

# **SMALL BUSINESS: Referral Information on Programs to Assist Women and Minorities in Establishing and Expanding Small Businesses**

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Revised March 2007



***Making a difference in  
the lives of Iowa women***

Iowa Department of Human Rights  
Lucas State Office Building  
Des Moines, IA 50319

Telephone: 515/281-4461, 800/558-4427

Fax: 515/242-6119

E-mail: [dhrcsw@iowa.gov](mailto:dhrcsw@iowa.gov)

Web: [www.state.ia.us/dhr/sw](http://www.state.ia.us/dhr/sw)

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## **TARGETED SMALL BUSINESS PROGRAM (TSB)**

The TSB Program was designed by the State of Iowa to promote and develop businesses owned, operated, and actively managed by minorities, women, and persons with disabilities. (More information about the TSB programs can be found under sections on Iowa Department of Economic Development, Iowa Department of Inspections and Appeals, and Iowa Department of Administrative Services.)

# SMALL BUSINESS: Referral Information on Programs to Assist Women and Minorities in Establishing and Expanding Small Businesses



## THE ENTREPRENEURIAL VENTURES ASSISTANCE (EVA) PROGRAM

The EVA program provides financial and technical assistance to start-up and early-stage companies. An eligible business must be located in Iowa and in an industry sector offering the greatest start-up and growth potential for the state, including but not limited to:

- Biotechnology
- Recyclable materials
- Software development and computer-related products
- Advanced materials
- Advanced manufacturing
- Medical and surgical instruments

A maximum investment of up to \$250,000 may be awarded for product development, working capital, purchase of machinery and equipment or other qualifying business expenses. (The maximum investment available may change; please contact the EVA program manager for more information.) EVA funds may be used to finance up to 50 percent of the total project cost, not to exceed \$250,000.

To qualify, applicants must have completed or must be participating in entrepreneurial training from a John Pappajohn Entrepreneurial Center (JPEC), or have comparable training and/or experience. Businesses engaged in retail sales, the provision of healthcare or other professional services, and distributors of products or services are not eligible for EVA funds. Applicants must have either developed

comprehensive business plans and market development programs or demonstrate willingness to work cooperatively with program managers and other technical assistance sources to do so.

For more information, contact the JPEC nearest you: Iowa State University, 515/296-7828 or [www.isupjcenter.org](http://www.isupjcenter.org); University of Iowa, 319/335-0992 or [www.iowajpec.org](http://www.iowajpec.org); North Iowa Area Community College, 515/422-4314 or [www.niacc.edu/pappajohn](http://www.niacc.edu/pappajohn); University of Northern Iowa, 319/273-7350 or [www.bcs.uni.edu/jpec](http://www.bcs.uni.edu/jpec); or Drake University, 515/271-2864 or [www.pappajohn.drake.edu](http://www.pappajohn.drake.edu).

To learn more about EVA, individuals should contact the Iowa Department of Economic Development to determine eligibility or to obtain information specific to their needs by calling 515/242-4715 or 800/532-1215, e-mailing [entrepreneurialservices@iowalifechanging.com](mailto:entrepreneurialservices@iowalifechanging.com), or visiting [www.iowalifechanging.com/business/eva.html](http://www.iowalifechanging.com/business/eva.html).

## **ISED VENTURES (IOWANS FOR SOCIAL AND ECONOMIC DEVELOPMENT)**

1111 Ninth Street, Suite 380  
Des Moines, IA 50314  
800/888-ISED (4733) or 515/283-0940  
Jan Owens Bruene, Iowa Women's Enterprise  
Center Director  
Debra Carr, Economic Development Director  
[www.isedventures.org](http://www.isedventures.org)  
[info@ised.org](mailto:info@ised.org) or [jbruene@ised.org](mailto:jbruene@ised.org)

ISED Ventures offers a comprehensive small business training program for persons with limited incomes, including women, minorities, refugees and immigrants, and ex-offenders. The training program allows participants to develop a business plan and receive technical assistance from an experienced business advisor. ISED Ventures will assist individuals in accessing business capital, including the Small Business Administration, the Iowa Department of Economic Development, and Iowa Community Capital. The Iowa Women's Enterprise Center, is an SBA Women's Business Center, funded by the Small Business Administration, and provides entrepreneurial assistance to women business owners and aspiring women entrepreneurs in Iowa, regardless of income or location. Other entrepreneur programs have income restrictions. ISED Ventures has offices in Des Moines and Waterloo. For more information, call 800/888-4733 or e-mail [info@ised.org](mailto:info@ised.org).

## **IOWA DEPARTMENT OF ADMINISTRATIVE SERVICES (DAS)**

Department of Administrative Services  
GSE - Purchasing  
Vendor Application Coordinator  
Hoover State Office Building, Level A  
Des Moines, Iowa 50319-0105  
[www.das.iowa.gov](http://www.das.iowa.gov)

## **Targeted Small Business Procurement Program**

Assists certified TSB owners in doing business with the State. State agencies have a goal to purchase 10 percent from certified TSBs. A merged area school, area education agency, or school district shall also establish a procurement goal from certified TSBs of at least 10 percent of the value of anticipated procurements of goods and services, including construction, but not including utility services, each fiscal year. For more information, call 515/281-6355 or e-mail [purchasing.mailbox@iowa.gov](mailto:purchasing.mailbox@iowa.gov).

## **IOWA DEPARTMENT OF ECONOMIC DEVELOPMENT (IDED)**

200 East Grand Avenue  
Des Moines IA 50309  
[www.iowalifechanging.com](http://www.iowalifechanging.com)

### **1. Targeted Small Business Financial Assistance Program**

Provides for direct loans, loan guarantees, or equity grants. Loans may be provided to an eligible business at 0-5 percent interest and loan guarantees may cover up to 75 percent of a loan obtained from a bank or other conventional lender. Equity grants may provide the necessary equity to convince a lender to provide a loan to the business. A business may receive up to \$50,000 in the form of a loan or grant, and \$40,000 as a loan guarantee. For more information, call 515/242-4819 or 800/532-1215, e-mail [businessfinance@iowalifechanging.com](mailto:businessfinance@iowalifechanging.com), or visit [www.iowalifechanging.com/business/tsb\\_expansion.html](http://www.iowalifechanging.com/business/tsb_expansion.html).

### **2. Economic Development Set-Aside (EDSA)**

Provides funds through the Economic Development Set-Aside program to communities under 50,000 population and counties for direct loans or forgivable loans to businesses. Twenty percent of the state's total annual Community Development Block Grant nonentitlement funds are reserved for businesses undertaking projects that create and/or retain

employment opportunities principally for low and moderate income individuals. Assistance is restricted to businesses that document that state financial assistance is necessary and appropriate for the project to occur. The maximum award under the EDSA program is \$1 million. For more information, call 515/242-4819 or 800/532-1215, e-mail [businessfinance@iowalifechanging.com](mailto:businessfinance@iowalifechanging.com), or visit [www.iowalifechanging.com/business/ceba\\_edsa.html](http://www.iowalifechanging.com/business/ceba_edsa.html).

### **3. Community Economic Betterment Account (CEBA)**

Assists communities of the state with their economic activity within the state. The program provides financial assistance to businesses and industries that require assistance in order to create new job opportunities or retain existing jobs that are in jeopardy. The program may also provide comprehensive management assistance to businesses involved with the CEBA program. Assistance may be provided to encourage new business start-ups, expand existing businesses, or recruit out-of-state businesses to Iowa. For more information, call 515/242-4819 or 800/532-1215, e-mail [businessfinance@iowalifechanging.com](mailto:businessfinance@iowalifechanging.com), or visit [www.iowalifechanging.com/business/ceba\\_edsa.html](http://www.iowalifechanging.com/business/ceba_edsa.html).

### **4. Business License Information Center**

Provides information on state business licenses, permits, and regulations; assists in identifying funding sources for start-ups and expansions; and receives input regarding state legislative issues that affect small business. Call 515/242-4755 or 800/532-1216 or e-mail [blic@iowalifechanging.com](mailto:blic@iowalifechanging.com) or go to [www.iowalifechanging.com/business/blic.html](http://www.iowalifechanging.com/business/blic.html) for more information.

### **5. Community Development Block Grant Program**

Makes Housing and Urban Development funds available for infrastructure, community facilities and housing to benefit low-to-moderate-income persons. For more information, call 515/242-4711, e-mail [cdbg@iowalifechanging.com](mailto:cdbg@iowalifechanging.com) or go to [www.iowalifechanging.com/programs.html](http://www.iowalifechanging.com/programs.html).

### **6. Iowa Job Training Program**

Helps Iowa businesses fund customized training for current employees. The program is designed to foster the growth and competitiveness of Iowa's business and industry by ensuring that Iowa's workforce has the skills and expertise to compete with any workforce outside the state of Iowa. Businesses with employee development or training needs should contact a local community college. Each of Iowa's community colleges assists businesses with the development of training programs that are funded by forgivable loans. The maximum award is \$25,000 for each project at a business site. A business site may be approved for multiple projects, with maximum funding over three years not to exceed \$50,000. A cash match is required for projects exceeding \$4,999. Call 515/242-4867, e-mail [workforce@iowalifechanging.com](mailto:workforce@iowalifechanging.com) or go to [www.iowalifechanging.com/business/260f.html](http://www.iowalifechanging.com/business/260f.html) for more information.

### **7. Comprehensive Management Assistance (CMA)**

Provides technical assistance to applicants and recipients of financial assistance from the Iowa Department of Economic Development's business financial assistance programs. The programs include CEBA, TSB Financial Assistance Program, EDSA, Value Added Agriculture Projects and Processes Financial Assistance Program, Physical Infrastructure Assistance Program, and EVA. Assistance is provided through the Small Business Development Centers, ISED, and other contractors. For more information, contact 515/242-4793.

## **IOWA DEPARTMENT OF INSPECTIONS AND APPEALS (DIA)**

321 East 12th Street  
Lucas State Office Building  
Des Moines, IA 50319  
[www.state.ia.us/government/dia](http://www.state.ia.us/government/dia)

### **Targeted Small Business (TSB) Certification**

The DIA has established rules and procedures to ensure that only bona fide businesses that are owned, operated, and actively managed by Targeted Group Persons participate in the TSB program. A TSB is one that meets the following minimum criteria:

- Must be located in the state of Iowa.
- Must be operating for profit.
- Must have an annual gross income of less than three million dollars computed as an average of the three preceding fiscal years.
- Must be 51 percent or more owned, operated, and actively managed by one or more women, minorities, or persons with disabilities. Contact the Iowa Department of Inspections and Appeals for complete definition of minority and disability.

Certification is obtained by filing an application form with the DIA. This certification application must be filed and approved for a business to be eligible to participate in the state's TSB procurement program, and to qualify for other established financial and technical assistance programs. After the business meets the minimum qualifying standards, the DIA determines if your business satisfies criteria relating to ownership, control, independence, decision-making authority, and ownership contribution. You must recertify your business as a TSB every two years.

A TSB seeking a performance, surety, or bid bond waiver shall submit a sworn statement from an insurance company to the DIA that says that the targeted group person is unable to secure bonding due to lack of experience, net worth, or capital. A waiver shall apply only to state government contracts where the project or individual transaction does not exceed \$50,000. Granting a waiver shall not relieve any business from its contractual obligations. The state agency or department may pursue any remedy under law upon default or breach of contract. To contact the Iowa Department of Inspections and Appeals write them at the Lucas State Office Building, Des Moines, IA 50319, call 515/281-7357, e-mail [TSB@dia.state.ia.us](mailto:TSB@dia.state.ia.us), or go to [www.state.ia.us/government/dia/page5.html](http://www.state.ia.us/government/dia/page5.html).

### **IOWA SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)**

Iowa State University  
Ames, IA 50011  
515/294-2030  
[www.iowasbdc.org](http://www.iowasbdc.org)

The Iowa SBDCs provide business counseling, training and mentoring to prospective and existing business owners. This includes assistance in marketing, business planning, loan preparation, human resources, budgeting and cash flow projections, financing options, accounting, business succession/exit strategies, market research and planning, export guidance, strategic planning, e-business strategies, government regulation compliance assistance, and feasibility studies. Counselors are located at 13 centers throughout the state, most of which are located in major Iowa universities and community colleges.

Most SBDC services are provided free of charge; many basic business workshops and seminars are held each month at affordable prices. A listing of these events can be found on the Iowa SBDC Web site, [www.iowasbdc.org](http://www.iowasbdc.org), along with hundreds of informative articles and useful links to other resources.



For further information, contact the SBDC office nearest you in the listing below, or call the state administrative office located at Iowa State University in Ames at 515/294-2030.

### **Iowa Small Business Development Center Network**

Iowa SBDC State Administrative Headquarters  
Iowa State University  
340 Gerdin Business Building  
Ames, IA 50011-1350  
515/294-2030  
[iowasbdc@iastate.edu](mailto:iowasbdc@iastate.edu)

Mid Iowa SBDC  
10861 Douglas Avenue, Suite B  
Urbandale, IA 50322  
515/331-8954  
[sshafer@iastate.edu](mailto:sshafer@iastate.edu)  
[www.iowasbdc.org/sbdc/midiowa.cfm](http://www.iowasbdc.org/sbdc/midiowa.cfm)

Eastern Iowa Community College District SBDC  
331 West Third Street, Suite 100  
Davenport, IA 52801  
563/336-3401 or 800/462-3255 x. 3401  
[ahutchinson@eicc.edu](mailto:ahutchinson@eicc.edu)  
[www.eicc.edu/sbdc/](http://www.eicc.edu/sbdc/)

Indian Hills Community College SBDC  
651 Indian Hills Drive, Building 17  
Ottumwa, IA 52501  
641/683-5127 or 800/726-2585 x. 5127  
[bziegler@ott1.ihcc.cc.ia.us](mailto:bziegler@ott1.ihcc.cc.ia.us)  
[www.ihcc.cc.ia.us/ihcc/community/sbdc.asp](http://www.ihcc.cc.ia.us/ihcc/community/sbdc.asp)

Northwest Iowa SBDC  
Iowa Lakes Community College  
1900 N. Grand Avenue, Suite 8  
Spencer, IA 51301  
712/262-4213  
[kmccarty@iowalakes.edu](mailto:kmccarty@iowalakes.edu)  
[www.iowalakes.edu/campuses/spencer/services.htm](http://www.iowalakes.edu/campuses/spencer/services.htm)

Iowa State University SBDC  
2501 N. Loop Dr., Bldg. 1, Suite 1615  
Ames, IA 50010-8283  
515/296-7828  
[mjupah@iastate.edu](mailto:mjupah@iastate.edu)  
[www.isupjcenter.org/assistance/sbdc/](http://www.isupjcenter.org/assistance/sbdc/)

Kirkwood Community College SBDC  
3375 Armar Drive  
Marion, IA 52302  
319/377-8256  
[steve.sprague@kirkwood.edu](mailto:steve.sprague@kirkwood.edu)  
[www.kirkwood.edu/ktos/sbdc/index.html](http://www.kirkwood.edu/ktos/sbdc/index.html)

North Iowa Area Community College SBDC  
500 College Drive  
Mason City, IA 50401  
641/422-4342 or 888/466-4222 x. 4342  
[bairted@niacc.edu](mailto:bairted@niacc.edu)  
<http://www.niacc.edu/pappajohn/sbdc.html>

Northeast Iowa Community College SBDC  
680 Main Street  
Dubuque, IA 52001  
563/588-3350  
[sullivant@nicc.edu](mailto:sullivant@nicc.edu)  
[www.iowasbdc.org/sbdc/neia.cfm](http://www.iowasbdc.org/sbdc/neia.cfm)

South Central Iowa SBDC  
Southwestern Community College  
1501 W Townline  
Creston, IA 50801  
641/782.1483  
[mclaren@swcciowa.edu](mailto:mclaren@swcciowa.edu)

Southeastern Community College SBDC  
River Park Place  
610 North Fourth Street, Suite 201  
Burlington, IA 52601  
319/752-2731 x8103 or 866/722-4692 x. 8103  
[jclover@sccciowa.edu](mailto:jclover@sccciowa.edu)  
[www.sccciowa.edu/cbis/smallbus.html](http://www.sccciowa.edu/cbis/smallbus.html)

Iowa Western Community College SBDC  
2700 College Road, Box 4C  
Council Bluffs, IA 51502  
712/325-3350 or 800/432-5852 x3350  
spitts@iwcc.edu  
www.iwcc.edu/ewd/sbdc.asp

University of Iowa SBDC  
108 Pappajohn Business Building  
Suite S160  
Iowa City, IA 52242-1000  
319/335-3742  
paul-heath@uiowa.edu  
www.iowajpec.org/entreprs/smallbus.html

University of Northern Iowa SBDC  
212 East Fourth Street  
Waterloo, IA 50703  
319/236-8123  
maureen.collins-williams@uni.edu  
www.uni.edu/rbc/

## **UNITED STATES SMALL BUSINESS ADMINISTRATION (SBA)**

Des Moines District Office  
749 Federal Building  
210 Walnut Street  
Des Moines, IA 50309-4106 or  
Cedar Rapids Branch Office  
2750 First Avenue Northeast, Suite 350  
Cedar Rapids, IA 52402-4831  
www.sba.gov and www.sba.gov/ia

### **1. Primary Assistance Programs**

The SBA is a federal agency established to protect and assist small businesses. Assistance is focused on the following areas:

- Business Development—management assistance through information, counseling, training, and conferences.

- Financial Assistance—loan guarantees, bonding assistance and other direct and indirect financial support.
- Contract Assistance—helping small businesses obtain government contracts.
- Advocacy—representing small business interests before Congress and other federal agencies.

The SBA will send a free Small Business Start-Up Kit, containing a Request for Counseling and information materials on starting a small business. It also has an Office of Women's Business Ownership, which assists women starting businesses, and can be accessed on-line at [www.onlinewbc.gov](http://www.onlinewbc.gov). Call 515/284-4422 in Des Moines or 319/362-6405 x207 in Cedar Rapids for more information.

### **2. Pre-qualification Loan Program (Pre-Qual)**

The Pre-Qual program is designed to assist small business owners compile a solid loan application and find a lender with the help of a letter of pre-qualification from SBA. The maximum loan amount is \$250,000. SBA will guarantee up to 85 percent of a loan up to \$150,000 and 75 percent of a loan over \$150,000. For more information, call 515/284-4422 in Des Moines or 319/362-6405 in Cedar Rapids.

### **3. SCORE: Counselors to America's Small Business**

SCORE is a group of working and retired business men and women who volunteer their time to help people start and/or expand their business. In addition to one-on-one counseling, SCORE offers a number of pre-business workshops. There are 18 SCORE chapters in Iowa with over 450 volunteers. For more information, call 515/284-4760 in Des Moines, 319/362-6405 in Cedar Rapids, or access [www.score.org](http://www.score.org).



## **VENTURE OR EQUITY FUNDS/NETWORKS**

### **1. Access to Capital Electronic Network (ACE-Net)**

acenet.csusb.edu

ACE-Net was created to conduct networking, educational, training and research activities that would provide assistance to both investors and entrepreneurs. It helps individual accredited investors, SBICs, and institutional venture capitalists to find small, growing companies through a secure Internet database, and it provides ongoing training and research to enhance the business skills of entrepreneurs and small investors.

### **2. Small Business Investment Companies (SBIC)**

U.S. Small Business Administration

Investment Division

409 Third Street, Southwest (Mail code: 7050)

Washington, D.C. 20416

202/205-6510

sbic@sba.gov

www.sba.gov/INV

### **3. Equity Funds in Iowa**

Iowa Department of Economic Development

Small Business Resource Office

200 E. Grand Avenue

Des Moines, IA 50309

www.iowalifechanging.com/business/  
equity\_funds.html

### **4. Venture Network of Iowa (VNI)**

Iowa Department of Economic Development

Small Business Resource Office

200 E. Grand Avenue

Des Moines, IA 50309

Phone: 515.242.4723

vni@iowalifechanging.com

www.iowalifechanging.com/business/vni.html

VNI provides a forum for Iowa entrepreneurs, investors, and business advisors to interact with one another. Networking meetings are held bimonthly for

entrepreneurs to present ideas to an audience of Iowa's prospective investors.

### **4. Other**

#### ■ **Count Me In**

240 Central Park, Suite 7H

New York, NY 10019

212/245-1245

www.count-me-in.org.

Count-Me-In is a non-profit, 501(c)(3) organization that champions the cause for women's economic independence by providing access to business loans, consultation and education. The first online micro-lender, Count-Me-In uses a unique women-friendly credit scoring system to make loans of \$500-\$10,000 available to women across the United States who have nowhere to turn for that all-important first business loan. The organization provides access to networks that expand contacts, markets, skills and confidence.

#### ■ **Equity Dynamics,**

2116 Financial Center

Des Moines, IA 50309

515/244-5746

#### ■ **Iowa Area Development Group**

2700 Westown Parkway, Suite 425

West Des Moines, IA 50266

515/223-4817 or 800/888-4743

www.iadg.com

- Firms may also look to regional councils of government and local development groups that can develop financial incentives for companies that can provide new jobs.

## RESOURCE DIRECTORY

### 1. Guides

- Iowa Small Business Information Packet from the Iowa Department of Economic Development, 200 East Grand, Des Moines, Iowa 50309 or 515/242-4700 or visit [www.iowalifechanging.com/business/downloads/smallbiz05.pdf](http://www.iowalifechanging.com/business/downloads/smallbiz05.pdf)
- Iowa Bankers Association offers an Economic Development Resources Guide on its website -- a comprehensive directory listing hundreds of federal, state, regional, and local financial and technical assistance programs. For further information, call 515/286-4300 or 800/532-1423 or go to [www.iowabankers.com](http://www.iowabankers.com).

### 2. On-line Information

#### **Center for Women's Business Research (formerly National Foundation for Women Business Owners)**

[www.womensbusinessresearch.org](http://www.womensbusinessresearch.org)  
Reports national and local statistics and demographics on women-owned businesses.

#### **e-magnify**

[www.e-magnify.com](http://www.e-magnify.com)  
Provides convenient access to a unique mix of business resources, educational offerings, articles, and practical advice to help women start and expand a business as a service of Seton Hill University's National Education Center for Women in Business.

#### **Entrepreneur.Com**

[www.entrepreneur.com](http://www.entrepreneur.com)  
Offers resources for many businesses.

#### **Ernst & Young Entrepreneur Services**

[www.ey.com/us/entrepreneur](http://www.ey.com/us/entrepreneur)  
Offers an array of services that help entrepreneurial companies and their investors, including resources

for financing, operating strategies, acquisitions and more.

#### **Iowa Department of Economic Development**

[www.iowalifechanging.com/business](http://www.iowalifechanging.com/business)  
Offers many resources on starting, expanding, or investing in Iowa's businesses.

#### **Iowa Network Services Showcase**

<http://showcase.netins.net>  
Offers businesses the opportunity to "showcase" Iowa products and services.

#### **Minority Business Entrepreneur**

[www.mbemag.com](http://www.mbemag.com)  
Dedicates a newsletter to the success of minority and women business owners.

#### **The Small Business Advisor**

[www.isquare.com](http://www.isquare.com)  
Lists books, reports, consulting resources, and seminars of special interest to entrepreneurs with a new start-up business.

#### **SmartBiz.Com**

[www.smartbiz.com](http://www.smartbiz.com)  
Gives resources for many aspects of business.

#### **United States Business Advisor**

[www.business.gov](http://www.business.gov)  
Provides one-stop access to federal information, services and transactions.

#### **United States Census Bureau**

[www.census.gov/population/www/socdemo/women.html](http://www.census.gov/population/www/socdemo/women.html)  
Lists all official statistics on women-owned businesses in the United States.

#### **Womenbiz.Gov**

[www.womenbiz.gov](http://www.womenbiz.gov)  
Provides information about selling to the federal government.

**WomenOwned.Com**

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

Provides online business information and networking assistance as well as a number of resources for setting up, running, and growing businesses.

**Women's Bureau, United States Department of Labor**

[www.dol.gov/wb](http://www.dol.gov/wb)

Offers a comprehensive site for the latest information on women in the workforce, including in-house publications, statistical data, resources, and reports.