurance Information

Internal Revenue Service (IRS)	www.irs.gov	(504) 558-3344 or (800) 829-1040
Louisiana Department of Insurance	www.ldi.la.gov	(225) 342-5900

Government/Departmental Information

Louisiana Secretary of State	www.sos.louisiana.gov	(225) 342-4479
Louisiana Department of Revenue	www.rev.state.la.us	(504) 568-5233
Louisiana Department of Social Services (DSS)	www.dss.state.la.us	(225) 342-0286
Social Security Administration	www.ssa.gov	(800) 772-1213
Louisiana Department of Transportation and Development (DTOD)		(877) 4LA-DTOD or (225) 379-1444
Louisiana Economic Development (LED)	www.lded.state.us	(225) 342-3000
Governor's Office of Disability Affairs		(877) 668-2722
Governor's Office of Indian Affairs		(800) 863-0098

Legal Information

New Orleans Bar Association Lawyer Referral Service		(504) 561-8828
New Orleans Coalition for Legal Aid and Disaster Relief		(866) NOLA-AID

Housing Information

Federal Emergency Management Agency	www.fema.gov	(800) 621-FEMA
Association of Comm. Org.for Reform Now	www.acorn.org	(504) 943-0044

Utilities

Entergy		(800) ENT-ERGY
Sewerage and Water Board of New Orleans		(504) 529-2837

Emergency Information

The American Red Cross		(800) 975-7585
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Manufacturing Information

LA Business and Technology Center	www.bus.lsu.edu/lbtc	(225) 578-7555
LA Partnership for Technology and Innovation	louisianapartnership.com	(225) 922-9189
US Patent and Trademark Office	www.uspto.gov	(225) 217-9197
Manufacturing Extension Partnership of Louisiana	www.mepol.org	(800) 433-6965

Miscellaneous Information

LouisianaRebuilds.info	www.louisianarebuilds.info	
Local Library	www.state.lib.la.us	(225) 342-4913

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