



SIERRA VISTA BUSINESS GUIDE

KEY STEPS TO STARTING
A BUSINESS



Sierra Vista

A R I Z O N A

EXTRAORDINARY SKIES.
UNCOMMON GROUND.

City of Sierra Vista
1011 N. Coronado Drive
Sierra Vista, Arizona 85635
(520) 439-2184

Info@SierraVistaAZ.gov
www.SierraVistaAz.gov
www.SierraVistaAzBusiness.com

www.SierraVistaAzBusiness.com

SIERRA VISTA BUSINESS GUIDE

KEY STEPS TO STARTING A BUSINESS

CITY OF SIERRA VISTA
ECONOMIC DEVELOPMENT DIVISION

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If you have a great idea and are thinking about starting a business, it's time to act. Don't wait and let your passion wane. We suggest beginning by visiting the U.S. Small Business Administration's website and then following up with a visit to the Small Business Development Center at Cochise College to get some one-on-one advice. Starting a business can be daunting but as you learn more, the way forward will become clear. It's important to act now and keep chipping away at the process, one step at a time. The advice and resources shared in this startup guide will help prepare you for the challenging and exciting opportunities ahead.



BUSINESS STARTUP CHECKLIST

The prospect of starting your own business can be exciting and scary at the same time; however, with planning, it can be a time of personal satisfaction and reward. Following this simple checklist can help you stay organized and ensure you stay on track.

- Write a Business Plan
- Obtain Start-up Capital
- Set-up a Legal Business Structure
- Obtain a Federal Employer Number (EIN)
- Satisfy Business Licensing Requirements
- Establish a Web Presence
- Develop Business Collateral, Logos, Letterhead, and Branding
- Open a Bank Account & Merchant Account
- Identify Where to Get Help for Accounting, Legal, and/or Board of Advisors
- Ensure Compliance with Government Rules & Industry Regulations



While there is no guarantee for success, following this checklist will greatly reduce risks and keep you working on growing your business. A good understanding of these issues in the initial stages of your business will help to avoid costly mistakes. Be sure to explore the resources shared in this startup guide, there are plenty of organizations and individuals in the area who can help you navigate the exciting, and sometimes daunting, process to starting a new business.

“I can’t imagine a person becoming a success who doesn’t give this game of life everything he’s got.” – Walter Cronkite.

Small businesses provide 55 percent of all jobs and 66 percent of all net new jobs since the 1970s.

CREATE A BUSINESS PLAN

A business plan is one of your most important documents, although it doesn't have to be complex. The plan will help you set a vision and outline your strategy to make it happen. A thoughtfully written plan will become the foundation for your new business and a road map for measuring success. With your main goals clearly defined, it's much easier to set targets, time lines and budgets. Additionally, a business plan provides a tool that will help you establish credibility with lenders and potential investors. The most important result that should come from your plan is a clear understanding of how your business will work and the ability to articulate this quickly to someone else.

Here are a few points you'll want to cover in your plan.



Statement of Purpose

This is where you say why you're going into business. In one or two sentences, write a clear and concise description of what you intend to accomplish with your new business.

Description of Business

In a brief but detailed statement explain to the reader whether your primary business will be in the service, retail, or manufacturing sector. A description of what is offered to the customer is a must.

Business Name and Legal Status

The name you choose will define your business identity. If your business will have a web presence, you'll want to consider available URLs. You should also verify the availability of corporate names with your Secretary of State where you will be conducting business. Additionally, if you will be using a fictitious name, you will need to register it with the Cochise County Recorder's Office. You will also need to decide the legal status of your company, sole proprietorship, general partnership, limited partnership, and corporation, S-corporation or Limited Liability Company. Each of these has different legal and tax ramifications so you may want to consult an attorney and/or your tax preparer ahead of time.

Target Market

You will need to include within your plan, research on who will use your products and/or services. How will you reach and attract customers? How big is your potential market share? What is the growth potential? Are you dependent upon walk-in traffic? Will the bulk of your sales be cash or credit? Do you plan to offer lines of credit? Can you afford to write off bad debts? Who is your competition? How does your product/service/pricing compare to others. These questions will help clarify both your operational methodology and marketing strategy.

Management

One of the two primary causes of business failure is managerial weakness. Your financing source is aware of this fact so be honest, objective, and unemotional in the assessment of your own ability. Be sure to explain how you will overcome any management weakness. The personal history and work experience of all the business principals should be included in this section.

What do you need to start a business? Three simple things: Know your product better than anyone. Know your customer, and have a burning desire to succeed." -Dave Thomas

The 28 million small businesses in America account for 54 percent of all U.S. sales.

Financial Projections

One of the leading causes of business failure is lack of financial preparedness. Set your company's financial policy by considering how you will handle purchases, fixed and variable costs, cash, credit, creditors, and debtors. Explain how you will measure achievement of these policy goals. This process will enable you to realistically define how you will control your business. Ideally you should have sufficient funds to cover the first twelve months of operation, plus a cash reserve for emergencies. Sound budgeting, anchored by good bookkeeping and control over your cash flow, is the real test of financial management ability and the key to profitability.



“Growth is never by chance; it’s the result of forces working together”
– JC Penny

The SBA has established two widely used size standards to define small business – 500 employees for most industries and \$7.5 million in average annual receipts for many non-manufacturing industries.

DO YOUR RESEARCH!

Now that you've started your business plan, it's probably clear that you need to gather some more information to show that you've done your homework and know your business will be positioned for success. Fortunately there's a wealth of localized resources available to help you translate your broad strokes vision into a defined plan that details the way forward.

Demographic and Market Data

Any successful business needs customers, so one of your first priorities should be getting to know who they will be. City-Data.com is a great place to start. This online resource provides a localized snapshot of data that will give you a sense for a community or area and help you better define your target markets.

www.city-data.com/city/Sierra-Vista-Arizona.html

Business Basics

The Sierra Vista Public Library provides free access to information, programs, and services for all members of the community. These include collection development, reference assistance, interlibrary loan, and access to a wide variety of resources on market research, trademark and service marks, and industry trends.

Sierra Vista Public Library
2600 E. Tacoma Street
Sierra Vista, AZ 85635
Phone: (520) 458-4225
www.SierraVistaAZ.gov



Business Basics

The Southern Arizona Training & Resource Network is a valuable online resource where multiple service providers promote free and low-cost classes. These classes are for the entrepreneurs, hobbyist, inventors, technicians, and business owners that want to train their staff.

Southern Arizona Training & Resource Network

www.satrn.coursestorm.com

Business Planning

The Cochise College Small Business Development Center (SBDC) is Cochise County's most accessible source of assistance for small businesses at every stage of development. The SBDC is staffed with professional business counselors, analysts and technology specialists who are dedicated to helping you succeed. The partnership with the U.S. Small Business Administration and the Association of Small Business Development Centers put nationwide resources within your reach.

Small Business Development Center

901 Colombo Ave

Sierra Vista, 85635

Phone: (520) 515-5478

www.cochise.edu/sbdc



Working with the City

The City of Sierra Vista's Small Business Ombudsman (SBO) is here to help you navigate the hurdles new businesses face. Small businesses are the driving force of Sierra Vista's economy, representing more than 1,000 businesses and the majority of jobs in the city. The City of Sierra Vista has created the SBO dedicated to helping small businesses succeed.

City of Sierra Vista Economic Development Office

1011 N Coronado Drive

Sierra Vista, AZ 85635

Phone: (520) 439-2211

www.SierraVistaAZBusiness.com



Signage

Before hanging up a banner advertising your grand opening, please contact the City. Both permanent and temporary signs are regulated by the City to promote an orderly and aesthetically pleasing appearance for our community. All signs are reviewed by the Community Development Department for code compliance.

Networking

The Sierra Vista Area Chamber of Commerce promotes business and provides leadership for the improvement of the community. The Sierra Vista Area Chamber of Commerce is dedicated to creating a strong local economy, promoting business and the community, providing networking opportunities, representing the interests of business before government, and influencing political action.

Sierra Vista Area Chamber
21 E. Wilcox Drive
Sierra Vista, AZ 85635
Phone: (520) 458-6940
www.SierraVistaChamber.org





Workforce and Training

When you are ready to start staffing up, Arizona Workforce Connection provides an integrated, high quality workforce development system. They act as a centralized, “one-stop” workforce system in each state, offering training, studies and reports, along with fostering public awareness through workforce development. Arizona Workforce Connection can assist in identifying potential workers, evaluating current salary rates for the area, creating job descriptions and reviewing resumes along with developing specialty training programs designed for your precise skill needs. Many of these services are low-cost and free.

Arizona Workforce Connection

1843 Paseo San Luis

Sierra Vista, AZ 85635

Phone: (520) 458-9309

www.seazworkforce.org

If you want to go fast, go alone. If you want to go far, go with others.
– African Proverb

The 600,000 plus franchised small businesses in the U.S. account for 40 percent of all retail sales and provide jobs for some 8 million people.

Tapping into the Hispanic Market

The mission of the Sierra Vista Hispanic Chamber of Commerce is to advocate for and provide services to help grow its members' businesses in Sierra Vista's bilingual and bi-cultural region. In addition to business advocacy role and great networking events, the chamber assists businesses in reaching the fast growing Hispanic market and pursuing international trade opportunities.

Sierra Vista Hispanic Chamber of Commerce

Email: Vanessa@TucsonHispanicChamber.org

Phone: (520) 620-0005

www.SierraVistaHispanicChamber.org



Business Incubation

The Arizona Regional Economic Development Foundation actively preserves and increases the economic strength of the southeastern region through actions focused on business retention, recruitment, and expansion and business alliance development. Foundation services include providing competitive rates on office space, assistance in selecting building locations, and administering the West End Loan Program which is earmarked for improvements in historic Sierra Vista.

Arizona Regional Economic Development Foundation

750 E. Bartow Drive #16

Sierra Vista, AZ 85635

Phone: (520) 458-6948

www.aredf.org

Available Properties

Are you working with a real estate agent or broker? If so you, your real estate professional can access the Sierra Vista Prospector to gain insight on properties that are not listed in the Multiple Listing Services. Using the SV Prospector, you can search available properties in and around Sierra Vista, review statistical data and compare local properties to others throughout the nation. For specific information regarding the City, contact Economic Development.

City of Sierra Vista Department of Economic Development

Simone.McFarland@SierraVistaAZ.gov

Marcus.Johnson@SierraVistaAZ.gov

Phone: (520) 439-2184

www.SierraVistaAZBusiness.com/sierra-vista-prospector

Using the Sierra Vista Brand

The Sierra Vista brand is available for use by local businesses, including re-using elements within your own brand messaging. In order to protect the integrity – and power – of the brand, we ask that you adhere to the Graphic & Brand Standards. If you have questions about using the Sierra Vista brand, or need files for your use, please contact City of Sierra Vista Marketing & Public Affairs.

City of Sierra Vista Marketing & Public Affairs

Barry.Midgorden@SierraVistaAZ.gov

Phone: (520) 417-6907

www.SierraVistaAZ.gov, search for “Sierra Vista brand”



Courtesy Inspections

Before moving in or signing a contract, contact community development, zoning compliance. Inspectors will perform a courtesy inspection at anytime at no charge. A zoning representative must verify your businesses located within the appropriate zoning district and that safety, health and accessibility standards are in compliance. Therefore, taking advantage of free inspections before you sign a contract is a good idea. The Zoning Division ensures compliance with the City's development codes. Businesses will not be able to obtain their proper operating licenses and certifications without approval from Community Development. Please note that more often than not, you will be required to submit plans prepared by architect or contractor prior to construction.

City of Sierra Vista Department of Community Development

Phone: (520) 452-7019

Email: Planning@SierraVistaAZ.gov



GET YOUR LICENSES AND MASTER YOUR TAXES



Who Needs a Business License?

Everyone conducting business within the City limits must have a business license, even if the business is not physically located within the City. The initial license fee is \$100 and renewal fee is \$50 annually. Churches and nonprofit organizations are also required to have a business license but the fees are waived. Solicitors and special event permits are also available for short-term businesses. A business license update form is required if the business location or owner changes. If there are multiple locations, a business license is required for each location. Questions can be answered by phone or in person at City Hall.

City of Sierra Vista City Clerk's Office

Phone: (520) 458-3315

Email: Jill.Adams@SierraVistaAZ.gov

www.SierraVistaAZ.gov (search "Business License" for an application)

Working from Home

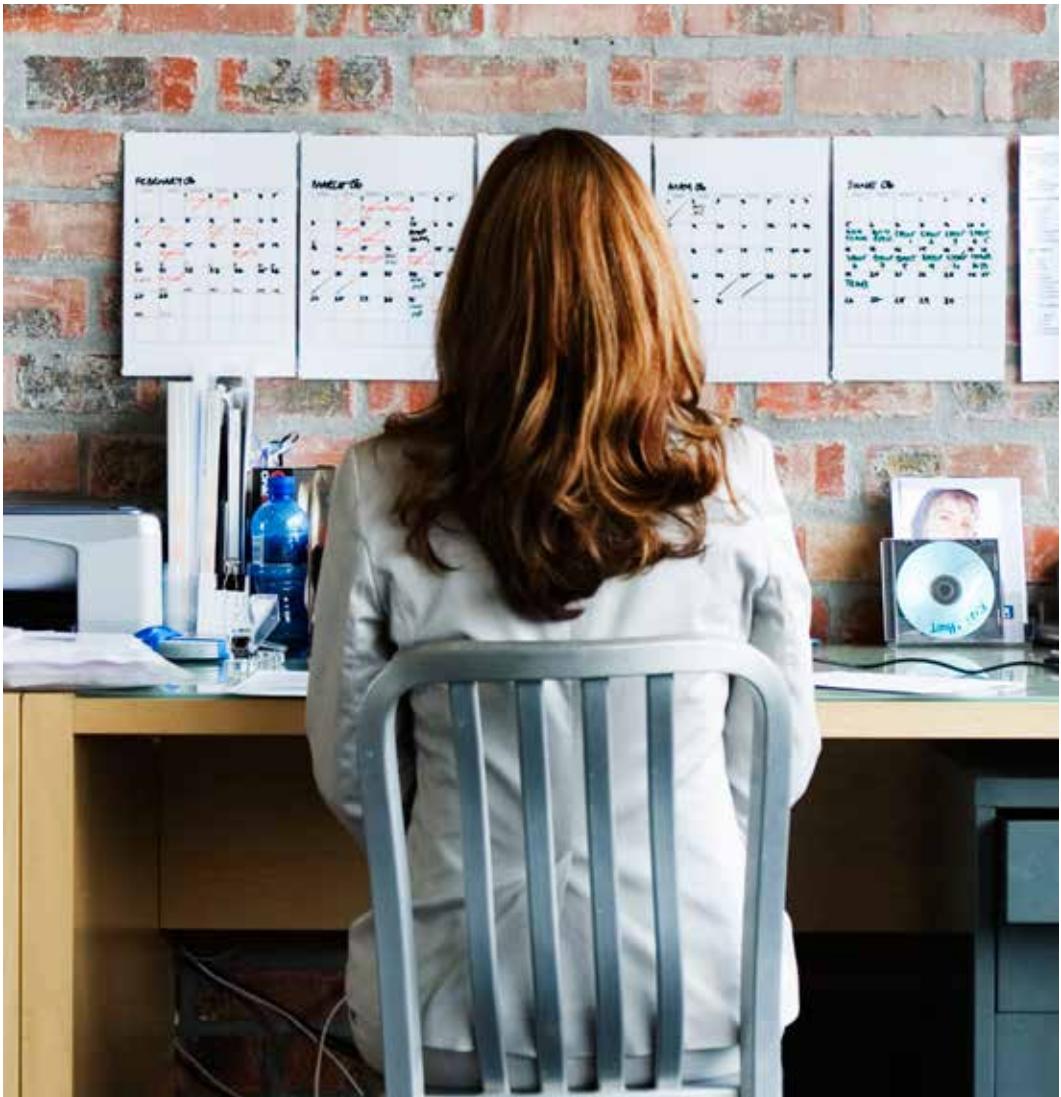
Businesses operating from a residence within the City also need a home based business permit. The City maintains certain restrictions on home businesses to protect our neighbors and neighborhoods. Please check with the Community Development Department for all applicable licensing and zoning requirements.

City of Sierra Vista Community Development

Phone: (520) 417-4413

Email: Planning@SierraVistaAZ.gov

www.SierraVistaAZ.gov





Certificate of Tax Clearance

To protect yourself from potential tax liability when you buy, sell, or discontinue a business, you must obtain a Certificate of Tax Clearance from the Arizona State Board of Equalization. If you buy a business, you must adjust the purchase price by the amount due on the existing business. Be sure to cancel your account and return the Seller's Permit when you discontinue business to avoid further tax liability from future owners, your entire deposit or any unused portion will be returned.

Use Tax

In certain instances, a retailer may be required to pay a use tax instead of a sales tax. The most common example of a purchase subject to use tax is the purchase of an item from an out-of-state retailer for use in another state.

Other Fees and Taxes

Other state fees and taxes may consist of:

- Excise Taxes such as the Alcoholic Beverage Tax, Tobacco Products Tax, Tire Recycling Fee, and Oil Recycling Fee
- Fuel Taxes such as the Underground Storage Tank Maintenance Fee, Use Fuel Tax
- Environmental Fee
- Facility Fee
- Generator Fee
- Waste Reporting Surcharge
- Occupational Lead Poisoning Prevention

Federal Employer Identification Number

Contact the Internal Revenue Service for a Federal Employer Identification Number. The IRS can also provide you with a business kit with information on seminars for new business and information on necessary forms.

www.irs.gov/business/small/index.html

Ad Valorem Tax

Some states prescribe an annual Ad Valorem Tax on business property as it exists at 12:01 a.m. on January 1 of each year. This may be administered by the county assessor's office.

Employer Account Number

If you hire any employees, you must obtain an employer account number from the state Employment Development Department. Owners of a business are not considered employees, but are referred to as paid officers of a corporation.

Labor Charges

Remember to record labor charges as a separate item on your invoices. Certain service and labor charges are taxable if they result in the creation of tangible personal property; however, labor costs for making repairs or to install property that has been sold are not normally subject to sales tax.

Business/Personal Property Tax

All tangible personal property used in the operation of your business is subject to a business personal property tax each year. This includes office furniture, equipment, tools and some leasehold improvements. A full description of property is subject to property tax is listed at:

www.azdor.gov/portals/0/brochure/545.pdf



Property Statement

If you own taxable personal property with an aggregate cost of \$100,000 (some states may vary) or more for any assessment year, you must file a Property Statement with the county assessor. The county assessor will supply you with a form upon request.

Business Real Property Tax

Business Real Property Tax is required typically in two annual installments. This is particularly relevant if you own the building where your business is located. If you are a tenant, the cost may be passed on to you in addition to your standard lease payment or it may be included in your monthly lease payment. With the tax simplification legislation of 2014, the requirements for collecting and remitting real property taxes has changed for property owners using a property management company. Now the individual property owner must be registered with the State of Arizona and must remit the taxes under their own name. The State has issued guidelines that allow a property management company on behalf of the property owner. The instructions and forms can be found at:

www.azdor.gov/TPTSimplification/ResidentiaRental.aspx



TAX RESOURCES

State of Arizona Department of Revenue
1600 West Monroe
Phoenix, AZ 85007
(602) 255-3381
www.azdor.gov/Business.aspx

Arizona Corporation Commission
Corporations Division
1300 West Washington Street
Phoenix, Arizona 85007
(602) 542-3026
www.azcc.gov

Internal Revenue Service (IRS)
300 W. Congress
Tucson, AZ 85701
(520) 205-5008
www.irs.gov/business/small/index.htm

Cochise County
Sierra Vista Office
4115 E. Foothills Drive
Sierra Vista, AZ 85650
(520) 432-9240
www.cochise.az.gov

The hardest thing to understand in the world is the income tax.
- Albert Einstein

Since 1995, small businesses have paid 44 percent of the total United States private payroll, according to the SBA.

COVER YOUR BASES

Just like any new endeavor, starting a business holds many surprises. It's important to make sure you have identified everything you need to take care of so you're not caught off guard. There also may be certain incentives you can take advantage of, so do your homework early so you don't miss out on an opportunity.

Law Enforcement Approval

Certain businesses may be regulated by local law enforcement agencies. These include businesses such as pawn shops, firearm sales, adult entertainment, massage and tattoo parlors, massage technicians, alarm and security companies, swap meets, used merchandise shops, arcades, theaters, holistic health practitioners, amusement centers, bathhouses, bingo parlors, carnivals, dance halls, fireworks stands, fortune telling, vehicle storage yards, taxicabs, and shooting ranges. The Sierra Vista Police Department or Cochise County Sheriff's Office will clarify specific requirements.

Sierra Vista Police Department

Non-Emergency Phone: (520) 452-7500



Trademarks and Service Marks

A trademark is any word, name, symbol, or device used to distinguish goods or services. The Arizona Office of the Secretary of State administers the registration of trademarks and service marks for corporations.

Office of the Secretary of State

Business Services Division

1700 W. Washington Street, Floor 7

Phoenix, AZ 85007-2808

Phone: (602) 542-6187

www.azsos.gov/business/trade-names-and-trademarks

Fictitious Business Names

Business names should be registered to establish exclusive use of the name. Go to the Cochise County Clerk of the Superior Court and complete a Fictitious Business Statement. The county clerk will provide you with a list of adjudicated newspapers for you to take your statement to for it to be published.



Weights and Measures

Any business using devices to weigh or measure products for direct sale, such as scales, meters, price scanners or packing goods, must register with the Arizona Department of Weights and Measures. Businesses are subject to an annual inspection from the county to verify that the devices are properly calibrated and maintained.

Arizona Department of Weights and Measures

1688 W. Adams Street

Phoenix, AZ 85007

Phone: (602) 771-4920

www.dwm.az.gov

Insurance

Insurance to protect your investment and your growing venture is not only prudent, some is mandated by law. For instance, worker's compensation insurance is mandatory if you hire employees. You have to look beyond just the customary auto and fire insurance. If you rent or lease, begin by analyzing your lease agreement. Consider how much insurance the landlord carries and what it covers. If you work from home, make sure your homeowner's insurance cover your business assets in case of damage. Depending on the nature of your business, you should consider general liability, product liability, robbery, and theft and business interruption. Additionally, if you want to retain capable employees, you may have to offer health, life, and disability insurance.



HEALTH INSURANCE

NAME: _____ POLICY NUMBER: _____

APPLICANTS 60 YEARS OF AGE AND OVER MUST ANSWER THE FOLLOWING QUESTIONS TO DETERMINE (being controlled by medication, used or an active therapist) or any symptoms of any of the following conditions?

HEALTH HISTORY

CARDIOVASCULAR

- Congestive heart failure/gastroesophageal reflux...
- Necessity in monitoring of the arteries
- CAD (arteriosclerosis)
- Ischemic heart disease/angina
- Arrhythmias, including...
- High blood pressure
- High cholesterol

Medical Condition	Yes	No	If Yes, state 0-10	If Yes, state 1-10	If Yes, state 11-20	If Yes, state 21-30	If Yes, state 31-40	If Yes, state 41-50	If Yes, state 51-60
1. In the last 12 months (2 years), have you used or been prescribed home oxygen for any reason at all?	<input type="checkbox"/>	<input type="checkbox"/>							
2. In the last 12 months, have you used or been prescribed home oxygen for any reason at all?	<input type="checkbox"/>	<input type="checkbox"/>							
3. Have you ever had 3 of the following 3 conditions: a) diabetes b) stroke c) heart condition, ever had means you have been diagnosed, been prescribed medication, or have prescription medication for the condition?	<input type="checkbox"/>	<input type="checkbox"/>							
4. Have you ever had 3 of the following 3 conditions: a) diabetes b) stroke c) heart condition, ever had means you have been diagnosed, been prescribed medication, or have prescription medication for the condition?	<input type="checkbox"/>	<input type="checkbox"/>							
5. Have you ever had 3 of the following 3 conditions: a) diabetes b) stroke c) heart condition, ever had means you have been diagnosed, been prescribed medication, or have prescription medication for the condition?	<input type="checkbox"/>	<input type="checkbox"/>							

INSURANCE Questionnaire

INCENTIVES FOR DOING BUSINESS

Many government agencies offer incentives for doing business within their community and state. You should check with your local economic development organization to learn if they have programs to assist you. Some of these may include:

Infill Incentive Districts

If your business will be located in Sierra Vista's historic West End, it may be eligible for the waiver or reduction of certain fees and requirements. The West End Infill Incentive District encourages development and redevelopment in the area of Sierra Vista located west of 7th Street. To learn more, contact the City of Sierra Vista Community Development Department at (520) 417-4413.

Tax Incentives

This can include property tax reductions, user and utility tax discounts and retail sales tax rebates.



Energy Incentives

If you are buying new equipment, many utility companies provide rebates for purchasing energy saving equipment.

www.SSVEC.org/incentives and energy.gov/eere/femp/energy-incentive-programs-arizona

State Enterprise Programs

Some areas in Arizona, have Enterprise Zones. These are areas designated for additional state credits for such things as sales tax credits, quicker depreciation allowances, credits for hiring displaced workers, and an increased Net Operating Loss (NOL) carry forward allowance.

www.des.az.gov/services/employment/rehabilitation-services/business-enterprise-program-bep

Foreign Trade Zones

If you are importing and/or exporting materials from overseas, you may be located or able to add your present location into a Foreign Trade Zone. By being within the Zone, your business can qualify for:

- Relief from inverted tariffs
- Duty exemption on re-exports
- Duty elimination on waste, scrap, and yield loss
- Duty deferral

www.foreign-trade-zone.com/benefits.htm

MILITARY SUPPORT

U.S. Army Fort Huachuca

Fort Huachuca is home of the U.S. Army Intelligence Center and the U.S. Army Network Enterprise Technology Command (NETCOM)/9th Army Signal Command. It is also the headquarters of Army Military Affiliate Radio System (MARS) and the Joint Interoperability Test Command (JITC) and the Electronic Proving Ground (EPG).

www.huachuca.army.mil

Huachuca 50

The Huachuca 50's mission is to solely and exclusively promote the economic welfare of the Sierra Vista area by supporting the continuing development of Fort Huachuca.

www.huachuca50.org

Veteran Owned Businesses

There are a number of resources for you as a veteran. The U.S. Department of Veterans Affairs and the U.S. Small Business Administration has information and resources that applies directly to veteran owned businesses including access to financing, finding Federal government contraction programs, local resources and veteran owned certificates and doing business with the government.

www.va.gov/osdbu/entrepreneur/index.asp

www.sba.gov/starting-business/how-start-business/business-types/veteran-owned-businesses

Additionally the Cochise College Small Business Development Center works with veterans who are prior military and those soon to be. They provide programs and services specifically geared toward veteran owned businesses.

www.cochise.edu/sbdc/

EDUCATION

Southern Arizona Training & Resource Network (SATRN)

www.satrn.coursestorm.com

edX Courses

Want to take a course from MIT, Harvard, Columbia, Cornell, Berkeley or ASU without paying? You can do it through edX. They offer free and low-cost courses in 650+ subjects and edX has more than 1,700 faculty and teaching staff. It's all on-line and can be done from the comfort of your home or office.

www.edx.org/

Cochise College

Cochise College provides accessible educational opportunities that are responsive to a diverse population and lead to constructive citizenship, meaningful careers and lifelong learning.

www.cochise.edu

University of Arizona, South

To improve the prospects and enrich the lives of the people of Arizona and the world through education, research, creative expression, and community and business partnerships.

www.uas.arizona.edu

Embry-Riddle Aeronautical University

The Embry-Riddle Fort Huachuca Campus , located at Fort Huachuca, offers associate, bachelor's, and master's degrees, as well as undergraduate certifications.

www.worldwide.erau.edu/locations/fort-huachuca

Wayland Baptist University

Wayland Baptist University offers graduate and undergraduate classes on Fort Huachuca and in Sierra Vista. Offerings include curriculum in management, business, justice, applied sciences and public administration. Classes include online and traditional teaching.

www.wbu.edu/college-in-sierra-vista/

Sierra Vista Unified School District

The Sierra Vista Unified School District provides educational opportunities to Sierra Vista's K-12 children, accomplishing this through high quality teaching and learning in safe, supportive, school environments.

www.svusd68.org

Fort Huachuca Accommodation School District

The Fort Huachuca Accommodation School District provides k-12 learning to military family members stationed at Fort Huachuca. They are keenly focused on student learning for every student based on strong academic standards, best practices, and data driven decision making.

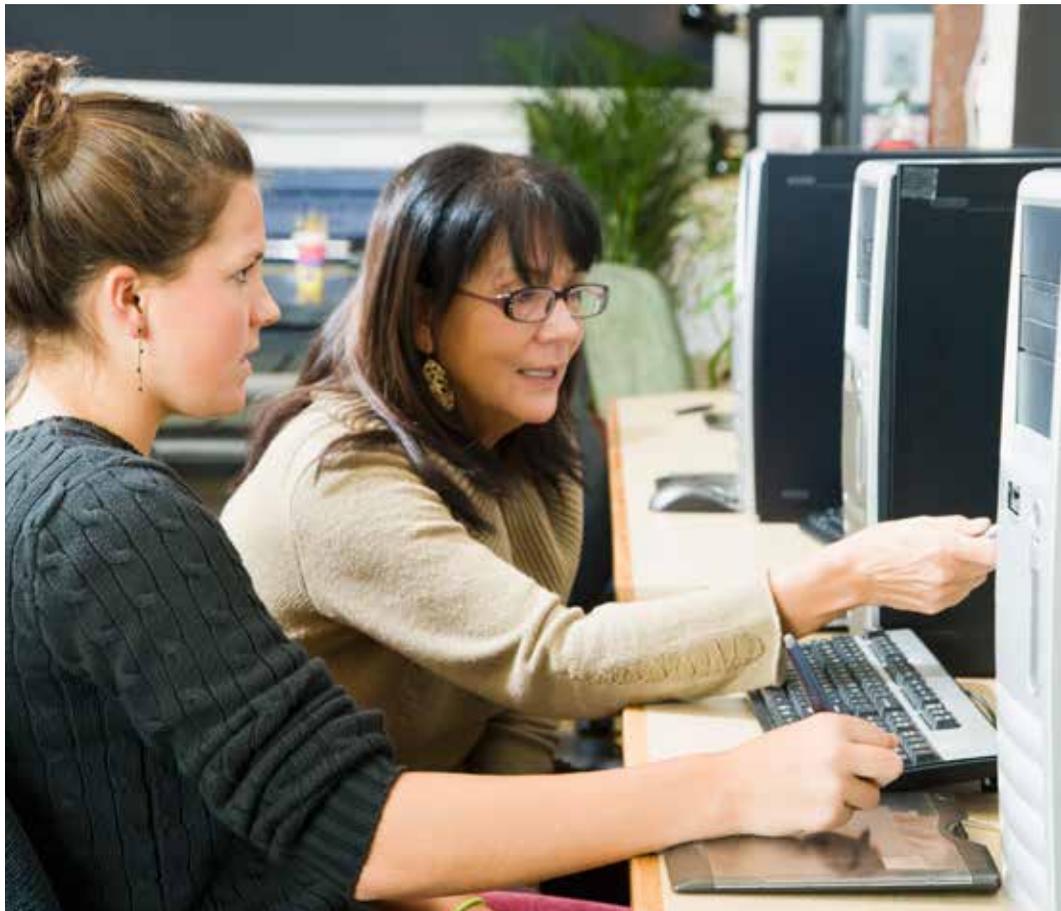
www.fthuachuca.k12.az.us

WORKFORCE ASSISTANCE

Arizona Workforce Connection

The Arizona Workforce Connection provides an integrated, high quality workforce development system. They act as a centralized, “one-stop” workforce system in each state, offering training, studies and reports, along with fostering public awareness through workforce development.

www.seazworkforce.org



FINANCING YOUR BUSINESS

CDC Small Business Finance

CDC Small Business Finance is a non-profit lender providing capital to small businesses so they can expand, grow and create jobs in California, Arizona and Nevada. In 37 years, CDC has helped create over 160,000 jobs by leveraging more than \$12 billion in loans to over 10,000 small businesses.

CDC Small Business Finance

2375 E. Camelback Road, Suite #600

Phoenix, AZ 85016

Phone: (800) 817-3795

American Southwest Credit Union

Provides local quality financial products and services to residents and businesses from regular banking products to a wide variety of lending products such as Commercial, Industrial, Agribusiness, Consumer and Real Estate (Residential and Commercial).

American Southwest Credit Union

3090 E. Fry Blvd

Sierra Vista, AZ 85635

Kathy Wise, Business Development Director

Phone: (520) 452-3087

Small Business Administration Loans

SBA offers a variety of loan programs for very specific purposes. Take some time to study the programs described in this section, to see if you qualify to participate.

- **General Small Business Loans: 7(a)**

SBA's most common loan program, includes financial help for businesses with special requirements.

- **Microloan Program**

SBA's Microloan Program provides small, short-term loans to small business concerns and certain types of not-for profit child-care centers.

- **Real Estate & Equipment Loans**

CDC/504 Loan Program provides financing for major fixed assets such as equipment or real estate.

www.sba.gov

Disaster Loans: SBA

Provides low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace specific items.

Arizona Regional Economic Development Foundation (AREDF) West End Loan Program

Provides loans designed to minimize the challenges property owners face in acquiring funding for property development improvements in the west end of Sierra Vista.

Community Development Block Grant Program (CDBG)

Program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and states.



REGIONAL SUPPORT

Arizona Commerce Authority

The Arizona Commerce Authority (ACA) is the leading economic development organization with a streamlined mission to grow and strengthen Arizona's economy. The ACA uses a three-pronged approach to advance the overall economy: recruit, grow, create.

www.azcommerce.com

Cochise County, Bisbee, Douglas, Tombstone and Willcox

Working together, the cities within Cochise County effect change and economic growth regarding regional issues.

- Cochise County | www.cochise.az.gov
- City of Benson | www.cityofbenson.com
- City of Bisbee | www.bisbeeaz.gov
- City of Douglas | www.douglasaz.org
- City of Sierra Vista | www.SierraVistaAZ.gov
www.SierraVistaAZBusiness.com
- City of Tombstone | www.cityoftombstone.com
- City of Willcox | www.cityofwillcox.org

SouthEastern Arizona Governments Organization (SEAGO)

The SouthEastern Arizona Governments Organization (SEAGO) is a regional planning agency, whose core function is to assist local governments in seeking cooperative solutions to area wide problems; to provide a forum for regional policy development; and to serve as a coordinating link between municipal, county, tribal, state, and federal agencies.

www.seago.org

The Cochise Water Project

This first-of-its-kind nonprofit organization is dedicated solely to the reduction of groundwater use in the Sierra Vista sub watershed by decreasing water use in both residential and commercial areas. They offer residential and business water saving solutions.

www.thecochisewaterproject.com

Southwest Gas

Southwest Gas Company provides residential and commercial gas to the City of Sierra Vista.

Web: swgas.com

Sulphur Springs Valley Electric Cooperative, Inc.

A nonprofit, member-owned distribution cooperative providing electricity to more than 51,000 services over some 4,100 miles of energized line including the City of Sierra Vista.

Web: ssvec.org

Business Recycling

Being a recycling partner helps our community extend the life of the landfill and preserve natural resources, but it can also mean significant savings. When you add recycling, reduce the number of trash collection days, and change the size of your dumpsters, you benefit by lowering your trash bill.

Call (520) 458-5775

Internet Providers

Within the City of Sierra Vista there are a number of Internet service providers (ISPs). Century Link and Cox Communications provide service via cable or phone connections. Additionally, Clark Information Systems and WI-POWER offers Internet service both within Sierra Vista and surrounding rural areas, and HPAZNET LLC, offers rural high speed Internet connections.

- **Century Link | (855) 391-7945**
- **Cox Communications | (855) 337-6702**
- **WI-POWER® Rural Broadband Solutions | (800) 950-3015**
- **Clark Information Systems | (520) 458-0293**
- **HPAZNET LLC | (520) 732-2208**

“Great things in business are never done by one person. They are done by a team of people.” – Steve Jobs

The number of small businesses in the United States has increased 49 percent since 1982.

BUSINESS SUPPORT: RETENTION AND EXPANSION

Sierra Vista Area Chamber of Commerce

The Sierra Vista Area Chamber of Commerce promotes business and provides leadership for the improvement of the community by creating a strong local economy.

www.sierravistachamber.org

Tucson Hispanic Chamber of Commerce

The Tucson Hispanic Chamber of Commerce drives economic development while advancing Hispanic businesses and providing access to the Hispanic market.

www.tucsonhispanicchamber.org

Cochise County Small Business Development Center

The Cochise County Small Business Development Center provides one-on-one business counseling, planning assistance, and government procurement, along with a variety of other small business programs.

www.cochise.edu/sbdc

Arizona@Work, Southeastern AZ Cochise-Sierra Vista

Arizona@Work helps employers of all sizes and types recruit, develop and retain the best employees for their needs at no charge. They can assist in writing job descriptions, placing ads for employees, reviewing applications and potential salary offerings. They also offering a variety of programs that provide training funds and employee hiring incentives.

www.seazworkforce.org

Arizona Technology Council

The Arizona Technology Council offers numerous events, educational forums and business conferences that bring together leaders, managers, employees and visionaries to make an impact on the technology industry.

www.aztechcouncil.org

Only those who will risk going too far can possibly find out how far one can go." - TS Elliot

Since 1990, as big business eliminated 4 million jobs, small businesses added 8 million new jobs.

BUSINESS ATTRACTION

Arizona Regional Economic Development Foundation

The Arizona Regional Economic Development Foundation's vision is to actively preserve and increase the economic strength of the Southeastern region through actions focused on business retention, recruitment, expansion, and business alliance development.

www.aredf.org

Industrial Development Authority of the City of Sierra Vista

The Industrial Development Authority provides financial assistance and leadership to stimulate the development of affordable housing, and community and economic development.

www.sierravistaida.com

Sierra Housing Resource Partners

The Sierra Housing Resource Partner (SHRP), Inc. is a nonprofit, 501C(3), corporation that focuses on developing affordable housing with within the City of Sierra Vista. By renovation existing homes and apartment buildings, SHRP focuses on developing communities that provide affordable housing with many amenities. To date, they have completed more than eight projects including Crossing Point Villas and Crossing Point Homes.

Phone: (520) 458-1666

University of Arizona Tech Park

Tech Parks Arizona is part of Tech Launch Arizona — a University of Arizona unit integrating technology commercialization, industry collaboration and the assets and activities of the Tech Parks with campus activities at the University of Arizona.

University of Arizona Tech Park

9070 S. Rita Road Suite # 1750

Tucson, AZ 85747

Phone: (520) 382-2480

www.techparks.arizona.edu

MARKET RESEARCH RESOURCES

SBA.gov

A good place to start is SBA.gov Business Data and Statistics page, where you'll find a collection of resources providing free access to information about business and economic conditions and indicators collected by the U.S. government. Whether you sell to businesses or consumers, these sites include data and statistics on income, employment, trade, and manufacturing, and plenty more.

www.SBA.gov

The U.S. Census Bureau

The U.S. Census Bureau (census.gov) maintains a vast repository of information that is quick and easy to navigate, thanks to a variety of Data Access Tools. For example, with The American FactFinder, just enter a city and state and the tool will generate multiple options for viewing social, economic, household and demographic data for your town or future location.

www.census.gov

FedStats.gov

If you want data but don't know which agency maintains or produces it, head on over to FedStats.gov. This no-frills data-driven site provides access to a full range of official statistical information produced by the federal government without having to know in advance which federal agency produces which particular statistic. Data is available on wide-ranging topics, including economic and population trends, crime, education, health care, aviation safety, energy use, and farm production.

www.fedstats.gov.

Small Business Statistics

Interested in statistics about how small business is doing? The SBA Office of Advocacy conducts and publishes its own research on topics such as the small business economy.

www.sba.gov/advocacy

EconomicIndicators.gov

For briefings on retail sales, durable goods, manufacturing, construction, new home sales, and more, EconomicIndicators.gov provides access to daily releases of key economic indicators from the Bureau of Economic Analysis and the Census Bureau. This is probably your best bet if you're looking for one site that says it all.

www.EconomicIndicators.gov

CERTIFICATION AND CONTRACTING

8(a) Program

The 8(a) Business Development Program is a business assistance program for small disadvantaged businesses. The 8(a) Program offers a broad scope of assistance to firms that are owned and controlled at least 51% by socially and economically disadvantaged individuals. Participants can receive sole-source contracts, up to a ceiling of \$4 million for goods and services and \$6.5 million for manufacturing. 8(a) firms are also able to form joint ventures and teams to bid on contracts. This enhances the ability of 8(a) firms to perform larger prime contracts and overcome the effects of contract bundling, the combining of two or more contracts together into one large contract. Also, see the Mentor-Protégé Program for more information on allowing starting 8(a) companies to learn the ropes from other more experienced businesses.

www.sba.gov/content/about-8a-business-development-program

Veteran Owned Certification

Veteran owned companies and service disabled veteran owned companies can sometimes qualify for preferential treatment when bidding on Federal government contract. If your company is at least 51 percent veteran owned by one or more eligible veterans; or, if at least 51 percent of the stock is owned by one or more veterans, and the management and daily business operations are controlled by such veterans, you can self-certify. Each contracting agency has varying opportunities for you to participate in so you'll want to do your research ahead of time.



GOVERNMENT AGENCY RESOURCES

Sierra Vista City Hall

1011 N. Coronado Drive, Sierra Vista, AZ 85635

Phone: (520) 458-3315

Hours: Monday - Friday from 8AM to 5PM

Web: SierraVistaAZ.gov

- City Clerk Office
- Community Development (Zoning and Building Division)
- Economic Development

Fire Department, Fire Marshal

1295 E. Fry Blvd, Sierra Vista, AZ 85635

(520) 458-3319

Cochise County Health Department

4115 E. Foothills Drive

(520) 803-3900

State of Arizona Department of Revenue

(800) 352-4090

Department of Liquor License and Control

(602) 542-5141

Registrar of Contractors

(877) 692-9762



OTHER HELPFUL LINKS FOR CONTRACTORS

Doing Business with The Exchange

Military Discounts

www.aafes.com/about-exchange/doing-business/

Doing Business with the Department of Defense (DoD)

www.acq.osd.mil/dpap/cpic/cp/doing_business_with_the_department_of_defense_dod_us.html

Government Services Agency (GSA)

www.gsa.gov

Linkedin Small Business

www.smallbusiness.linkedin.com

Western Area Power Administration Award Systems

www.wapa.gov/DoingBusiness/Pages/links.aspx

FedBizOpps

A single point-of-entry for Federal government procurement opportunities over \$25,000.

www.fbo.gov/

Federal Acquisition JumpStation

www.prod.nais.nasa.gov/pub/fedproc/home.html

U.S. Dept of Labors Bureau of Labor Statistics

Worker data, Consumer Price Index and more

www.bls.gov

U.S. Business Advisor

Federal government business information

www.business.usa.gov



Sierra Vista
ARIZONA

EXTRAORDINARY SKIES.
UNCOMMON GROUND.



www.SierraVistaAzBusiness.com