

Resource Guide to Starting, Operating and
Growing a Business in Arizona

ARIZONA ENTREPRENEUR'S EDGE



The Arizona Entrepreneur's Edge is the state's official guide for starting, operating and growing your business in Arizona. Provided by the Arizona Commerce Authority free of charge, this resource guide is the ideal starting point for your business venture.

The entrepreneurial spirit is the engine that drives our robust economy. In fact, more than 97% of businesses are small businesses and they represent Arizona's largest employer. Our state and local governments continue to encourage new ventures through policies and programs friendly to small business.

Good luck with your new venture and thank you for your contribution to Arizona's economy.



ARIZONA
COMMERCE
AUTHORITY

Small Business Services

www.azcommerce.com/smallbiz
602-845-1295 800-542-5684

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FROM IDEA TO BUSINESS

Business Planning and Research

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While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.



The Arizona Commerce Authority's Innovation Forward center offers entrepreneurs the opportunity to take classes, receive business advice, and utilize a large meeting room.

B U S I N E S S C H E C K L I S T

Arizona Commerce Authority's (ACA) Checklist Program

The ACA's free online Checklist Program is designed to help you easily navigate information on what you need to know, who you need to contact and where you need to go to license your business in Arizona.



The Checklist guides you through a series of brief questions to create your own customized business checklist. From your customized business checklist, you will be able to either apply online or download your license applications. It includes telephone numbers and addresses of all state, county and city/town licensing offices. It also includes contact information to statewide resources and assistance to accelerate your business growth.

The process of going through the Checklist generally takes 10-15 minutes to complete. Visit our website at www.azcommerce.com/smallbiz to create your customized business checklist.

Startup Checklist

To help you setup your business efficiently, legally and soundly, here is a checklist in to-do order to follow:

- Contact one of the free small business assistance organizations. See Chapter 2, Business Assistance and Counseling, for organizations that provide business assistance.
- Select your business support team: tax advisor (CPA), attorney and insurance agent.
- Develop your business mission statement.
- Prepare a written business plan complete with financial statements.
- Select your business structure: sole proprietorship, partnership, LLC or corporation.
- Select the business name you will use. Research the availability of the name.
- Register your business name and structure.
- Select your business location: lease or purchase.
- Review all labor regulations if hiring employees.
- Acquire necessary licenses and/or permits from federal, state, county and/or city.
- Choose a banker and set up a business bank account(s).
- Select an accounting system and software and set up accounting and reporting procedures.
- Secure funding.
- Establish your "store front."
- Launch!

Special thanks to the Southern Arizona SCORE Chapter for developing this startup checklist.

The following resources provide referrals/listing of, and/or verify, licensed professionals.

Accountant:
Arizona Society of Certified Public Accountants
(ASCPA)
602-252-4144; 888-237-0700
www.ascpa.com

Attorney:
State Bar of Arizona
602-252-4804; 520-623-9944; 866-482-9227
www.azbar.org

Insurance Agent/Broker:
Arizona Department of Insurance
602-364-2499; 800-325-2548
www.azinsurance.gov

THE BUSINESS PLAN – YOUR ROAD MAP TO SUCCESS

Your business plan should be:

- A well-thought-out document stating your goals and how you plan to develop and finance it.
- Primarily for you to prove that you can reach your financial goals as well as personal.
- For lenders, investors and associates to fully understand what the business is and how it will be done.



PURPOSES OF THE BUSINESS PLAN

As a **planning tool**, the business plan guides you through the various phases of your business. A thoughtful plan will help identify roadblocks and obstacles so that you can avoid them and establish alternatives. Many business owners share their business plans with their employees to foster a broader understanding of where the business is going.

As a **communication tool**, it is used to attract investment capital, secure loans, convince workers to join the company, and assist in attracting strategic business partners. The development of a comprehensive business plan determines whether a business has the potential to make a profit. It requires a realistic look at almost every phase of your business and allows you to show that you have worked out all the problems and decided on potential alternatives before actually launching your business.

As a **management tool**, the business plan helps you track, monitor, and evaluate your progress. The business

plan is a living document that you will modify as you gain knowledge and experience. By using your business plan to establish timelines and milestones, you can gauge your progress and compare your projections to actual accomplishments.

Before you begin writing your business plan, consider the following core questions:

- What service or product does your business provide?
- What problem in the marketplace does it solve?
- What needs or wants does it fill?
- Who are the potential customers for your product or service and why will they purchase it from you?
- How will you reach your potential customers?
- Where will you get the financial resources to start your business?

Note: The following guidelines do not address every aspect of every business plan. You should consider more questions than those posed in each section. Be sure to ask many questions – your success depends on the completeness of your planning process.

ELEMENTS OF A BUSINESS PLAN

I. TITLE PAGE

The title page should contain the following items, double-spaced, horizontally centered and positioned just above the center of the page:

- Business name
- Owner(s) name
- Complete contact information

II. TABLE OF CONTENTS

The Table of Contents should list the title of each section of the document and indicate the page number where each is located. It also should list specific support items (*appendices*) by name.

Table of Contents page will be completed last, since it requires the entire document as input. It allows the reader to quickly locate specific sections.

III. EXECUTIVE SUMMARY

Most important section of the business plan:

- Should be written last.
- Will be viewed first.
- An enthusiastic snapshot of your company, explaining who you are, what you do and why.

The Executive Summary should be not more than a two-page explanation of what your business is and its competitive advantage.

Here you will provide a clear description of the industry in which you are competing and a precise explanation of your business' unique qualities that set it apart from the competition. This section is the business description of:

- Your story: Who you are, why you exist (*the problem in the market place*), special benefits, unique features, patents and copyrights. Your mission, vision and core values.
- What you do: Business model, what's in it for the customer (*the solution you offer*), product/service, production costs, benefits, competition and market.
- Where you're going: What success looks like, goals, financials and proof of profitability.
- How you're going to get there: Action plans, long-term strategy and roadmap.

IV. MARKETING PLAN

This section should contain a narrative description of these factors:

A. Product/Service

- What is this industry's outlook? What is the demand for your product or service?
- What needs/wants/benefits are sought by your customers (*what's in it for them*)?
- Specifically, how does your product/service meet those needs/wants/benefits?
- How is your product/service unique from the competition?
- What customer services do you provide to support the central product/service?

B. Target Market

First, determine if your focus is on consumers (*end-users*) or other businesses. Tailor your responses to the following appropriate category:

- Describe your customer base. Who and where is your target market?
- What needs/wants/benefits are sought by your customer that your product/service satisfies?
- When and under what circumstances does your customer buy your product or service?
- Describe the volume and frequency of your customer's purchases.
- Based on available data, what is the expected volume of your target market?
- Of that target market, what is the projected volume of actual paying customers?

Additional information on writing a business plan can be found on the U.S. Small Business Administration's website at www.sba.gov under the "Starting & Managing a Business" menu, select "Create Your Business Plan." Also, under the "Local Assistance" menu, you can find local contacts such as AZSBDC and SCORE, who provide FREE, one-on-one counseling. They can assist you by reviewing your business plan and your business ideas.



Consumer: It is important for you to develop a clear, mental picture of your ideal customers. Describe your potential customers using the following factors: age, gender, income, education, location, occupation, interests, buying habits, and goals and aspirations.

Businesses: If selling to a business, your description should include type of business, size of business, priority placed on purchasing your product/service; projected image of the business, markets that the business services, its trade organizations and memberships, and the trade publications read.

C. Competition

A description of your competition should answer the following questions:

- Who are your major competitors?
- Why are they successful? What are their strengths and weaknesses?
- What alternatives are there to your product?
- How do alternatives impact your sales?
- What distinctive differences separate you from your competitors?
- Why should customers leave your competitors to choose your product/service?
- What market share do you expect?

D. Location Analysis

Describe your business location and how it will enhance the sale of your product or service. Your description should answer the following questions:

- What strategic advantages do you have at this location?
- Is there opportunity for expansion?
- What are the neighboring businesses?
- Do they complement/detract from yours?
- Are renovations needed? At what cost?
- What is the zoning classification?
- Is the neighborhood stale, changing, improving, deteriorating? How?
- How is customer access, parking, safety, etc.?

Include in the appendix a photograph of the building, a drawing of the immediate area showing road access and identity of adjoining businesses, and a drawing of the floor plan of your business.

E. Price Determination

A description of the price structure for your product or service will answer the following questions:

- How does the unit cost of your product compare to the relative value seen by the customer?
- How does your price compare with the competition price?
- Why will customers pay your price?
- What image will this price project?
- What special advantages do your customers get that is included in the price?
- Will you offer credit terms?

F. Marketing Approach

A description of your marketing effort should answer the following questions:

- What are the test market results?
- Where do your customers seek information about purchasing your product/service?
- How will your image be clearly and consistently conveyed to potential buyers?
- Which media are most suitable?
- How will you evaluate the effectiveness of each advertising and promotional effort?
- How will you use/evaluate a sales staff?

V. MANAGEMENT PLAN OR OPERATIONAL PLAN

This section contains a detailed description of who will run the business and how they will do it, including the following:

A. Management Team

A description of how the business will be managed will answer these questions:

- What business management background do you have?



- How will that drive the business?
- How is the experience of key people related to this type of business?
- What legal form will you use: sole proprietorship, partnership, LLC or corporation?
- Who does what? Who reports to whom?
- What resources are needed and who will provide them (*accountant, lawyer, etc.*)?

Key personnel resumes should be included in the appendix.

B. Employee Relations

A description of your methods of hiring, training and communicating with your staff will answer these questions:

- What are your personnel needs?
- What skills will be required?
- How will you hire and train?
- What salary/benefits will be provided?
- How will you determine wage increases?
- What personnel policies will be provided?

C. Operational Controls

A description of the kinds of management systems and how they will be used will answer these questions:

- What is your production capacity?
- What operating advantages do you have?
- What elements are key to your success?
- How will you monitor these factors?
- What hazards do you anticipate for your business?
- What protection and/or alternate plans do you have?
- What policies will you establish for the operation of your business?
- Who are your suppliers?
- How will costs be controlled?

VI. FINANCIAL PLAN

A description of how your business will be financed and how you will maintain a sound financial condition will answer the following questions:

A. Current Funding Requirement

- How much money will be needed for starting your business?
- What will be the sources of startup capital?
- What business and personal assets will be pledged as collateral?

B. Use of Funds

- How will the money be spent (*working capital, capital expenditures, etc.*)?
- How will borrowed funds make your business more profitable?

C. Long-Range Financial Strategies

- How will you liquidate your investors' position?
- What terms of repayment are feasible?
- What will you do if repayment cannot be accomplished as planned?

D. Financial Statements

To support this section, several financial statements will be required, such as the following:

- Personal financial statement of owner
- Business startup costs
- Pro forma cash flow analysis (*expected*)
- Balance sheet (*actual or proposed*)
- Income statement (*actual or proposed*)
- Breakeven analysis
- Competitive analysis

See worksheets on the following pages.

VII. STRATEGIC PLAN

It is important to include a description of where you want your venture to be in the next few years and how you intend to achieve those goals.

This strategic plan should focus on years two through five and include descriptions of the following items:

- Strengths within your organization
- Weaknesses within your organization
- Opportunities available to you
- Threats impeding you

Using these four factors, you should describe strategies that use your strengths to take advantage of opportunities and overcome threats and strategies to reduce weaknesses and avoid threats to your business. They should identify intermediate goals (*yearly*) and the marketing, management and financial resources to achieve these goals.

Be sure your goals are **SMART goals** (*Specific, Measurable, Achievable, Relevant, Timely*).

Special thanks and appreciation to

Roger S. Robinson, Ph.D., Greater Phoenix SCORE, for his time and support in developing this section.



BUSINESS RESEARCH RESOURCES

Arizona Commerce Authority
www.azcommerce.com, select “Facts & Figures”

Arizona Commerce Authority, Small Business Services
www.azcommerce.com/smallbiz

**Arizona Department of Administration
 Office of Employment and Population Statistics**
www.azstats.gov

**Arizona State University’s W.P. Carey School of Business
 Center for Competitiveness and Prosperity Research**
<http://wpcarey.asu.edu/seid/ccpr>

**Arizona State University’s W.P. Carey School of Business
 JP Morgan Chase Economic Outlook Center**
<http://wpcarey.asu.edu/seid/eoc>

BizStats
www.bizstats.com

**Northern Arizona University’s W. A. Franke College of
 Business, Arizona Rural Policy Institute (ARPI)**
www.franke.nau.edu/RPI

**University of Arizona’s Eller College of Management
 Economic and Business Research Center**
<http://ebr.eller.arizona.edu>

U.S. Bureau of Economic Analysis (BEA)
www.bea.gov

U.S. Bureau of Labor Statistics (BLS)
www.bls.gov

U.S. Census Bureau, Economic Census
www.census.gov/econ/census/index.html

**U.S. Census Bureau, North American Industry
 Classification System (NAICS)**
www.census.gov/eos/www/naics

U.S. Department of Commerce
www.commerce.gov

**U.S. Securities and Exchange Commission (SEC),
 Electronic Data Gathering, Analysis, and Retrieval
 (EDGAR)**
www.sec.gov/edgar.shtml

Visit Your Local Library . . .

It’s a great resource for every stage of your business development.

Librarians will help you find information on every phase of business ownership, information on writing the business plan, and electronic databases where you can research industries and competitors.

In addition, libraries provide free access to the Internet. Many libraries present free programs, workshops and book lists on business topics. To find your local library, visit the website at www.lib.az.us/LibDir.

Visit the IRS website at
www.irs.gov/businesses

to learn what new
 business owners
 need to know about
 starting a business.

Personal Financial Statement Worksheet

As of: ___/___/____

Assets

Amount in Dollars

Cash - checking accounts	\$ _____
Cash - savings accounts	\$ _____
Certificates of deposit	\$ _____
Securities - stocks / bonds / mutual funds*	\$ _____
Notes and contracts receivable*	\$ _____
Life insurance (<i>cash surrender value</i>)	\$ _____
Personal property (<i>autos, jewelry, etc.</i>)*	\$ _____
Retirement funds (<i>IRAs, 401k, etc.</i>)	\$ _____
Real estate (<i>market value</i>)	\$ _____
Other assets (<i>specify</i>)* _____	\$ _____
Total Assets	\$ _____

Liabilities

Amount in Dollars

Current debt (<i>credit cards, accounts</i>)	\$ _____
Notes payable*	\$ _____
Taxes payable*	\$ _____
Real estate mortgages*	\$ _____
Other liabilities (<i>specify</i>)* _____	\$ _____
Total Liabilities	\$ _____

Net Worth \$ _____

*Describe in the appropriate section below.

1. Describe securities - stocks/bonds/mutual funds:
2. Describe notes and contracts receivable:
3. Describe personal property:
4. Describe other assets:
5. Describe notes payable:
6. Describe taxes payable:
7. Describe real estate mortgages:
8. Describe other liabilities:

Business Startup Costs Worksheet

As of: ___/___/___

Living Expenses

From last pay check to opening day \$ _____

For three months after opening day (*startup cushion*) \$ _____

Deposits, Licenses, Prepayments

Deposit for rent \$ _____

Telephone and utilities \$ _____

Business licenses \$ _____

Insurance premiums \$ _____

Leasehold Improvements \$ _____

Remodeling and redecorating \$ _____

Fixtures, equipment, displays \$ _____

Installation labor \$ _____

Signs - outside, inside

Inventory

Service, delivery equipment and supplies \$ _____

Merchandise (*approx. 65% of startup costs are invested in opening stock*) \$ _____

Operating Expense for the First 3 Months (*From Cash Flow Projection*) \$ _____

Reserve to Carry Customers' Accounts \$ _____

Cash for Petty Cash, etc. \$ _____

TOTAL STARTUP CASH NEEDS \$ _____

Pro Forma Cash Flow Analysis Worksheet

As of: ___/___/____

Cash Receipts

Cash Sales	\$ _____
Cash from Accounts Receivable	\$ _____
Cash from Investments	\$ _____
Total Cash Receipts	\$ _____

Cash Disbursements

Merchandise, inventory	\$ _____
Salary and wages	\$ _____
Outside labor	\$ _____
Payroll taxes	\$ _____
Advertising	\$ _____
Car and delivery	\$ _____
General office administration	\$ _____
Legal and accounting	\$ _____
Operating supplies	\$ _____
Bad debts	\$ _____
Rent	\$ _____
Repairs and maintenance	\$ _____
Utilities	\$ _____
Insurance	\$ _____
Taxes and licenses	\$ _____
Loan payments (<i>principal and interest</i>)	\$ _____
Total Cash Disbursements	\$ _____

NET CASH FLOW (+/-) \$ _____

NOTE: This analysis should be done on a monthly basis for the first year and on a quarterly basis for years 2 and 3.

Balance Sheet Worksheet

As of: ___/___/____

ASSETS

Current Assets

Cash in bank	\$ _____
Accounts receivable	\$ _____
Inventory	\$ _____
Other current assets	\$ _____
Total Current Assets	\$ _____

Fixed Assets

Machinery & equipment	\$ _____
Furniture & fixtures	\$ _____
Land & buildings	\$ _____
Other fixed assets	\$ _____
Total Fixed Assets (net of depreciation)	\$ _____

TOTAL ASSETS \$ _____

LIABILITIES AND EQUITY

Current Liabilities

Accounts payable	\$ _____
Interest payable	\$ _____
Taxes payable	\$ _____
Notes, short-term (<i>due within 12 months</i>)	\$ _____
Current part, long-term debt	\$ _____
Other current liabilities	\$ _____
Total Current Liabilities	\$ _____

Long-Term Debt

Bank loans payable	\$ _____
Notes payable to stockholders	\$ _____
LESS: Short-term portion	\$ _____
Other long-term debt	\$ _____
Total Long-term Debt	\$ _____

Owners' Equity

Invested capital	\$ _____
Retained earnings - beginning	\$ _____
Retained earnings - current	\$ _____
Total Owners' Equity	\$ _____

TOTAL LIABILITIES & EQUITY \$ _____

Income Statement Worksheet

As of: ___/___/____

(3 Previous Years for Existing Business)

	<u>YEAR 1</u>	<u>YEAR 2</u>	<u>YEAR 3</u>
SALES	\$ _____	\$ _____	\$ _____
Less Cost of Goods	\$ _____	\$ _____	\$ _____
GROSS PROFIT	\$ _____	\$ _____	\$ _____
 OPERATING EXPENSES			
Salaries and wages	\$ _____	\$ _____	\$ _____
Commissions	\$ _____	\$ _____	\$ _____
Outside labor	\$ _____	\$ _____	\$ _____
Payroll taxes	\$ _____	\$ _____	\$ _____
Advertising	\$ _____	\$ _____	\$ _____
Car and delivery	\$ _____	\$ _____	\$ _____
General office administration	\$ _____	\$ _____	\$ _____
Legal and accounting	\$ _____	\$ _____	\$ _____
Supplies	\$ _____	\$ _____	\$ _____
Bad debts	\$ _____	\$ _____	\$ _____
Rent	\$ _____	\$ _____	\$ _____
Repairs and maintenance	\$ _____	\$ _____	\$ _____
Utilities	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____
Taxes and licenses	\$ _____	\$ _____	\$ _____
Depreciation	\$ _____	\$ _____	\$ _____
Interest	\$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____	\$ _____
TOTAL OPERATING EXPENSES	\$ _____	\$ _____	\$ _____
PROFIT/LOSS BEFORE TAXES	\$ _____	\$ _____	\$ _____

Competitive Analysis Worksheet

As of: ___/___/___

FACTOR	MY BUSINESS	STRENGTH	WEAKNESS	COMPETITOR A	COMPETITOR B	COMPETITOR C	IMPORTANCE TO CUSTOMER
Products							
Price							
Quality							
Selection							
Service							
Reliability							
Stability							
Expertise							
Company Reputation							
Location							
Appearance							
Sales Method							
Credit Policies							
Advertising							
Image							

SOURCES OF HELP

Business Assistance and Counseling

16 • Business Assistance and Counseling

- » Arizona Commerce Authority (ACA) 16
- » U.S. Small Business Administration (SBA) 17
- » Arizona Small Business Development Center Network (AZSBDC) 18
- » SCORE Arizona 20

22 • Tribal Resources

23 • Entrepreneurship Programs and Business Incubators

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The Governor's Statewide Development conference is a gathering of Arizona's business and economic development leaders to discuss best practices and the advancement of Arizona in the global marketplace.



BUSINESS ASSISTANCE AND COUNSELING



ARIZONA COMMERCE AUTHORITY (ACA)

The ACA is your first stop for developing a successful business. Armed with a growing toolbox of resources, the business development team provides assistance to help you start, operate and grow your company.

ARE YOU GETTING READY TO START YOUR BUSINESS?

The ACA is your centralized resource for information on business licensing and statewide resources to start and become operational.

ARE YOU SEEKING SKILLED NEW HIRES OR EXISTING WORKER TRAINING RESOURCES?

The ACA offers a network of one-stop centers and value-added online services to help you increase your staff's skills through job training grants or create a custom-designed apprenticeship program.

ARE YOU READY TO EXPAND TO INTERNATIONAL MARKETS?

The ACA will introduce you to quality contacts at a variety of trade events around the globe and provide you with individualized counseling, trade missions and the most recent statistics on trade and current market research information.

ARE YOU MANUFACTURING A PRODUCT?

The ACA can connect you to helpful resources and assist you in expanding your market.

ARE YOU INTERESTED IN BRINGING YOUR TECHNOLOGY TO MARKET?

The ACA supports technology-oriented businesses and provides links to resources and ideas from innovative leaders throughout Arizona.

ARIZONA'S INCENTIVES, PROGRAMS AND GRANTS ADMINISTERED BY ACA

The Arizona Commerce Authority (ACA) is a business-savvy organization focused on producing results that benefit businesses and the Arizona economy. For information on Arizona's incentives, programs and grants administered by ACA, visit www.azcommerce.com select "Incentives."

RELOCATING TO ARIZONA

Working closely with economic partners around the state, the Arizona Commerce Authority's Business Attraction division serves as a single statewide point of contact to provide the information and support services needed to properly evaluate the business opportunities and operating environment anywhere in Arizona. Visit the ACA website at www.azcommerce.com, under "Services" select "Relocating to Arizona" for more information.



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www.azcommerce.com

U.S. SMALL BUSINESS ADMINISTRATION (SBA)

The SBA and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.



SBA offers resources and programs targeted for small businesses to provide the advantage necessary to help them effectively compete in the marketplace and strengthen the overall U.S. economy.

STARTING YOUR BUSINESS

SBA representatives provide assistance to help you:

- Develop a business plan
- Make contacts
- Access resources
- Complete loan application(s)

Special-emphasis programs offered to assist:

- Native Americans
- Socially and economically disadvantaged citizens
- Veterans
- Women

FINANCING YOUR BUSINESS

Financing resources:

- Loan guarantees enable financial institutions to provide loans to small businesses that would not otherwise qualify for financing.
- Major fixed-asset loans provide for the purchase of land and buildings.
- Surety bond guarantees aid to small and minority construction contractors.
- Equity investing matches venture capitalists with small businesses.
- Export assistance to be part of the global economy.

GROWING YOUR BUSINESS

Consult with the experts to identify growth opportunities:

- Funding small business expansion with loan guarantees
- Improving product diversifications
- Exploring export options
- Improving marketing and sales
- Making capital investments
- Increasing competitiveness

SBA WORKSHOPS

- SBA Loan Clinic
- Selling to the Federal Government

For schedules, visit the SBA website at www.sba.gov/az or call 602-745-7200.

SBA RESOURCES

SBA Direct

www.sba.gov/sba-direct

SBA Small Business Resource Guide

www.sbaguides.com, click on "Arizona"

SBA Answer Desk

800-U-ASK-SBA (800-827-5722)

Office of Advocacy

www.sba.gov/advocacy

Office of Native American Affairs

www.sba.gov/about-offices-content/1/2960

Office of Veterans Business Development

www.sba.gov/about-offices-content/1/2985

Office of Women's Business Ownership (OWBO)

www.sba.gov/content/about-owbo



SBA ARIZONA
DISTRICT OFFICES
www.sba.gov/az

2828 N. Central Avenue, Suite 800
Phoenix, AZ 85004-1093
602-745-7200

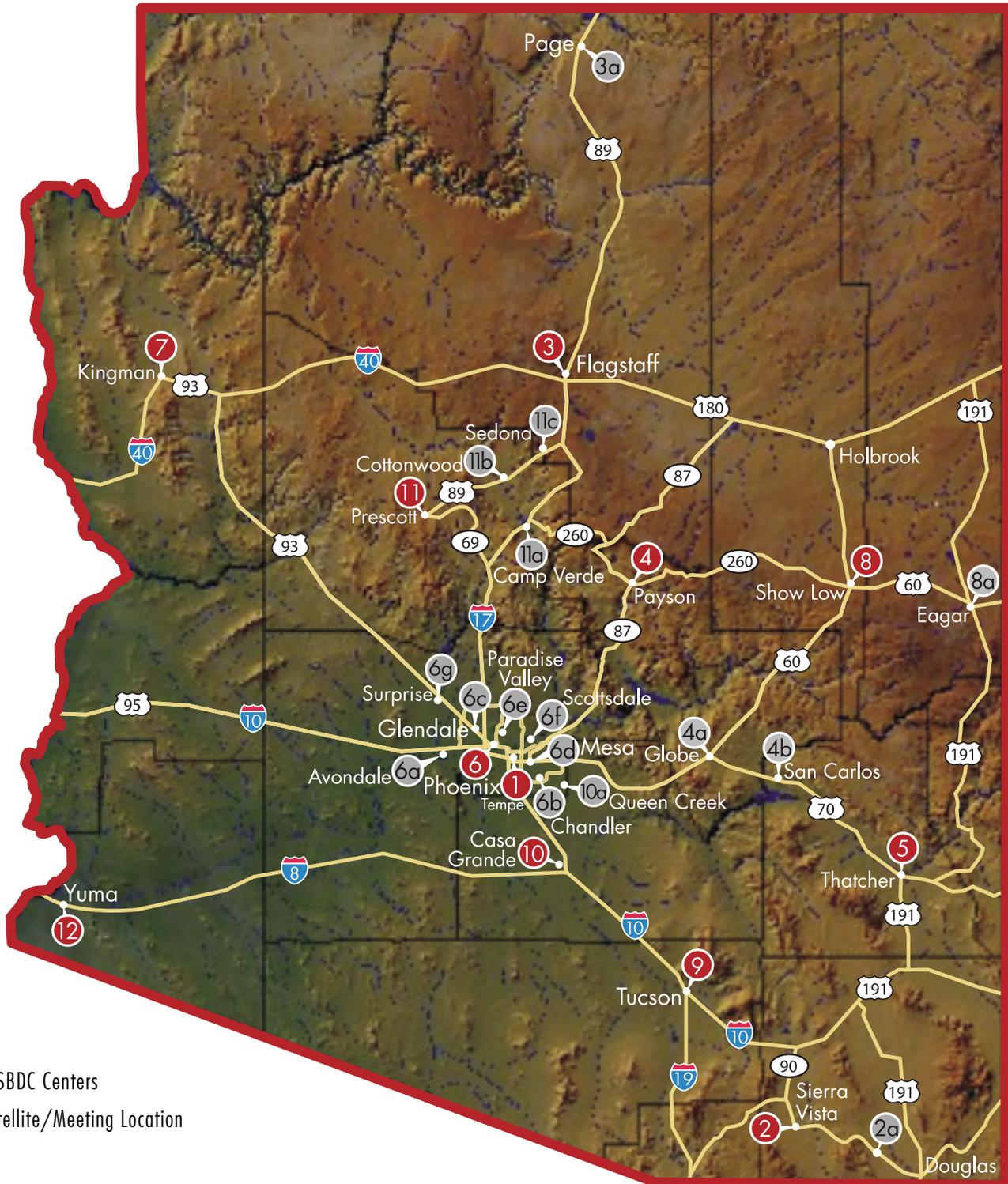
405 W. Congress Street, Suite 1807
Tucson, AZ 85701
520-620-7042

1201 E. Cooley Avenue, Suite E
Show Low, AZ 85901
928-532-0034

ARIZONA SMALL BUSINESS DEVELOPMENT CENTER NETWORK (AZSBDC)

AZSBDC is Arizona's largest and most accessible statewide source of assistance for small businesses at every stage of development. Services include free, one-on-one business counseling, planning assistance, technology development and identifying sources of capital are only some of the services that they provide. They also have special initiatives in veteran assistance, clean technology and government contracting.

The AZSBDC Network's service centers, satellites and/or meeting locations provide access to professional business counselors, analysts and technology specialists. It's partnership with the SBA and the Association of Small Business Development Centers puts nationwide resources within your reach. For locations and contact information, visit the AZSBDC website at www.azsbdc.net.



LOCATIONS

1. AZSBDC Network State Office

Arizona - District Office
2411 W. 14th Street
Room 114
Tempe, AZ 85281
480-731-8720

Administrative Services Only

2. Cochise College SBDC

901 N. Colombo
Room 717
Sierra Vista, AZ 85635
520-515-5478

2a. Cochise College/Satellite

4190 W. AZ Highway 80
Bldg 100, Room 106
Douglas, AZ 85607
520-515-5478

By Appointment Only

3. Coconino Community College SBDC

3000 N. 4th Street
Flagstaff, AZ 86004
928-526-7653

3a. Coconino Community College, Page Campus

475 S. Lake Powell Boulevard
Page, AZ 86040
928-645-6687

4. Gila Community College SBDC

201 Mudsprings Road
Payson, AZ 85547-0359
928-468-8039

4a. Gila Pueblo Campus

8274 Six Shooter Canyon
Globe, AZ 85502
928-425-8481

4b. San Carlos Campus

Tonto and Mesa Drive
San Carlos, AZ 85550
877-224-7232

5. Eastern Arizona College SBDC

615 N. Stadium Avenue
Thatcher, AZ 85552-0769
928-428-8590

6. Maricopa Community Colleges SBDC

108 N. 40th Street
Phoenix, AZ 85034
480-784-0590

6a. Estrella Mountain Skill Center/Satellite

Estrella Mountain Campus
3000 N. Dysart Road
Avondale, AZ 85392
480-784-0590

6b. City of Chandler/ Satellite

Innovations Incubator
145 S. 79th Avenue
Chandler, AZ 85226
480-784-0590

6c. Center for Entrepreneurial Innovation, GateWay Community College/ Satellite

275 N. Gateway Drive
Phoenix, AZ 85034
602-286-8954

6d. Mesa Community College/Satellite

165 Centennial Way
Room 209
Mesa, AZ 85201
480-784-0590

6e. Paradise Valley Community College/ Satellite

18401 N. 32nd Street
Bldg J, Room 131
Phoenix, AZ 85032
480-784-0590

6f. Rio Salado Community College/Satellite

Lifelong Learning Center
12535 Smokey Drive
Room 1037
Surprise, AZ 85378
480-784-0590

7. Mohave Community College SBDC

1971 Jagerson Avenue
Kingman, AZ 86409
928-757-0894

8. Northland Pioneer College SBDC

1001 Deuce of Clubs,
Rooms 107- 109
Show Low, AZ 85901
928-532-6170

9. Microbusiness Advancement Center SBDC

330 N. Commerce Park Loop
Suite 160
Tucson, AZ 85745
520-620-1241

10. Central Arizona College SBDC

540 N. Camino Mercado
Casa Grande, AZ 85222
520-494-6610

10a. Central Arizona College, San Tan Center

2474 E. Hunt Highway
Suite 100
San Tan Valley, AZ 85143-
5210
520-494-6727

10b. Superstition Mountain Campus

273 Old West Highway
Apache Junction, AZ 85119
520-494-6610

11. Yavapai College SBDC

240 S. Montezuma Street
Suite 105
Prescott, AZ 86303
928-776-2008

11a. City of Cottonwood Economic Development Office/Satellite

821 N. Main Street
Cottonwood, AZ 86324
928-776-2008

11b. Sedona Chamber of Commerce/Satellite

45 Sunset Drive
Sedona, AZ 86336
928-776-2008

12. Arizona Western College SBDC

1351 South Redondo
Center Drive, Suite 101
Yuma, AZ 85365
928-317-6151

SCORE ARIZONA – FOR THE LIFE OF YOUR BUSINESS

SCORE is a non-profit association dedicated to educating entrepreneurs and helping small businesses start, grow and succeed. It is a resource partner with the SBA that has been mentoring small business owners for more than 40 years.

As an organization, SCORE is dedicated to the further enhancement and development of the economic base of the community and to the creation of jobs.

- SCORE mentors, comprised of active and retired business men and women, provide clients with free and confidential business counseling. Counseling can be conducted either at the client's place of business, at the SCORE office, by telephone or via email.
- SCORE representatives from the local business community conduct a variety of regularly scheduled, low-cost educational programs that provide valuable information and techniques necessary for establishing and managing a successful business.

Visit the SCORE website at www.score.org.

Microbusiness Advancement Center (MAC)

330 N. Commerce Park Loop, Suite 160
Tucson, AZ 85745

520-620-1241

<http://mac-sa.org>

The Microbusiness Advancement Center (MAC) is a non-profit organization that helps individuals start, fund and grow their businesses by providing quality business education and access to capital. MAC drives the development of small businesses in Southern Arizona by providing clients with training programs, microloans and other resources.

In addition, MAC serves as SBA's Women's Business Center (WBC). The WBC program offers entrepreneurs, especially women, comprehensive training and counseling on a vast array of business-related topics to help them start and grow local businesses. MAC also hosts the local Small Business Development Center.

MAC receives partial funding from the SBA, the City of Tucson, United Way, foundations, corporate and individual donors. To learn more, attend one of their free weekly orientation sessions. Orientations in English are offered every Wednesday at 9:30 a.m. and 5:30 p.m. Orientations in Spanish are held every Thursday at 5:00 p.m.

ARIZONA SCORE LOCATIONS

Greater Phoenix SCORE

Phoenix Office

2828 N. Central Avenue, Suite 800, Phoenix, AZ 85004
602-745-7250

EVIT Mesa Office

1601 W. Main Street, Mesa, AZ 85201

www.greaterphoenix.score.org

Serves Phoenix, Scottsdale, Paradise Valley, Buckeye, Glendale, Avondale, El Mirage, Goodyear, Laveen, Litchfield Park, Peoria, Sun City, Sun City West, Tolleson, Youngtown, Surprise, Payson, Mesa, Tempe, Chandler, Gilbert, Apache Junction, Queen Creek and vicinities.

Northern Arizona SCORE

1228 Willow Creek Road, Suite 2, Prescott, AZ 86301
928-778-7438

www.northernarizona.score.org

Serves Prescott, Prescott Valley, Chino Valley, Cottonwood, Sedona, Flagstaff, Kingman, Lake Havasu City and surrounding communities.

Southern Arizona SCORE

330 N. Commerce Park Loop Drive, Suite 160
Tucson, AZ 85745
520-762-9415

www.southernarizona.score.org

Serves Tucson, Green Valley, Sierra Vista, Eloy, and vicinities.

FEDERAL RESOURCE

USA.Gov

www.usa.gov/directory/federal/index.shtml

A-Z Index of U.S. Government Departments and Agencies

VETERAN SERVICES

Arizona Department of Veterans' Services

www.azdvs.gov

SBA, Office of Veterans Business Development

www.sba.gov/about-offices-content/1/2985

SBA, Veterans Business Outreach Center (VBOC)

www.sba.gov/content/veterans-business-outreach-centers

SCORE, Veteran Fast Launch Initiative

<http://vetsfastlaunch.org>

U.S. Department of Veterans Affairs

www.vetbiz.gov

MICROLENDERS PROVIDING TECHNICAL SUPPORT

PPEP Microbusiness and Housing Development Corporation, Inc.
806 E. 46th Street, Tucson, AZ 85713
520-889-4203; 800-293-2974
www.pmhdc.net/loans.html

Serves Cochise, Santa Cruz, Pinal, Yuma and rural Maricopa counties and the Navajo Nation.

Prestamos CDFI Small Business Lending
(A Subsidiary of Chicanos Por La Causa, Inc.)
1122 E. Buckeye Road, Suite B-4, Phoenix, AZ 85034
602-258-9911
www.prestamosloanfund.org

ARIZONA SERVICE PROVIDERS NETWORK

ACA Small Business Services (SBS) forges collaborations with statewide organizations under the Arizona Service Providers Network umbrella to increase the scope of services, resources and expertise available in the Arizona small business community.

Most Network members facilitate effective outreach programs and services targeted for starting, operating and growing a business. For a listing of members and links to their websites, visit the ACA website at www.azcommerce.com, under "About Us" select "Events."

Better Business Bureau (BBB)

4428 N. 12th Street, Phoenix, AZ 85014
602-264-1721; 877-291-6222
www.arizonabb.org

Serving Central, Northern and Western Arizona

BBB of Southern Arizona

5151 E. Broadway Boulevard, Suite 100
Tucson, AZ 85711
520-888-5353

www.tucson.bbb.org

Serving Tucson and Southeastern Arizona

The Better Business Bureau's services include reliability reports on particular companies, mediation and arbitration for business-oriented disputes, consumer "tips on" brochures on many subjects, reports on national charities, and news alerts on scams, frauds and schemes.

Phoenix MBDA Business Center

255 E. Osborn Road, Suite 202, Phoenix, AZ 85012
602-248-0007; 800-428-7299
<http://phoenixmbdacenter.com>

The Phoenix MBDA Business Center is federally funded by the Minority Business Development Agency, U.S. Department of Commerce and is locally operated by the Arizona Hispanic Chamber of Commerce. The Center is focused on securing large public and private contracts and financing transactions, stimulating job creation and retention, and facilitating entry to global markets for eligible minority-owned businesses. The Center serves eligible MBEs with annual revenues of more than \$1,000,000, or participants in a high-growth industry (e.g. *green technology, clean energy, health care, infrastructure and broadband technology, among others*).

U.S. Commercial Service, Export Assistance Centers

2828 N. Central Avenue, Suite 800, Phoenix, AZ 85004
602-640-2513

1475 N. Scottsdale Road, Suite 200
Scottsdale, AZ 85257
602-640-2513

33 N. Stone Avenue, Suite 830, Tucson, AZ 85701
520-670-5540

<http://export.gov/arizona>

With three Export Assistance Centers in Arizona, the U.S. Commercial Service of the U.S. Department of Commerce is a federal government agency dedicated to helping small and medium-sized Arizona companies develop international markets. Whether you're looking to make your first export sale or expand to additional international markets, they offer the trade counseling, market intelligence, business matchmaking, and commercial diplomacy you need to connect with lucrative business opportunities. In addition, they will help you to develop trade finance and insurance strategies that align with your particular business objectives and help you complete your export transaction.

The Northern Arizona Council of Government's Business Assistance Center (BAC), www.nacog.org, provides support for new and expanding small businesses in Yavapai County. They also assist businesses with labor development options offered through NACOG-EWD.

TRIBAL RESOURCES

CENTER FOR AMERICAN INDIAN ECONOMIC DEVELOPMENT (CAIED)

928-523-7320

<http://franke.nau.edu/caied>

Located at the W. A. Franke College of Business, Northern Arizona University, CAIED is a resource center for Arizona's twenty-two tribal nations and communities. Services include technical assistance, business consulting and training, and educational workshops. CAIED provides a website with a database library offering current information on Arizona tribes, Indian economic development, and general development issues.

NATIVE NATIONS INSTITUTE (NNI)

520-626-0664

www.nni.arizona.edu

NNI at the University of Arizona provides Native nations with comprehensive, professional training and development programs specifically designed to meet the needs of indigenous leadership and management.

NATIVE PEOPLES TECHNICAL ASSISTANCE OFFICE

520-626-9181

www.nptao.arizona.edu

The University of Arizona Native Peoples Technical Assistance Office, in partnership with Native communities throughout Arizona, provides a comprehensive program of university-based technical assistance, technology transfer and research, and educational opportunities for Native peoples across Arizona and beyond.

TRIBAL RESOURCES

Arizona Association for Economic Development (AAED)
Tribal Economic Development Committee
www.aaed.com, under "Committees" select "Tribal" for "Tribal Economic Development"

Arizona Commission of Indian Affairs
www.azcia.gov

Arizona Tribal Library Resources
www.azlibrary.gov/extension/tribal.aspx

Governor's Office of Equal Opportunity
www.azgovernor.gov/eop

National Center for American Indian Enterprise Development (NCAIED)
www.ncaied.org

National Center for Teaming Alliances (NCTA)
www.ncaied.org/ncta/about-ncta

Nineteen Tribal Nations Workforce Investment Area/Board
<https://ina.workforce3one.org>

State of Arizona - Tribal Liaison
http://azcia.gov/tribal_liaison_group.asp

UIDA Business Services/AIPTAC
www.ncaied.org/mcs/uida-consulting-group

U.S. Department of the Interior
Bureau of Indian Affairs (BIA)
www.bia.gov

U.S. Small Business Administration (SBA)
Office of Native American Affairs
www.sba.gov/about-offices-content/1/2960

The Inter Tribal Council of Arizona is a non-profit corporation established by Tribal Governments to provide member tribes a unified voice to promote sovereignty. For a listing of member tribes and their contact information, please visit their website at <http://itcaonline.com>, select "member tribes."



INTER TRIBAL COUNCIL OF ARIZONA

ENTREPRENEURSHIP PROGRAMS AND BUSINESS INCUBATORS



ARIZONA STATE UNIVERSITY, W. P. Carey School of Business The Spirit of Enterprise Center

480-965-0474

www.spiritofenterprise.org

The Spirit of Enterprise Center - Where Campus Meets Community™ - is part of the W. P. Carey School of Business on the Tempe campus of Arizona State University. The center offers innovative programs that benefit students and the business community. The center is home to the prestigious Spirit of Enterprise Awards, presented each year to outstanding entrepreneurial companies.



NORTHERN ARIZONA UNIVERSITY, The W. A. Franke College of Business

928-523-3657

www.franke.nau.edu

The W. A. Franke College of Business at Northern Arizona University provides high-quality business-related training, education, consulting and information resources to businesses, non-profit organizations, tribes and government agencies throughout Arizona's rural and northern communities.

AZ EE



UNIVERSITY OF ARIZONA, Eller College of Management, McGuire Center for Entrepreneurship

520-621-2576

www.entrepreneurship.eller.arizona.edu

The McGuire Center for Entrepreneurship at University of Arizona, Eller College of Management, is committed to enabling and advancing entrepreneurial goals of all university populations. The Center prepares business students to develop their own ventures or bring innovation to the marketplace in a corporate environment. Through it's host of partnerships, the Center is committed to entrepreneurship, business development and technology transfer.

BUSINESS INCUBATORS

Business incubators are designed to provide a structured program to developing technology companies which includes access to first-class facilities, coaching, networking and other services. A list of Arizona's incubators, accelerators, and shared work space facilities can be found at <http://new.innovationaz.com> select "Resources."

UNIVERSITY INCUBATORS

ASU Venture Catalyst

480-884-1860

<http://asuventurecatalyst.org>

Northern Arizona Center for Entrepreneurship and Technology (NACET)

928-213-9234

www.nacet.org

Arizona Center for Innovation (AZCI)

520-382-3260

www.azinnovation.com

FINANCING YOUR BUSINESS

Financial Options and Funding Sources

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- » Funding for Innovation and Technology Companies 32

While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.

The Access to Capital Academy presented by the Phoenix Community & Economic Development and Investment Corporation (PCDIC) – helps entrepreneurs learn how to approach potential lenders with confidence and an increased chance at securing loans.



FINANCING OPTIONS



There are several sources to consider when looking for financing. It is important to explore all of your options before making a decision.

The primary source of capital for most new businesses come from personal savings and other forms of personal resources such as friends and family, when starting out. While credit cards often are used to finance business needs, there may be better options available, even for very small loans. Often, money is loaned interest-free or at a low rate which can be beneficial.

The most common source of funding, banks, and credit union will provide a loan if you can show a sound business proposal.

Generally, there are no grants to individuals to start or expand a small business.

The best source for federal grant programs is www.grants.gov. You can sign up for automatic updates, and the site also includes useful information regarding the federal grants submission process.

BORROWING MONEY

Lenders are not in the business of taking risks. Consequently, they have conservative and basic guidelines for financing.

A common loan criteria is known as the Five C's: Capacity, Collateral, Credit, Character and Conditions:

Capacity - the customer's ability to repay the loan based on the business' cash flow. Capacity should be demonstrated on a historical (*financial statements,*

three years of business tax returns, etc.) and prospective (*projections*) basis.

Collateral - property pledged by a borrower to protect the interest of the lender. By putting up collateral, you show that you are committed to the success of your business.

A financial institution avoids making loans without collateral. With an SBA loan, financial institution may relax some portion of its lending criteria.

Credit - have paid your debts more or less on time, no history of bankruptcy or creditor lawsuits, and have proven that you can use credit effectively. Lenders normally investigate both the company's and the owner's past credit history.

Character - the most subjective ingredient within the formula. It encompasses the lender's perceptions and analysis of the borrower's reputation and integrity, background and experience, financial sophistication, involvement and persistence.

Conditions - the terms of loan, including loan amount, interest rate and credit policies established by the financial institution.

APPLYING FOR LOANS

Businesses seeking financing will need:

- A completed loan application
- Three years of fiscal year-end business financial statements, including income statements and balance sheets
- Current year-to-date business financial statements >

APPLYING FOR LOANS *(continued)*

- Current personal financial statements from anyone owning 20 percent or more of the business
- Two years of personal income verification
- Management resumes
- A business debt schedule

Be prepared to fully discuss the

- **Size of Loan** - Be prepared to clearly identify the total funds needed. Be specific.
- **Owner Equity** - In most cases, the owner(s) will be expected to provide up to 50-percent of the funds required. This assures the lender that the business owners have a significant personal investment in the project.
- **How Funds Are to Be Used** - Be prepared to provide a detailed outline of the use of loan funds. Most loans are for one of the following reasons: (a) to purchase new equipment; (b) to pay off existing debts; or (c) to expand the business.
- **Why Your Company is a Good Credit Risk** - Briefly explain why your company has been, and will continue to be a good credit risk, and how this loan will help.
- **Personal Credit Record** - The personal credit record of each owner or officer will be reviewed by the lender. Be prepared to discuss financial records of your business and all owners or officers.
- **Payback Plan** - Clearly demonstrate how your company will be able to repay the loan. Information must include cash-flow projections. Your detailed business plan will provide valuable information for your lender.
- **Alternative Payback Plan** - The alternative payback plan clearly shows the lenders how the loan will be paid if your business fails.

See Chapter 2, Business Assistance and Counseling, for organizations that provide technical support in developing business plans.

Why a loan is declined? There are many reasons why a lender will decline a business loan request. They may range from a poorly conceived business idea to having little or no collateral. Ask the lender why your loan was declined - *Remember, if it's "no" today, learn how to make it "yes" tomorrow!*

SBA'S LOAN GUARANTY PROGRAMS

The SBA offers a wide variety of loan programs. See the next page for its loan guaranty programs.

LOAN PROPOSAL

To be successful obtaining a loan, you must be prepared and organized. Know exactly how much money you need, why you need it, and how you will pay it back. You must be able to convince your lender that you are a good credit risk.

Review the Business Planning section in Chapter 1 - the financial worksheets will help you prepare for your loan proposal.



U.S. SMALL BUSINESS ADMINISTRATION LOAN PROGRAMS

All SBA programs and services are provided on a nondiscriminatory basis.

7(a) LOAN PROGRAM

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
Standard 7(a): Applicant applies for business loan to lender; Lender applies to SBA for guaranty of their proposed loan if they determine it is necessary. Loan from lender, not SBA.	\$5 million to any one business, including affiliates.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; inventory, business acquisition, startups and refinancing under certain conditions (<i>discuss with lender</i>).	Depends on use of proceeds and ability to repay. Generally working capital and machinery & equipment loans have 5-10 years; real estate is up to 25 years. Term negotiated with lender.	SBA sets a maximum rate for both variable and fixed-rate loans (<i>discuss with lender or local SBA District Office for current information</i>).	Term loan with one payment of principal and interest (<i>P&I</i>) each month. Interest variable or fixed as negotiated with lender. Cannot be revolving. SBA charges a Guaranty Fee.**	Must be for-profit and meet SBA size standards; show good character, credit, management, and ability to repay; must be an eligible type of business, use proceeds for eligible purpose, and demonstrate that credit is not otherwise available.	Business able to obtain financing which otherwise would not be provided due to term, collateral, equity, and/or time in business. Fixed maturity; No balloons; No prepayment penalty if maturity under 15 years. Establish or re-affirm business relationship with a lender.
International Trade: Long term financing to help businesses engaged in exporting or adversely impacted by imports.	Same as Standard 7(a).	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported, plus permanent working capital and refinance debt not structured with reasonable terms.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a). Maximum SBA guaranty amount for working capital is \$4 million.	Same as Standard 7(a) plus businesses must be engaged or preparing to engage in international trade or adversely affected by competition from imports.	Same as Standard 7(a) plus long-term financing for fixed assets used to produce products or services for export.
Export Working Capital Program: Single transaction or Revolving Working Capital lines of credit for exporters.	Same as Standard 7(a).	Short-term, working capital for exporters. Can be single transaction or revolving. Standby Letters of Credit for export purposes.	Generally one year, but can be up to 3 years to match a single transaction cycle.	Established by lender. No SBA established maximums.	Short term revolving line of credit based on borrowing base or export purchase orders. Monthly interest payments; principal payments based on collection of foreign receivables.	Same as Standard 7(a) plus must have been in business for at least one year and preparing to engage in or increase international trade.	Same as Standard 7(a) plus provides working capital to American Exporters to perform on export transactions and/or finance export receivables. Ability to Financing Standby Letters of Credit for export purposes.
CAPLines: Four different Revolving Lines of Credit, a/k/a Seasonal, Contract Builders, Working Capital.	Same as Standard 7(a).	Finances: seasonal working capital needs, direct cost to perform assignable contracts, construction costs of structure for resale, or advances against existing inventory and receivables.	Up to 10 years.	Same as Standard 7(a).	Revolving line of credit with monthly interest and principal payments based on when the business receives the cash for doing the activity the loan proceeds financed.	Same as Standard 7(a) plus a business that needs the specialized proceeds this program offers.	Same as Standard 7(a) plus provides revolving working capital not otherwise available to perform on an assignable contract, to cover seasonal needs, to build or renovate personal or commercial space, and to obtain funds against existing current assets. Also structured to meet business needs.
SBAExpress: Lender approves the loan.	\$350,000.	Same as a Standard 7(a) or may be used for a revolving working capital line of credit.	Same as Standard 7(a) for term loans. Revolving lines of credit up to 7 years.	Loans \$50,000 or less: Prime + 6.5%. Loans over \$50,000: Prime + 4.5%.	Same as Standard 7(a) except lender has more leeway to structure repayment under their own rules.	Same as Standard 7(a).	Same as Standard 7(a) plus streamlined process; Easy-to-use line of credit and allows for a revolving feature which Standard 7(a) does not.
Small Loan Advantage: lower-dollar loans to under-served areas.	\$250,000.	Same as Standard 7(a).	Same as Standard 7(a).	Loans up to \$150,000: 85% Loans above \$150,000: 75%	Same as Standard 7(a).	Underserved markets.	Stream-lined application.
Rural Loan Advantage: Rural-based or small community lender.	\$350,000.	Same as Standard 7(a).	Same as Standard 7(a).	Loans up to \$150,000: 85% Loans above \$150,000: 75%	Same as Standard 7(a).	Rural and small community markets impacted by population loss, high unemployment.	Stream-lined application.

** The SBA charges the lender a guaranty fee based on the loan's maturity and the dollar amount which is initially guaranteed. The lender can pass this expense to the borrower and loan proceeds can be used to reimburse the lender. The 7(a) Guaranty Fee Reference Chart (on next page) explains the Agency's guaranty fee charges.

continued on next page >

U.S. SMALL BUSINESS ADMINISTRATION LOAN PROGRAMS

All SBA programs and services are provided on a nondiscriminatory basis.

7(a) LOAN PROGRAM, CONTINUED

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
Export Express: Lender approves the loan.	\$500,000.	Same as SBA Express plus can be used for Standby Letters of Credit for export purposes. Debt refinancing is not allowed.	Same as SBA Express.	Same as SBA Express.	Same as SBA Express.	Same as SBA Express plus loan proceeds must be used to support export development activity.	Same as SBA Express plus provides lenders with a higher percentage guaranty which can encourage them to make more loans to finance export-development activities of small businesses. Standby Letters of Credit are also authorized.
Patriot Express: Lender approves the loan.	\$500,000.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a).	Same as SBA Express.	Same as Standard 7(a) plus must be owned and controlled by one or more of the following groups equaling at least 51% total ownership: veteran, active-duty military, reservist or National Guard member or spouse of any of these groups, or widowed spouse of service member or veteran who died during service or of service-connected disability.	Same as SBA Express plus provides lenders with a higher percentage of guaranty which can encourage them to make more loans to qualified businesses.
Community Advantage: Alternative Lenders assisting businesses located in areas with high needs.	\$250,000.	Same as Standard 7(a) except cannot be used to refinance loans made by or guaranteed by the Dept. of Agriculture or loans by SBA Micro-Lenders using their SBA intermediary loan.	Same as Standard 7(a).	Same as Standard 7(a) except allowable "Spread" is + 4% over the base rate.	Allows mission-oriented lenders focused on economic development in underserved markets to apply for 7(a) guaranty on loan they propose to make to an eligible small business.	Loan eligibility requirements are same as for Standard 7(a) loans, but the business should be located in an underserved market.	Borrowers in underserved markets get more choices on the types of lenders who can provide them financing if their financing needs an SBA guaranty and the technical assistance needs of the applicant are assessed by the lender.

NON 7(a) LOANS

504 Loans: Fixed Asset Project Financing provided from three sources.	SBA portion up to \$5.0 million.	For the acquisition of long-term fixed-assets, refinancing long-term fixed-asset debt under certain conditions, and working capital on a limited basis.	Either 10 or 20 year term on the SBA/CDC portion.	Check with local SBA District Office for current information.	Financing from 1. The CDC Certified Development Company. 2. Third Party Lenders. 3. Applicant.	For-profit businesses that do not exceed \$15.0 million in tangible net worth and do not have an average net income over \$5 million for the past 2 years.	Fees under 3 percent; long-term fixed rate; low down payment; full amortization; no balloons.
Micro-Loans	\$50,000 total to one small business borrower.	Furniture, fixtures, supplies, inventory, equipment, and working capital.	Shortest term possible, not to exceed 6 years.	Check with local SBA District Office for locations of locally available intermediary lenders and then check with them.	Loans through non-profit lending organizations; technical assistance also provided.	Same as 7(a) plus loans can be made to non-profit day care businesses.	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available.

7(a) GUARANTY FEE REFERENCE CHART

Gross Size of Loan	Fees	Notes
Loans of \$150,000 or less (See Note 1).....	2% of guaranteed portion, Lender is authorized to retain....	Maturities that exceed 12 months
\$150,001 to \$700,000.....	3% of guaranteed portion.....	Maturities that exceed 12 months
\$700,001 to \$5,000,000 (See Note 2).....	3.5% of guaranteed portion up to \$1,000,000 PLUS.....	Maturities that exceed 12 months
	3.75% of the guaranteed portion over \$1,000,000	
Short Term Loans - up to \$5 million.....	0.25% of the guaranteed portion.....	Maturities of 12 months or less

NOTE 1: The guaranty fee on a \$100,000 loan with an 85% guaranty would be 2% of \$85,000 or \$1,700, of which the lender would retain \$425.

NOTE 2: The guaranty fee on a \$2,000,000 loan with a 75% guaranty (\$1.5 million guaranteed portion) would be, 3.5% of \$1,000,000 (\$35,000) PLUS 3.75% of \$500,000 (\$18,750), for a total of \$53,750.

COMMERCIAL LOANS

In Arizona, many businesses seek credit financing through a commercial bank. Commercial banks provide the business community with a variety of financing options such as SBA guaranteed loans, commercial installment loans, and letters of credit.

A loan officer from your bank can discuss which type of loan will best meet your needs, outline the application and procedures.

A variety of loan arrangements are available through finance companies, insurance companies and mortgage bankers. Review lender ratings on the SBA website at www.sba.gov/az, under "What's New."

SBA RESOURCES

Free clinics on how to prepare a SBA loan application and approach a lender to improve chances for approval. For schedules, visit the SBA website at www.sba.gov/az or call 602-745-7200.

Finance Primer: A Guide to SBA's Loan Guaranty Programs <http://app1.sba.gov/training/sbafp>.

The Small Business Resource magazine provides information on financing options to start or grow a business and can be viewed online at www.sbaguides.com.

SBA LENDERS LOCATED IN ARIZONA

There are many conventional banks, credit unions, and small business lending companies that specialize in business loans. Many of these lenders are authorized to handle SBA guaranteed loans and other small business financial programs. For a listing, www.sba.gov/content/arizona-lender-list, select "Arizona SBA Lender List."

SBA MICRO LENDERS: FINANCIAL SERVICES WITH TECHNICAL ASSISTANCE

Microloan programs provide small loans ranging from less than \$500 up to \$50,000. As part of this program, the SBA makes funds available to non-profit intermediaries that, in turn, make the small loans directly to entrepreneurs. Proceeds may be used for typical business purposes such as working capital, purchase of furniture, fixtures, machinery, supplies, equipment and/or inventory. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the intermediary.

PPEP Microbusiness & Housing Development Corp (PMHDC)

802 E. 46th Street, Tucson, AZ 85713
520-889-4203; 800-293-2974

www.pmhdc.net/loans.html

Area Coverage: Cochise, Pima, Pinal, Santa Cruz, Yuma, rural Maricopa counties and the Navajo Nation

Prestamos CDFI, LLC,

a subsidiary of Chicanos Por La Causa Inc. (CPLC)

1024 E. Buckeye Road, Suite 270, Phoenix, AZ 85034
602-258-9911

www.prestamosloanfund.org

Area Coverage: All of Arizona

MICRO LENDERS

ACCION New Mexico, Arizona, Colorado

520-682-3648 www.accionnm.org

Area Coverage: Phoenix and Tucson

**Neighborhood Economic Development Corporation
(NEDCO)**

480-258-6927 www.nedco-mesa.org

Area Coverage: Phoenix and Phoenix-East Valley

The USDA Rural Development delivers a variety of assistance to rural businesses and communities. Several of the programs assist rural small businesses (including farmers and ranchers) directly. To view Arizona's Business and Cooperative Programs, visit USDA's website at www.rurdev.usda.gov/rbs/busp/bpdir.htm.

FUNDING SOURCES



Many entrepreneurs believe that having an idea, patent, or new product is all that is necessary to start and finance a new venture. However, there are important factors to consider before approaching traditional and alternative capital funding resources.

Often, entrepreneurs are disappointed to learn that professional investors don't invest money in ideas or new products. Sometimes financing a new venture requires creativity and resourcefulness. Some options include:

- **Personal Resources** - including personal funds, credit cards, money from family and friends, and home equity loans
- **Equity Barter** - trading equity in the company in exchange for services, product development, suppliers, goods, and management assistance prior to getting funded
- **Suppliers** - negotiating terms or signing promissory notes in lieu of cash payments
- **Leasing** - acquiring equipment through leasing versus using a bank loan
- **Licensing** - letting another company incur the cost of manufacturing, marketing and distribution in exchange for the payment of royalties
- **Strategic Partners** - convincing another company to pay the bills (*maybe the company's first customer or a company that needs the product internally or for their own market*)
- **Special Funds** - chambers of commerce and some government and private agencies may operate programs that help businesses raise capital for expansion or relocation, especially if the project will benefit the immediate community or boost economic development
- **Traditional Lenders** - commercial banks, including SBA lenders, are not in the venture capital business and usually stay away from making loans to startups, unless there are substantial business and personal assets (*real estate, equipment, marketable securities and home equity*) that they can take as collateral (*in addition to demanding good credit and other safeguards*)
- **Non-Traditional Lenders** - other types of lenders that will work with a new company and take more risk than banks, while charging higher interest rates (*taking accounts receivables, customer contracts and purchase orders as collateral*)

FUNDING SOURCES

Arizona Angels Investor Network

602-616-7833

www.arizonaangels.com

Arizona MultiBank Community Development Corporation

602-643-0030

www.multibank.org

Arizona Technology Investor Forum (ATIF)

480-965-6049

<http://atif.asu.edu>

Business Development Finance Corporation

Phoenix: 602-381-6292; 800-264-3377

Tucson: 520-623-3377; 866-630-1974

www.bdfc.com

Business Loan Alliance (BLA)

602-256-3112

www.phoenixnewmarkets.org/loan-programs/business-loan-alliance-program

City of Phoenix

Community and Economic Development Department

602-262-5040

www.phoenix.gov/econdev

Community Investment Corporation

520-529-1766

www.communityinvestmentcorporation.org

Desert Angels

520-490-8137

www.desertangels.org

Export-Import Bank of the United States

800-565-3946

www.exim.gov

Invest Southwest

480-788-5038

www.investsouthwest.org

Southwest Business Financing Corporation

Phoenix: 602-495-6495

Tucson: 520-297-3232

www.swbfc.com

In addition to the ACA's website, its weekly innovation newsletter provides information as new programs and financial resources become available. To receive this weekly newsletter, sign up on www.azcommerce.com.

SMALL BUSINESS CAPITAL INVESTMENT TAX CREDIT (ANGEL INVESTMENT)

Arizona's Small Business Capital Investment Tax Credit makes \$20 million available in tax credits to "investors" that make an investment in a company certified by the Arizona Commerce Authority (ACA). Angel investors are traditionally high net-worth individuals that are investing up to \$250,000 into companies with products and ideas that may resonate at a personal level.

This Arizona tax credit will assist early stage small businesses in attracting the much-needed capital to expand operations and bring new ideas, products and services to market. An investor may receive an Arizona income tax credit up to 30% or 35% of the investment amount, depending on the type or location of the company. For more information, visit the ACA website at www.azcommerce.com select "Incentives."

VENTURE CAPITAL

Venture capital firms provide equity financing to small businesses. This equity position usually ranges from 10-percent to 40-percent. Most venture capitalists indicate they are interested in proposals requiring an investment in the area of \$250,000 to \$1.5 million.

Venture capital financing is not commonly available for startup businesses. Inquiries should be made directly to the venture capital firms. For the Arizona list of licensed Small Business Investment Companies (SBIC), visit the SBA website at http://archive.sba.gov/aboutsba/sbaprograms/inv/INV_DIRECTORY_SBIC.html.

ARIZONA'S INCENTIVES, PROGRAMS AND GRANTS

Arizona is committed to helping businesses succeed. The state's incentives, programs and grants that are administered by the Arizona Commerce Authority are listed on the following page. For more details, visit the ACA website at www.azcommerce.com select "Incentives."



ACA'S INCENTIVE TOOL BOX

Arizona Competes Fund	<ul style="list-style-type: none"> • Cash assistance for business attraction projects that stimulate and promote industries that provide stable, high-wage jobs • Assistance will be performance-based and must result in a net benefit to the state
Arizona FAST Grant	<ul style="list-style-type: none"> • Cash assistance to initiate the technology commercialization process • Grant up to \$7,500 to provide select professional consulting services
Arizona Innovation Accelerator Fund Program	<ul style="list-style-type: none"> • Loan participation program to spur business expansion and job creation • Loans from \$50,000 - \$2 million for up to 49.9% of a financing package • Principle and interest payments may be deferred for up to 24 months
Arizona Innovation Challenge	<ul style="list-style-type: none"> • Cash assistance for promising technology ventures • Grants range from \$100,000 - \$250,000
Arizona STEP Grant	<ul style="list-style-type: none"> • Cash assistance to help develop international export opportunities • Reimbursable grants up to \$10,000
Commercial & Industrial Solar Energy Program Private Activity Bonds	<ul style="list-style-type: none"> • Tax credit equal to 10% of the installed cost of the solar energy device <ul style="list-style-type: none"> - Up to \$25,000 per location per year - Not to exceed \$50,000 per taxpayer per year
Healthy Forest Tax Incentives	<ul style="list-style-type: none"> • Use fuel tax rate of 9¢ per gallon • Up to \$3,000 tax credit for each net new job created • Transaction Privilege Tax Exemption on qualifying equipment purchase or lease contracts • Transaction Privilege Tax Exemption on construction contracts • Use Tax Exemption on qualifying equipment purchased out-of-state • Property tax reductions of up to 75% for up to five years • Workforce training tax credit up to \$9,000 for each net new job created
Job Training Program	<ul style="list-style-type: none"> • Cash assistance up to \$1.5M per business <ul style="list-style-type: none"> - New jobs up to 75% of eligible training expenses can be reimbursed - Incumbent jobs up to 50% of eligible training expenses can be reimbursed
Military Reuse Zones	<ul style="list-style-type: none"> • Tax credits of up to \$10,000 for each new employee • Property tax reductions of up to 75% for up to five years • Transaction Privilege Tax Exemption on certain types of construction
Private Activity Bonds	<ul style="list-style-type: none"> • Alternative financing mechanism • Interest on bonds is exempt from federal income tax for most bondholders
Qualified Energy Conservation Bonds	<ul style="list-style-type: none"> • Alternative financing mechanism • Qualified tax credit bond • Credit rate is 70% of the credit rate that would allow the bond to sell at par
Quality Jobs Program	<ul style="list-style-type: none"> • Tax credit up to \$9,000 per new net qualified employee over a 3 year period
Qualified Facilities Tax Credit	<ul style="list-style-type: none"> • Refundable tax credit up to 10% of the company's investment or \$20,000 per new job, whichever is less
Renewable Energy Tax Incentives	<ul style="list-style-type: none"> • Refundable tax credit up to 10% of the company's investment • Property tax reductions of up to 75% for up to fifteen years
Research & Development Program	<ul style="list-style-type: none"> • Tax credit up to <ul style="list-style-type: none"> - 24% of increased R&D expenses - \$600,000 plus 15% on the expenses in excess of \$2.5 million - 34% of expenses if made in conjunction with an AZ public university • Up to 75% of the excess tax credit can be refunded to small businesses
Small Business Capital Investment Tax Credit (<i>Angel Investment</i>)	<ul style="list-style-type: none"> • Tax credit up to 35% of investment amount over 3 years • Elimination of capital gains tax on income derived from investment in certified companies

FUNDING FOR INNOVATION AND TECHNOLOGY COMPANIES

ARIZONA INNOVATION ACCELERATOR FUND

In 2011, the Arizona Commerce Authority (ACA) was awarded \$18.2 million from the U.S. Department of Treasury's Small Business Credit Initiative for the Arizona Innovation Accelerator Fund program. This loan participation program helps spur financing to small businesses and manufacturers, in collaboration with private finance partners, to foster business expansion and job creation in the state.

Financing packages may range from \$50,000 to \$2 million. Loan proceeds are to be used for working capital, inventory, equipment purchase, and real property improvements.

The ACA will target industries including renewable energy and sustainability, bio and life sciences, electronics, information technology, aerospace and defense, and advanced manufacturing. ACA's website, www.azcommerce.com/arizona-innovation-accelerator-fund, provides more detailed information and an application form for this program.

ARIZONA STATE TRADE AND EXPORT PROMOTION (STEP) PROGRAM

The STEP program will assist Arizona small businesses enter export markets for the first time or to expand into new markets. For more details, see Chapter 7 and visit the ACA website at www.azcommerce.com/az-step-grant.

STEP is partially funded by the SBA. SBA's funding is not an endorsement of any products, opinions or services. All SBA funded programs are extended to the public on a nondiscriminatory basis.

ARIZONA INNOVATION CHALLENGE

The Arizona Innovation Challenge advances innovation and technology commercialization opportunities in Arizona by supporting early stage ventures in Arizona's targeted industries (*renewable energy and sustainability, bio and life sciences, electronics, information technologies, aerospace and defense and advanced manufacturing*). Companies receiving awards will be required to commercialize their technology and generate revenue within one year. For more information, visit the website at www.azinnovationchallenge.com.

AZ FAST GRANT PROGRAM

The Arizona Commerce Authority launched the AZ Fast Grant Program in December 2011. This competitive grant program provides seed money to technology-based companies to help initiate the commercialization process. Companies with fewer than 30 employees and revenues less than \$2 million may qualify to receive up to \$7,500 for professional consulting services to help bring their product to the next stage of completion.

This grant program will be offered periodically throughout the year. A full description of the requirements and grant application is online at www.azcommerce.com/az-fast-grant.

SBIR/STTR PROPOSAL TRAINING PROGRAM

The P^{III} Playbook is an Arizona Commerce Authority structured program of training and technical assistance enabling high-growth potential small technology firms to compete more effectively for federal SBIR/STTR Phase I and II awards and ultimately commercialize their innovations in Phase III. For more details and application, visit www.azcommerce.com/sbirsttr-proposal-training-program.

P^{III} Playbook is partially funded by the SBA. SBA's funding is not an endorsement of any products, opinions or services. All SBA funded programs are extended to the public on a nondiscriminatory basis.

To learn more about both the Small Business Innovation Research (SBIR) and the Small Business Technology Transfer (STTR) funding programs, visit the SBA website at www.sba.gov/about-sba-services/7050.



FILING AND REGISTERING

Business Structures and Registration

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While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.

As a sole proprietor or partnership, you can register your business name with the Secretary of State. The Secretary of State offices are open Monday - Friday, 8 a.m. - 5 p.m., excluding state holidays.



BUSINESS STRUCTURES AND REGISTRATION

When organizing a new business, one of the first and most important decisions is identifying the structure of the business.

In Arizona, several business structures exist:

- Sole Proprietorship
- General Partnership
- Limited Partnership (LP)
- Limited Liability Partnership (LLP)
- Limited Liability Limited Partnership (LLLLP)
- Limited Liability Company (LLC)
- Corporation
- S Corporation
- Non-Profit Corporation

See page 40 to review Comparison Grid of Business Structures.

No one choice suits every business. You have to pick the structure that best meets your needs. Also, your initial choice of a business structure may change. You may start out as a sole proprietorship or partnership and later, if your business grows or the risk of personal liability increases, convert your business to an LLC or a corporation. If you are uncertain which business structure is right for you, you may want to discuss your options with an accountant and/or attorney prior to starting your business.

The following resources provide referrals/listing of, and/or verify, licensed professionals:

Accountant:

Arizona Society of Certified Public Accountants (ASCPA)

602-252-4144; 888-237-0700

www.ascpa.com

Attorney:

State Bar of Arizona

602-252-4804; 520-623-9944; 866-482-9227

www.azbar.org

SOLE PROPRIETORSHIP

A sole proprietorship is the simplest and most common form of business organization. It is defined as a business that is owned by one individual. The creation of a business as a sole proprietorship requires no formal Arizona filing. Profits and losses are reported on a separate schedule within your personal tax return.

Advantages:

- A sole proprietor has complete control and decision-making power over the business.
- There is usually very little reporting required with the sole proprietorship.
- Sale or transfer can take place at the discretion of the sole proprietor.

Disadvantages:

- All responsibilities and business decisions fall on the shoulders of the sole proprietor.
- It is relatively difficult to obtain long-term financing. Investors generally do not invest in sole proprietorships.
- The sole proprietor of the business may be held personally liable for the debts and obligations of the business.



GENERAL PARTNERSHIP

A general partnership is an association of two or more persons joined together to carry on trade or business for profit. Each partner may contribute skills, money and/or time, and each shares in the company's profits and losses. Earnings are reported at the end of the year with personal tax returns.

The partnership's existence is usually formalized through preparation of a written agreement. In general, agreements outline each partner's share of income, gain, loss, deductions, credits and methods to dissolve the partnership under various situations. It is not required to file your agreement with the state.

Advantages:

- Creating a general partnership is simpler, cheaper, and requires less paperwork than forming a corporation.
- Partnerships do not pay income tax. Instead, all profits and losses are passed through to the individual partners.
- Most partnerships allow any partner to make decisions on behalf of the company.

Disadvantages:

- All partners are personally liable for business debts and liabilities.
- Having all partners equal in power and responsibility may create challenges.
- The buying out of a partner may be difficult unless specifically arranged for in a written agreement.

TRADE NAME SELECTION AND REGISTRATION

The process of selecting a trade name begins with a search for existing names registered by other companies. Selecting a trade name used by another business can make a company liable for trade name infringement. Therefore, a business needs to check multiple sources for existing trade names before making a final decision on a business name. Begin your search with the Secretary of State's searchable database of trade names registered in the state.

Additional searches for specific business activity:

- *Construction companies need to check name availability first with the Arizona Registrar of Contractors by calling 602-542-1525.*
- *Mortgage companies need to check name availability first with the Arizona Department of Financial Institutions by calling 602-771-2800.*

The registration of a trade name (*business name, DBA*) is not legally required in Arizona, but is an accepted business practice. In addition, the registration of the trade name may be required to open business bank accounts and help obtain additional licenses.

As a sole proprietor or partnership, you may register your business name with the Secretary of State. The trade name application may be downloaded from the website and can be either mailed or applied for in person. Offices are open Monday - Friday, 8 a.m. - 5 p.m., excluding state holidays.

Please note that applications for registration of a trade name that are mailed to the Secretary of State's Office must be notarized and include a photocopy of a valid identification card issued by a U.S. state or the federal government. However, notarizations are not required for those bringing their applications in person. Instead, walk-in applicants must provide an identification card issued by a U.S. state or the federal government.

Arizona Secretary of State Business Services, Trade Name Division

State Capitol Executive Tower
1700 W. Washington Street
1st Floor, Room 103
Phoenix, AZ 85007
602-542-4285; 800-458-5842
www.azsos.gov, select "Business Filings"

Arizona State Complex Building

400 W. Congress Street
2nd Floor, Room 252
Tucson, AZ 85701
520-628-6583

If you are filing as an LLC or corporation with the Arizona Corporation Commission, it is not necessary to register your corporate name as a trade name with the Secretary of State's office, as names are cross-referenced with the Commission.

A certificate of fictitious name, primarily for "Doing Business As" (DBA) title, can be issued by filling out a form that states the name of the business owner and business location at any County Recorder's Office.

LIMITED PARTNERSHIP (LP)

The limited partnership (LP) has become an increasingly popular choice for business owners, especially those involved in real estate or other investment ventures. Unlike general partnerships, LPs can limit the liability

and the involvement of certain partners. This is useful for attracting investment partners who would like to participate in the profits of the business but not necessarily in its risks or daily operations.

The profits and losses in a limited partnership flow through the business to the partners, all of whom are taxed on their personal income tax returns. LPs are required to register with the Arizona Secretary of State.

Advantages:

- It is easier to attract investors since the only liability for limited partners is the capital they invest in the business.
- LPs allow general partners to focus their efforts on running the business.
- Limited partners may leave or be replaced without dissolving the LP.

Disadvantages:

- Each general partner assumes full personal liability for the debts and obligations of the partnership.
- The limited partners are limited in the role they can play in the running of the company.
- If the general partner wants to transfer his role in the company, or add a new partner, the limited partner has the ability to veto his choice.

Foreign Limited Partnership (LP), Foreign Limited Liability Partnership (LLP) and Foreign Limited Liability Limited Partnership (LLLLP)

If the business is a foreign entity - an entity organized under the laws of another state or country - it must register with the Arizona Secretary of State. You may download the form www.azsos.gov/business_services/partnerships/PartnershipForms.htm.

LIMITED LIABILITY PARTNERSHIP (LLP) AND LIMITED LIABILITY LIMITED PARTNERSHIP (LLLLP)

Arizona’s limited liability partnership statutes (A.R.S. § 29-1101, et seq.) govern both limited liability partnerships (LLPs) and limited liability limited partnerships (LLLLPs) and permit both general partnerships and limited partnerships to elect limited liability for their general partner(s). The owners report company profits and losses on their personal income tax forms. The business itself is not subject to a federal income tax, as corporations are.

To ensure that all legal requirements are satisfied, it is a good idea to consult an attorney to organize these types of partnerships. LLPs and LLLPs are required to register with the Arizona Secretary of State.

Advantages:

- There are no restrictions as to maximum number of partners.
- There is a limit to the amount that may be recovered in a lawsuit to partnership assets alone.
- LLPs and LLLPs always treated as a partnership entity for tax purposes.

Disadvantages:

- The individual acting as general partner assumes personal liability.
- The limited partners are limited in the role they can play in the running of the company.
- A few states do not recognize these business structures.

Registration of a state trademark/service mark:
Arizona Secretary of State
www.azsos.gov select “Business Filings.”

Filing a federal patent and/or trademark/service mark:
U.S. Patent and Trademark Office
www.uspto.gov

Obtaining a federal copyright:
U.S. Copyright Office
www.copyright.gov

LIMITED LIABILITY COMPANY (LLC) AND CORPORATIONS

Should you decide to create a limited liability company (LLC) or corporation, you must then file with the Corporations Division of the Arizona Corporation Commission.

Arizona Corporation Commission, Corporations Division
 1300 W. Washington Street, Phoenix, AZ 85007
 602-542-3026; 800-345-5819
www.azcc.gov/divisions/corporations

400 W. Congress Street, Suite 221, Tucson, AZ 85701
 520-628-6560

Reserving of the LLC or Corporation Name

Electronically filing your business name reservation for \$45 immediately reserves your name so no other person can take it. However, if you do not need to expedite your name filing, you may reserve your name by downloading the application from the Arizona Corporation Commission website, and it can be either mailed or applied for in person for \$10.

LIMITED LIABILITY COMPANY (LLC)

A limited liability company (LLC) is a flexible form of enterprise that blends elements of the partnership and corporate structures. LLCs are popular because, similar to a corporation, owners have limited personal liability for the debts and actions of the LLC. Other features of LLCs are more like a partnership, providing management flexibility and the benefit of pass-through taxation.

Owners of an LLC are called members. There is no maximum number of members. LLCs are required to file with the Arizona Corporation Commission.

Advantages:

- Owners have limited personal liability for business debts even if they participate in management.
- Profit and loss can be allocated differently than ownership interests.

Disadvantages:

- LLCs are more expensive to create than partnership or sole proprietorship.
- A large number of owners complicates status.
- Death, bankruptcy or withdrawal of owner may cause problems.

CORPORATION

A corporation is the most complex type of business organization. It is formed by law as a separate entity, completely distinct from those who own it, and has its own rights and responsibilities.

The primary advantage of incorporating lies in the area of liability. A corporation has its own legal identity, completely separate from its owners. The corporation safeguards the business owner's personal assets, and its protection alone justifies the additional expense and paperwork.

In forming a corporation, potential shareholders usually offer money and/or property in exchange for capital stock. The shareholders are the owners of the corporation, and the directors and officers of the corporation may or may not be shareholders. Corporations are required to file with the Arizona Corporation Commission.

Advantages:

- A corporation is a separate legal entity with unlimited life of the business.
- There is limited liability for shareholders and transfer of ownership through stock sale.
- It is relatively easy to raise capital.





Disadvantages:

- Corporations are complex and expensive to organize with extensive regulation and record-keeping requirements.
- Activities are limited by the corporate charter.
- Corporations are subject to double taxation – once on corporation profits and again on dividends.

Employer Identification Number (EIN)

An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. You may apply for an EIN at www.irs.gov/Businesses or call 800-829-4933.

S CORPORATION

An S corporation sometimes referred to as a “Subchapter S corporation,” allows you the protection of a corporation with some of the financial flexibility of a partnership and elects not to be subject to federal corporate income tax.

The shareholders, however, include their shares of the corporation’s items of income, deduction, loss and credit, or their shares of non-separately computed income or loss, as part of their personal income.

To qualify as an S corporation, a corporation must meet the following:

- It must be based in the United States,
- It must have only one class of stock,
- It must have no more than 75 shareholders, and
- It cannot have any nonresident alien as a shareholder.

A corporation that meets all of the above criteria can become an S corporation if:

- All shareholders consent to the corporation’s election of S corporation,
- The corporation has a permitted tax year, and
- It is filed with the Arizona Corporation Commission as a corporation.

To elect to be an S corporation, a corporation must file Form 2553 with IRS. The election permits the income to be taxed to the shareholders of the corporation rather than to the corporation itself, except as noted in the IRS general information booklet entitled “Instructions for Form 2553, Election by a Small Business Corporation.” For instructions and Form 2553, visit the IRS website at www.irs.gov/pub/irs-pdf/i2553.pdf and www.irs.gov/pub/irs-pdf/f2553.pdf.

NON-PROFIT CORPORATION

Arizona allows the formation of a non-profit corporation, but if the corporation intends to be tax-exempt, it must apply for that status through the Internal Revenue Service (IRS). There are more than a dozen different types of corporations approved by the Internal Revenue Service as “tax-exempt non-profit.” These organizations usually are developed and operated exclusively for one or more of the following purposes: charitable, religious, educational, scientific, literary, testing for public safety, fostering amateur sports competition (*under certain restrictions*), or the prevention of cruelty to children or animals. The organization may be a corporation, community chest fund or foundation. A sole proprietorship or partnership may not qualify. Non-profit corporations are required to file with the Arizona Corporation Commission.

IRS Tax Information for Charities and Other Non-Profits, www.irs.gov/charities/index.html, discusses the rules and procedures for organizations seeking to obtain recognition of exemption from federal income tax.

The Arizona Department of Revenue publishes “Non-Profit Organizations” brochure. To view, visit their website at www.azdor.gov/Portals/0/Brochure/501.pdf.

For a listing of organizations supporting non-profits, visit the Arizona Commerce Authority’s website at www.azcommerce.com/smallbiz, under “Click on a Step or Topic of Interest” select “Business Structure (Entity)/Employer Identification Number (EIN)” for “Non-profit Corporation.”

Foreign Limited Liability Company (LLC), Foreign Corporation and Foreign Non-Profit Corporation

If your business is organized under the laws of another state or country and you want to conduct business within Arizona, you will need to register as a foreign limited liability company (LLC), foreign profit corporation, or foreign non-profit corporation with the Arizona Corporation Commission. Visit the Arizona Corporation Commission’s website for filing instructions and to download the proper forms.

COMPARISON CHART OF BUSINESS STRUCTURES*

Business owners have to pick the business structure that best meets their needs. No one choice suits every business! We recommend in addition to the information on this page to consult with an accountant and/or attorney to help you select the form of ownership that is right for you.

	SOLE PROPRIETORSHIP	GENERAL PARTNERSHIP	LIMITED LIABILITY COMPANY (LLC)	"C" CORPORATION	"S" CORPORATION
Definition	A business owned and operated by one person for profit.	Two or more people who jointly own and operate a business.	Blends the elements of the partnership and corporate structures.	Formed by law as a separate entity, completely distinct from those who own it, and has its own rights and responsibilities.	Allows the protection of a corporation with some of the financial flexibility of a partnership and elects not to be subject to federal corporate income tax.
Number of Owners Allowed	Only one owner.	At least 2; no upper limits. Owners are called partners.	At least 1; no upper limits. Owners are called members.	At least 1; no upper limits. Shareholders are owners.	At least 1; upper limit is 75. Shareholders are owners.
Arizona Filing Requirements	None. Recommended trade name registration.	None. Recommended written agreement and trade name registration.	File articles of organization with the Arizona Corporation Commission includes business name.	File articles of incorporation with the Arizona Corporation Commission includes business name.	File articles of incorporation with the Arizona Corporation Commission includes business name. Must file Form 2553 with IRS.
Management	Owner has absolute control.	In absence of agreement, all partners have equal voice.	Governed by the operating agreement.	Shareholders elect directors who set policy; officers manage day to day operations.	Same as a corporation.
Subject to Income Tax	No, sole proprietor pays all taxes.	No, income/loss is passed through to all partners.	No, income/loss is passed through to members.	Yes, shareholders also report income from distributions and bonuses. Officers and directors report salary income.	No, income/loss is passed through to the shareholders.
Liability	The owner of the business can be held personally liable for the debts and obligations of the business.	All partners are personally liable for business debts and liabilities.	Members have limited personal liability for business debts even if they participate in management.	The corporation safeguards the shareholder's personal assets except personally guaranteed business debt, or personal negligence or fault.	Same as a corporation.
Dissolution	Easiest to dissolve. Owner to pay debt, taxes and claims against the business.	Partners pay debt, taxes and claims against the business. Settle partnership account.	File articles of dissolution with the Arizona Corporation Commission. Pay debt, taxes and claims against the LLC. Distribute assets to members.	Shareholders must vote to approve dissolution. File articles of dissolution with the Arizona Corporation Commission. Pay debt, taxes and claims against the corporation. Distribute corporate assets to shareholders.	Same as a corporation.

* Limited Partnership (LP), Limited Liability Partnership (LLP) and Limited Liability Limited Partnership (LLLLP) are not included in this chart.

BUSINESS CONSIDERATIONS

BUSINESS LOCATIONS

Finding the correct business location is one of the most important decisions you will make. The ideal location for your business depends on a number of factors. The most important consideration is the type of business. Before you decide on a location, consider a few of the factors that can help you select the best location for your business.

- If you conduct much of your business online, establishing a home-based business might be more desirable and economical than leasing commercial office space.

- If you manufacture products for distribution, an ideal location might be an industrial park near major transportation ports.
- If your type of business depends heavily on pedestrian or drive-by traffic, such as a florist, gift shop or clothing boutique, you'll want to seek a popular retail location.

HOME-BASED BUSINESSES

Home-based businesses, including those that operate online, must comply with the same license and permit requirements as a business located at a commercial site.



In addition, home-based business activities must be in compliance with city/county residential zoning rules and homeowners' association rules or the deed restrictions on property.

To access referrals/listing of, and/or to verify licensed professionals, contact:

Commercial Real Estate Broker:

Arizona Department of Real Estate
602-771-7799; 520-628-6940

www.re.state.az.us

LEASING A COMMERCIAL OFFICE SPACE

Leasing a commercial office space is one of the most costly expenses made by new and expanding businesses. Commercial leases are often negotiated, and there is no standard for commercial leases. It's recommended that you obtain an attorney to help make sure you receive the best deal.

BUYING A COMMERCIAL BUILDING

When buying a commercial building, you may benefit from working with a real estate professional. If you decide to work with a realtor, choose one familiar with the area you are shopping and one who is experienced in commercial sales.

In Arizona, each incorporated city/town in which you do business may have its own license, permit and/or tax requirements, as well as zoning rules. Contact the city/town in which your business will be based, as well as any city/town in which you will conduct business to learn about local requirements and/or restrictions that may affect your business.

If your business will be based and/or operate in an unincorporated region of the county, check with the county Planning and Zoning and/or Development Services departments regarding zoning laws. Check also with the Fire department and county Sheriff's office for any regulations/restrictions that might impact your business.

For a listing of all county/city/town licensing offices, visit the Arizona Commerce Authority's website at www.azcommerce.com/smallbiz, select "Quick Links to Licensing Offices."

ENVIRONMENTAL COMPLIANCES

U.S. Environmental Protection Agency (EPA) offers a variety of compliance assistance resources such as workshops, training sessions, hotlines, websites and guides to assist you in complying with federal and state environmental laws. To learn more, visit www.epa.gov.

ENVIRONMENTAL COMPLIANCES *(continued)*

The **Arizona Department of Environmental Quality (ADEQ)** issues permits, approvals and certifications to ensure facilities are legally constructed and operated and that discharges to the air, water and soil are within healthful standards established by law.

Many industries are subject to environmental compliance including: asphalt, auto repair, car wash, construction, dry cleaner/laundry, food processing, pest control, pharmaceutical, photographer, portland cement plant, print shop, rv/mobile home park, school, solid waste hauler, spray painting booth, water company, woodworking shop, etc. For a more comprehensive list, visit the ADEQ website.

Arizona Department of Environmental Quality

Main Office

1110 W. Washington Street, Phoenix, AZ 85007
602-771-2300; 800-234-5677

www.azdeq.gov

Serves: State and Maricopa, Pinal and Gila counties

Southern Regional Office

400 W. Congress Street, Suite 433, Tucson, AZ 85701
520-628-6733; 888-271-9302

Serves: Cochise, Graham, Greenlee, La Paz, Pima, Santa Cruz and Yuma counties

In addition to federal and state compliances, contact your county's Environmental Services Department regarding environment licensing, permits and requirements. For a listing of all county licensing offices, visit the Arizona Commerce Authority's website at www.azcommerce.com/smallbiz, select "Quick Links to Licensing Offices."

Occupational Safety and Health Administration (OSHA)

Occupational Safety and Health Administration (OSHA) is charged with setting and enforcing workplace safety and health standards. Small businesses, particularly those in high-hazard industries or involved in hazardous operations, can use the free On-Site Consultation Service to help improve their safety performance. Safety and health consultants work with employers to identify workplace hazards, provide advice on compliance with OSHA standards, and assist in establishing safety and health programs. For more information, www.osha.gov.

Arizona Division of Occupational Safety and Health (ADOSH)

Arizona Division of Occupational Safety and Health (ADOSH) operates under an approved plan with the U.S. Department of Labor to retain jurisdiction over occupational safety and health issues within Arizona, excluding mining operations, Indian Reservations and federal employees.

ADOSH has seven major areas of responsibility: boilers, elevators, safety and health compliance, consultation and training, policies, voluntary protection program, and research & statistics (*Bureau of Labor Statistics*).

They provide a number of publications and other materials to assist its businesses. For more information, visit their website at www.ica.state.az.us/ADOSH/ADOSH_main.aspx or contact the Phoenix office at 602-542-5795, the Tucson office at 520-628-5478 or 855-268-5251.

MUSIC IN THE WORK PLACE

If you plan to play or incorporate copyrighted music in your business (*i.e., on the Internet, over the phone, in the office/building, restaurants, etc.*), you will need to obtain advanced permission from the copyright owner, or their representative.

The following performing rights organizations license performance rights for most of the music copyright holders in the United States:

American Society of Composers, Authors and Publishers (ASCAP)

www.ascap.com

Broadcast Music, Inc. (BMI)

www.bmi.com

SESAC, Inc.

www.sesac.com

The Better Business Bureau's online publication, *Music in the Marketplace*, at www.bbb.org/us/article/3072 provides a general explanation of the nature and functions of music performing rights organizations.

LICENSING AND TAXES

Business Licenses and Tax Information

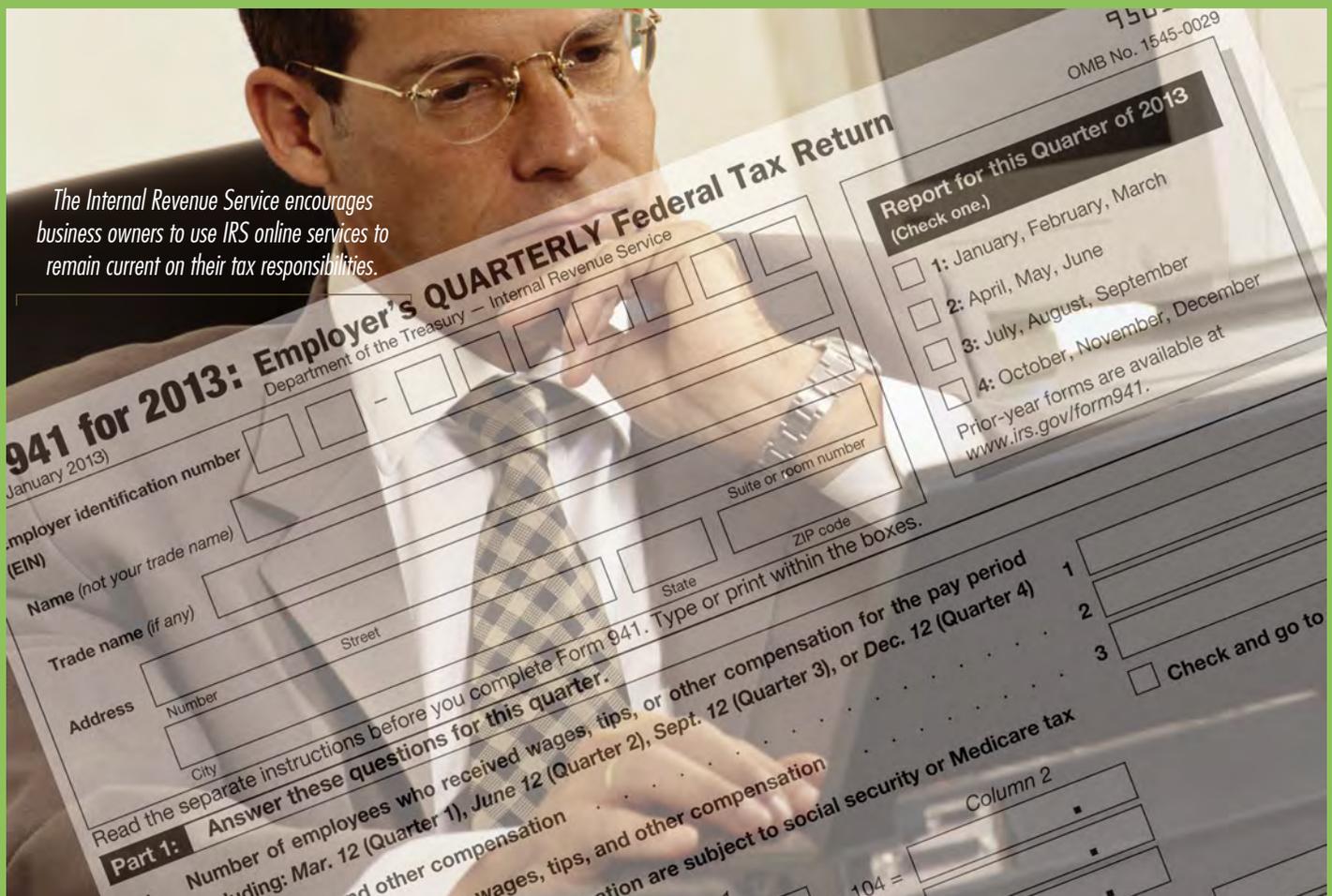
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While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.



ARIZONA LICENSING AGENCIES AND OFFICES



STATE OF ARIZONA AGENCIES AND DEPARTMENTS

The following is a list of contact information for Arizona's state agencies and departments that provide licensing, certification, or permits for business activities conducted in Arizona. Most links will take you directly to home page; information on business activity requirements may be posted under terms such as: Licensing, Permits, Certifications, Applications and/or Forms.

Federal

If your business is involved in activities that are supervised and regulated by a federal agency, you may need to obtain a federal license. The federal licenses and permits that you may need for your business are listed on the SBA website at www.sba.gov, under "Starting a Business" select "Obtain Business Licenses."

State

In Arizona, not all businesses need a license, and some businesses may need more than one license. The number and types of license(s) required depend on several factors including what type of business you will have, where your business will be based and operate, and what type of products and/or services you will sell.

Visit the Arizona Commerce Authority's Checklist Program at www.azcommerce.com/smallbiz, under "Selected Professions/Business Activities" you will find links to several professions'/business activities' specific business licensing information. Although this listing is not comprehensive, there are many to review.

Local

Regulatory licenses (or permits) may be required at the local level by either the city/town and/or the county in which your business will be based and/or operate. Contact them directly to learn about their requirements and/or restrictions.

If you are not sure if your business activity requires a regulatory license or which agency is the correct one for your profession or business activity, you may wish to visit the AZ.gov Occupational Licenses by Agency or Department web page at <http://az.gov/app/license/index.xhtml>.

AGENCIES AND DEPARTMENTS ARE LISTED IN ALPHABETICAL ORDER:

Accountancy, Board of

100 N. 15th Avenue, Suite 165, Phoenix, AZ 85007

602-364-0804

www.azaccountancy.gov

Acupuncture Board of Examiners

1400 W. Washington Street, Suite 230, Phoenix, AZ 85007

602-542-3095, press 1

www.azacupunctureboard.us

Agriculture, Department of

1688 W. Adams Street, Phoenix, AZ 85007

602-542-4373

www.azda.gov

Appraisal, Board of

1400 W. Washington Street, Suite 360, Phoenix, AZ 85007

602-542-1558

www.appraisal.state.az.us

Attorney General, Arizona

1275 W. Washington Street, Phoenix, AZ 85007
602-542-5025; 800-352-8431

www.azag.gov

400 W. Congress Street, South Building, Suite 315
Tucson, AZ 85701
520-628-6504

Barbers, Board of

1400 W. Washington Street, Suite 220, Phoenix, AZ 85007
602-542-4498

www.azbarberboard.us

Behavioral Health Examiners, Board of

3443 N. Central Avenue, Suite 1700, Phoenix, AZ 85012
602-542-1882

www.azbbhe.us

Boxing Commission

1110 W. Washington Street, Suite 260, Phoenix, AZ 85007
602-364-1721

www.azracing.gov, select "Boxing Commission"

Charter Schools, Board of

1616 W. Adams Street, Suite 170, Phoenix, AZ 85007
85007602-364-3080

www.asbcs.az.gov

Chiropractic Examiners, Board of

5060 N. 19th Avenue, Suite 416, Phoenix, AZ 85015
602-864-5088

www.azchiroboard.us

Contractors, Registrar of

1700 W. Washington Street, Suite 105, Phoenix, AZ 85007
602-542-1525; 877-692-9762

www.azroc.gov

400 W. Congress Street, Suite 212, Tucson, AZ 85701
520-628-6345

Corporation Commission

1300 W. Washington Street, 1st Floor, Phoenix, AZ 85007
602-542-3026; 800-345-5819

www.azcc.gov

400 W. Congress Street, Tucson, AZ 85701
520-628-6560

Cosmetology, Board of

1721 E. Broadway Road, Tempe, AZ 85282
480-784-4539, ext. 4

www.azboc.gov

Dental Examiners, Board of

4205 N. 7th Avenue, Suite 300, Phoenix, AZ 85013
602-242-1492

www.azdentalboard.us

Economic Security, Department of

1789 W. Jefferson Street, Phoenix, AZ 85007
Child Care: 602-542-4248

Unemployment Tax: 602-771-6602

www.azdes.gov

Education, Department of

1535 W. Jefferson Street, Phoenix, AZ 85007
602-542-4367

www.azed.gov/educator-certification

Environmental Quality, Department of

1110 W. Washington Street, Phoenix, AZ 85007
602-771-2300; 800-234-5677

www.azdeq.gov

400 W. Congress Street, Suite 433, Tucson, AZ 85701
520-628-6733

Financial Institutions, Department of

2910 N. 44th Street, Suite 310, Phoenix, AZ 85018
602-771-2800; 800-544-0708

www.azdfi.gov

Fire, Building and Life Safety, Department of

1110 W. Washington Street, Suite 100, Phoenix, AZ 85007
602-364-1003

www.dfbfs.az.gov

Funeral Directors and Embalmers, Board of

1400 W. Washington Street, Suite 230, Phoenix, AZ 85007
602-542-3095, press 3

www.azfuneralboard.us

Game and Fish Department

5000 W. Carefree Highway, Phoenix, AZ 85086
602-942-3000

www.azgfd.gov

Gaming, Department of

1110 W. Washington Street, Suite 450, Phoenix, AZ 85007
602-771-4263

www.azgaming.gov

2901 Shamrell Boulevard, Suite 100, Flagstaff, AZ 86001
928-214-9410

400 W. Congress Street, Suite 156, Tucson, AZ 85701
520-628-6468

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ARIZONA STATE AGENCIES AND DEPARTMENTS *(in alphabetical order, continued)*

Health Services, Department of

150 N. 18th Avenue, Phoenix, AZ 85007
602-364-2536
www.azdhs.gov

Homeopathic and Integrated Medicine Examiners, Board of

1400 W. Washington Street, Suite 230, Phoenix, AZ 85007
602-542-8154
www.azhomeopathbd.az.gov

Industrial Commission of Arizona

800 W. Washington Street, Phoenix, AZ 85007
602-542-4515
www.ica.state.az.us

2675 E. Broadway Road, Tucson, AZ 85716
520-628-5459

Insurance, Department of

2910 N. 44th Street, Suite 210, Phoenix, AZ 85018
602-364-4457; 877-660-0964
www.azinsurance.gov

Land Department, State

1616 W. Adams Street, Phoenix, AZ 85007
602-542-4621
www.land.state.az.us

Liquor Licenses and Control, Department of

800 W. Washington Street, 5th Floor, Phoenix, AZ 85007
602-542-5141
www.azliquor.gov

Lottery, Arizona

4740 E. University Drive, Phoenix, AZ 85034
480-921-4400, ext. 4439
www.arizonalottery.com

4010 E. Grant Road, Tucson, AZ 85712
520-628-5107

Massage Therapy, Board of

1400 W. Washington Street, Suite 300, Phoenix, AZ 85007
602-542-8604
www.massageboard.az.gov

Medical Board

9545 E. Doubletree Ranch Road, Scottsdale, AZ 85258
480-551-2700; 877-255-2212
www.azmd.gov

Medical Radiologic Technology Board of Examiners

4814 S. 40th Street, Phoenix, AZ 85040
602-255-4845
www.azrra.gov

Mine Inspector

1700 W. Washington Street, 4th Floor, Phoenix, AZ 85007
602-542-5971
www.asmi.az.gov

Naturopathic Physicians Medical Board

1400 W. Washington Street, Suite 300, Phoenix, AZ 85007
602-542-8242
www.aznd.gov

Nursing, Board of

4747 N. 7th Street, Suite 200, Phoenix, AZ 85014
602-771-7800
www.azbn.gov

Nursing Care Institution Administrators and Assisted Living Facility Managers, Board of Examiners of

1400 W. Washington Street, Suite B-8, Phoenix, AZ 85007
602-364-2273
www.aznci.az.gov

Occupational Therapy Examiners, Board of

4205 N. 7th Avenue, Suite 305, Phoenix, AZ 85013
602-589-8352
www.occupationaltherapyboard.az.gov

Oil and Gas Conservation Commission, Arizona

416 W. Congress Street, Suite 100, Tucson, AZ 85701
520-770-3500
www.azogcc.az.gov

Opticians, Board of Dispensing

1400 W. Washington Street, Room 230, Phoenix, AZ 85007
602-542-8158
www.do.az.gov

Optometry, Board of

1400 W. Washington Street, Suite 230, Phoenix, AZ 85007
602-542-8155
www.optometry.az.gov

Osteopathic Examiners in Medicine and Surgery, Board of

9535 E. Doubletree Ranch Road, Scottsdale, AZ 85258
480-657-7703
www.azdo.gov

Pest Management, Office of

1688 W. Adams Street, Phoenix, AZ 85007
602-255-3664; 800-223-0618
www.sb.state.az.us

Pharmacy, Board of

1616 W. Adams Street, Suite 120, Phoenix, AZ 85007
602-771-2727

www.azpharmacy.gov

Physical Therapy, Board of

4205 N. 7th Avenue, Suite 208, Phoenix, AZ 85013
602-274-0236

<http://ptboard.az.gov>

Physician Assistants, Regulatory Board of

9545 E. Doubletree Ranch Road, Scottsdale, AZ 85258
480-551-2700; 877-255-2212

www.azpa.gov

Podiatry Examiners, Board of

1400 W. Washington Street, Suite 230, Phoenix, AZ 85007
602-542-3095, press 6

www.podiatry.az.gov

Private Postsecondary Education, Board of

1400 W. Washington Street, Room 260, Phoenix, AZ 85007
602-542-5709

www.azppse.gov

Psychologist Examiners, Board of

1400 W. Washington Street, Suite 235, Phoenix, AZ 85007
602-542-8162

www.psychboard.az.gov

Public Safety, Department of

2102 W. Encanto Boulevard, Phoenix, AZ 85009-2847
602-223-2361

www.azdps.gov

Racing, Department of

1110 W. Washington Street, Suite 260, Phoenix, AZ 85007
602-364-1700

www.azracing.gov

Radiation Regulatory Agency

4814 S. 40th Street, Phoenix, AZ 85040
602-255-4845

www.azrra.gov

Real Estate, Department of

2910 N. 44th Street, Suite 100, Phoenix, AZ 85018
602-771-7700

www.azre.gov

Respiratory Care Examiners, Board of

1400 W. Washington Street, Suite 200, Phoenix, AZ 85007
602-542-5995

www.rb.az.gov

Revenue, Department of

1600 W. Monroe Street, Phoenix, AZ 85007-2650
602-255-2060; 800-843-7196

www.azdor.gov

275 E. Germann Road, Building 2, Suite 180,
Gilbert, AZ 85297-2917

400 W. Congress Street, Tucson AZ 85701

Secretary of State

1700 W. Washington Street, Suite 103, Phoenix, AZ 85007
602-542-6187

www.azsos.gov

400 W. Congress Street, Room 252, Tucson, AZ 85701
520-628-6583

State Parks

1300 W. Washington Street, Phoenix, AZ 85007
602-542-4174

www.azstateparks.com

Supreme Court, Arizona

1501 W. Washington Street, Phoenix, AZ 85007
602-452-3300

www.azcourts.gov

Technical Registration, Board of

1110 W. Washington Street, Suite 240, Phoenix, AZ 85007
602-364-4930

www.azbtr.gov

Transportation, Department of

See website for nearest location
602-712-7355

www.azdot.gov

Veterinary Medical Examining Board

1400 W. Washington Street, Room 240, Phoenix, AZ 85007
602-364-1738

www.vetboard.az.gov

Water Resources, Department of

3550 N. Central Avenue, Phoenix, AZ 85012
602-771-8500

www.azwater.gov/dwr

Weights and Measures, Department of

4425 W. Olive Avenue, Suite 134, Glendale, AZ 85302-3843
602-771-4920; 800-277-6675

www.azdwm.gov

ARIZONA COUNTY OFFICES

If your business will be based and/or operate in an unincorporated region of the county, check with that county Development Services and/or Planning and Zoning departments regarding your business activity requirements and/or restrictions. When at their website, look under “Departments” to find the department you need.

In addition, the county health departments issue permits to – and performs inspections on – businesses such as food establishments, pet shops, public accommodations, public and semi-public swimming pools, mobile food vendors and trailer parks. The county also regulates water, wastewater and solid waste related activities.

COUNTIES ARE LISTED IN ALPHABETICAL ORDER:

Apache County

75 W. Cleveland Street, St. Johns, AZ 85936
928-337-7526
www.co.apache.az.us

Cochise County

1415 Melody Lane, Building G, Bisbee, AZ 85603
520-432-9200
www.cochise.az.gov

Coconino County

2500 N. Fort Valley Road, Building 1, Flagstaff, AZ 86001
928-679-8850
www.coconino.az.gov

Gila County

608 E. Highway 260, Payson, AZ 85541
Payson: 928-474-9276
Globe: 928-402-4224
www.gilacountyaz.gov

Graham County

921 W. Thatcher Boulevard, Safford, AZ, 85546
928-428-0410
www.graham.az.gov

Greenlee County

253 Fifth Street, Clifton, AZ 85533
928-865-4762
www.co.greenlee.az.us

La Paz County

1112 Joshua Avenue, Suite 202, Parker, AZ 85344
928-669-6138
www.co.la-paz.az.us

Maricopa County

501 N. 44th Street, Suite 200, Phoenix, AZ 85008
602-506-3301
www.maricopa.gov

Mohave County

3250 E. Kino Avenue, Kingman, AZ 86409
928-757-0903
www.mohavecounty.us

Navajo County

100 E. Code Talkers Drive, Holbrook, AZ 86025
Holbrook: 928-524-4000
Show Low: 928-532-6000
Winslow: 928-289-6800
www.navajocountyaz.gov

Pima County

201 N. Stone Avenue, Tucson, AZ 85701
520-740-6800
www.pimaxpress.com

Pinal County

31 N. Pinal Street, Building F, Florence, AZ 85132
520-866-6442
www.pinalcountyaz.gov

Santa Cruz County

2150 N. Congress Drive, Nogales, AZ 85621
520-375-7930
www.co.santa-cruz.az.us

Yavapai County

1120 Commerce Drive, Prescott, AZ 86305
928-771-3214
www.yavapai.us

Yuma County

2351 W. 26th Street, Yuma, AZ 85364
928-817-5000
www.yumacountyaz.gov

Arizona at a Glance provides a snapshot of Arizona’s key indicators, including economic information, population and demographics, workforce and quality of life. Visit the Arizona Commerce Authority (ACA) website at www.azcommerce.com select “Facts & Figures.”

Arizona Councils of Government (COGS) serves the local governments and the citizens in the state by dealing with issues and needs that cross city, town, county and even state boundaries. There are six Councils of Governments in the state. For more information and their contact information, visit the website at www.azmag.gov/archive/AZ-COGs/index.asp.

ARIZONA CITY/TOWN OFFICES

Each incorporated city/town in which you do business may have its own license, permit and/or tax requirements, as well as zoning rules. Contact the city/town in which your business will be based, as well as any city/town in which you will conduct business to learn about local requirements and/or restrictions that may affect your business. Information on business activity requirements may be posted under terms such as: Licensing, Permits, Certifications, Applications and/or Forms.

Communities statewide support a diverse economy and quality of life. Visit the Arizona Commerce Authority website at www.azcommerce.com, select "Facts & Figures" to view profiles of more than 100 Arizona communities.

CITIES/TOWNS ARE LISTED IN ALPHABETICAL ORDER:

Apache Junction, City of

300 E. Superstition Boulevard, Building C
Apache Junction, AZ 85119
480-474-5070
www.ajcity.net

Avondale, City of

11465 W. Civic Center Drive, Suite 270, Avondale, AZ 85323
623-333-2001
www.avondale.org

Benson, City of

120 W. 6th Street, Benson, AZ 85602
520-586-2245
www.cityofbenison.com

Bisbee, City of

118 Arizona Street, Bisbee, AZ 85603
520-432-6000
www.cityofbisbee.com

Buckeye, Town of

530 E. Monroe Avenue, Buckeye, AZ 85326
623-349-6000
www.buckeyeaz.gov

Bullhead City, City of

2355 Trane Road, Bullhead City, AZ 86442
928-763-0110
www.bullheadcity.com

Camp Verde, Town of

473 S. Main Street, Suite 102, Camp Verde, AZ 86322
928-567-6631
<http://campverde.az.gov>

Carefree, Town of

8 Sundial Circle, Carefree, AZ 85377
480-488-3686
www.carefree.org

Casa Grande, City of

510 E. Florence Boulevard, Casa Grande, AZ 85122
520-421-8600
www.casagrandeaz.gov

Cave Creek, Town of

37622 N. Cave Creek Road, Cave Creek, AZ 85331
480-488-1400
www.cavecreek.org

Chandler, City of

175 S. Arizona Avenue, Suite A, Chandler, AZ 85225
480-782-2280
www.chandleraz.org

Chino Valley, Town of

1982 Voss Drive, Chino Valley, AZ 86323
928-636-4427
www.chinoaz.net

Clarkdale, Town of

890 Main Street, Clarkdale, AZ 86324
928-639-2400
www.clarkdale.az.us

Clifton, Town of

510 N. Coronado Boulevard, Clifton, AZ 85533
928-865-4146

Colorado City, Town of

25 S. Central Street, Colorado City, AZ 86021
928-875-2646

Coolidge, City of

130 W. Central Avenue, Coolidge, AZ 85128
520-723-5361
www.coolidgeaz.com

Cottonwood, City of

827 N. Main Street, Cottonwood, AZ 86326
928-634-5526
<http://cottonwoodaz.gov>

Dewey-Humboldt, Town of

2735 S. Highway 69, Suite 12
Humboldt Station, Humboldt, AZ 86329
928-632-7362
www.dhaz.gov

ARIZONA CITY/TOWN OFFICES *(in alphabetical order, continued)*

Douglas, City of

425 E. 10th Street, Douglas, AZ 85607
520-417-7333
www.douglasaz.gov

Duncan, Town of

506 SE Old West Highway, Duncan, AZ 85534
928-359-2791

Eagar, Town of

22 W. 2nd Street, Eagar, AZ 85925
928-333-4128
www.eagaraz.gov

El Mirage, City of

12145 NW Grand Avenue, El Mirage, AZ 85335
623-876-2965
www.cityofelmirage.org

Eloy, City of

624 N. Main Street, Eloy, AZ 85131
520-464-3401
www.elayaz.org

Flagstaff, City of

211 W. Aspen Avenue, Flagstaff, AZ 86001
928-213-2250
www.flagstaff.az.gov

Florence, Town of

775 N. Main Street, Florence, AZ 85132
520-868-7500
www.florenceaz.gov

Fountain Hills, Town of

16705 E. Avenue of the Fountains, Fountain Hills, AZ 85268
480-816-5100
www.fh.az.gov

Fredonia, Town of

25 N. Main Street, Fredonia, AZ 86022
928-643-7241
www.fredoniaaz.net

Gila Bend, Town of

644 W. Pima Street, Gila Bend, AZ 85337
928-683-2255
www.gilabendaz.org

Gilbert, Town of

90 E. Civic Center Drive, Gilbert, AZ 85296
480-503-6700
www.gilbertaz.gov

Glendale, City of

5850 W. Glendale Avenue, Glendale, AZ 85301
623-930-3190
www.glendaleaz.com

Globe, City of

150 N. Pine Street, Globe, AZ 85501
928-425-7146
www.globeaz.gov

Goodyear, City of

190 N. Litchfield Road, Goodyear, AZ 85338
623-882-7874
www.goodyearaz.gov

Guadalupe, Town of

9241 S. Avenida Del Yaqui, Guadalupe, AZ 85283
480-505-5367
www.guadalupeaz.org

Hayden, Town of

520 N. Velasco Avenue, Hayden, AZ 85135
520-356-7801
www.townofhayden.net

Holbrook, City of

465 First Avenue, Holbrook, AZ 86025
928-524-6225
www.ci.holbrook.az.us

Huachuca City, Town of

500 N. Gonzales Boulevard, Huachuca City, AZ 85616
520-456-1354
www.huachucacityaz.gov

Jerome, Town of

600 Clark Street, Jerome, AZ 86331
928-634-7943

Kearny, Town of

912-C Tilbury Drive, Kearny, AZ 85237
520-363-5547
www.townofkearny.com

Kingman, City of

310 N. Fourth Street, Kingman, AZ 86401
928-753-5561
www.cityofkingman.gov

Lake Havasu City

2330 McCulloch Boulevard North, Lake Havasu City, AZ 86403
928-453-4146
www.lhcaz.gov

Litchfield Park, City of

214 W. Wigwam Boulevard, Litchfield Park, AZ 85340
623-935-4364
www.litchfield-park.org

Mammoth, Town of

125 N. Clark Street, Mammoth, AZ 85618
520-487-2331

Marana, Town of

11555 W. Civic Center Drive, Marana, AZ 85653
520-382-1999
www.marana.com

Maricopa, City of

45145 W. Madison Avenue, Maricopa, AZ 85139
520-568-9098
www.maricopa-az.gov

Mesa, City of

55 N. Center Street, Mesa, AZ 85201
480-644-2316
www.mesaaz.gov

Miami, Town of

500 W. Sullivan Street, Miami, AZ 85539
928-473-4403

Nogales, City of

777 N. Grand Avenue, Nogales, AZ 85621
520-287-6571
www.nogalesaz.gov

Oro Valley, Town of

11000 N. La Canada Drive, Oro Valley, AZ 85737
520-229-4700
www.orovalleyaz.gov

Page, City of

697 Vista Avenue, Page, AZ 86040
928-645-8861
www.cityofpage.org

Paradise Valley, Town of

6401 E. Lincoln Drive, Town of Paradise Valley, AZ 85253
480-948-7411
www.ci.paradise-valley.az.us

Parker, Town of

1314 11th Street, Parker, AZ 85344
928-669-9265
www.ci.parker.az.us

Patagonia, Town of

310 E. McKeown Avenue, Patagonia, AZ 85624
520-394-2229
<http://townofpatagonia.com>

Payson, Town of

303 N. Beeline Highway, Payson, AZ 85541
928-474-5242
www.paysonaz.gov

Peoria, City of

8401 W. Monroe Street, Peoria, AZ 85345
623-773-7112
www.peoriaaz.gov

Phoenix, City of

251 W. Washington Street, 3rd Floor, Phoenix, AZ 85003
602-262-6785, press 4
www.phoenix.gov

Pima, Town of

110 W. Center, Pima, AZ 85543
928-485-2611
www.pimatown.az.gov

Pinetop-Lakeside, Town of

1360 N. Niels Hansen Lane, Lakeside, AZ 85929
928-368-8883
<http://ci.pinetop-lakeside.az.us>

Prescott, City of

201 S. Cortez Street, Prescott, AZ 86303
928-777-1268
www.cityofprescott.net

Prescott Valley, Town of

7501 E. Civic Circle, Prescott Valley, AZ 86314
928-759-3135
www.pvaz.net

Quartzsite, Town of

465 N. Plymouth Avenue, Quartzsite, AZ 85346
928-927-4333
www.ci.quartzsite.az.us

Queen Creek, Town of

22350 S. Ellsworth Road, Queen Creek, AZ 85242
480-987-9887
www.queencreek.org

Safford, City of

717 W. Main Street, Safford, AZ 85546
928-432-4000
www.cityofsafford.us

ARIZONA CITY/TOWN OFFICES *(in alphabetical order, continued)*

Sahuarita, Town of

375 W. Sahuarita Center Way, Sahuarita, AZ 85629
520-822-8801
www.ci.sahuarita.az.us

St. Johns, City of

75 W. Cleveland Street, St. Johns, AZ 85936
928-337-4517
www.sjaz.us

San Luis, City of

1090 E. Union Street, San Luis, AZ 85349
928-341-8565
www.cityofsanluis.org

Scottsdale, City of

7447 E. Indian School Road, Suite 110, Scottsdale, AZ 85251
480-312-2400
www.scottsdaleaz.gov

Sedona, City of

102 Roadrunner Drive, Sedona, AZ 86336
928-282-1154
www.sedonaaz.gov

Show Low, City of

180 N. 9th Street, Show Low, AZ 85901
928-532-4000
www.showlowaz.gov

Sierra Vista, City of

1011 N. Coronado Drive, Sierra Vista, AZ 85635
520-458-3315
www.sierravistaaz.gov

Snowflake, Town of

81 W. 1st South, Snowflake, AZ 85937
928-536-7103, ext. 254
www.ci.snowflake.az.us

Somerton, City of

150 W. Main Street, Somerton, AZ 85350
928-722-7370
www.cityofsomerton.com

South Tucson, City of

1601 S. Sixth Avenue, South Tucson, AZ 85713
520-792-2424
www.southtucson.org

Springerville, Town of

418 E. Main Street, Springerville, AZ 85938
928-333-2656
www.springervilleaz.gov

Star Valley, Town of

3675 E. Highway 260, Star Valley, AZ 85541
928-472-7752
<http://ci.star-valley.az.us>

Superior, Town of

199 N. Lobb Avenue, Superior, AZ 85173
520-689-5752
www.superior-arizona.com

Surprise, City of

16000 N. Civic Center Plaza, Surprise, AZ 85374
623-222-1836
www.surpriseaz.gov

Taylor, Town of

425 Papermill Road, Taylor, AZ 85939
928-536-7366
www.tayloraz.org

Tempe, City of

20 E. 6th Street, 3rd Floor, Tempe, AZ 85281
480-350-2955
www.tempe.gov

Thatcher, Town of

3700 W. Main Street, Thatcher, AZ 85552
928-428-2290
<http://thatcher.az.gov>

Tolleson, City of

9555 W. Van Buren Street, Tolleson, AZ 85353
623-936-7111
www.tollesonaz.org

Tombstone, City of

315 Fremont Street, Tombstone, AZ 85638
520-457-2202
www.cityoftombstone.com

Tucson, City of

255 W. Alameda Street, Tucson, AZ 85701
520-791-4566
www.tucsonaz.gov

Tusayan, Town of

845 Mustang Drive, Tusayan, AZ 86023
928-638-9909
www.tusayan-az.gov

Wellton, Town of

28634 Oakland Avenue, Wellton, AZ 85356
928-785-3348
www.town.wellton.az.us

Wickenburg, Town of

155 N. Tegner Street, Suite A, Wickenburg, AZ 85390
928-684-5451
www.ci.wickenburg.az.us

Willcox, City of

101 S. Railroad Avenue, Suite B, Willcox, AZ 85643
520-384-4271
www.cityofwillcox.org

Williams, City of

113 S. First Street, Williams, AZ 86046
928-635-4451
www.williamsaz.gov

Winkelman, Town of

206 Giffin Avenue, Winkelman, AZ 85192
520-356-7854

Winslow, City of

21 N. Williamson, Winslow, AZ 86047
928-289-2421
www.ci.winslow.az.us

Youngtown, Town of

12030 Clubhouse Square, Youngtown, AZ 85363
623-933-8286
www.youngtownaz.org

Yuma, City of

One City Plaza, Yuma, AZ 85364
928-373-5074
www.yumaaz.gov

The League of Arizona Cities and Towns provides an important link to the 91 incorporated cities and towns in Arizona. For information on their services and cities/towns online directory, visit their website at www.azleague.org.



TAXES

ARIZONA FORM 120 Arizona Corporation Income Tax Return
For the calendar year 2012 or fiscal year beginning _____ and ending _____
Business telephone number _____

ARIZONA FORM 165 Arizona Partnership Income Tax Return
For the calendar year 2012 or fiscal year beginning _____ and ending _____
Business telephone number _____

CHECK ONE:
Original Amended

Business telephone number _____

Business activity code number (from federal Form 1065) _____

Please Type or Print
Name _____
Number and street or PO Box _____
City, or town, state, and ZIP code _____

68 Check box if: This is a first return Name change Address change

A DBA _____

B Will a composite return be filed on Form 140NR? Yes No

C Total number of nonresident individual partners _____

D Total number of resident individual partners _____

E Total number of entity partners (see instructions, page 2) _____

F Date business commenced _____

G Arizona apportionment - (check only one) Multistate partnerships only:
 AIR Carrier STANDARD Sales Factor ENHANCED Sales Factor

H Is this the partnership's final return? _____

I Did you file 2009 and 2010 Arizona partnership returns? If no, state reason _____

J Have you filed amended federal partnership returns for prior years? _____
If yes, list years _____

K Have you attached a copy of your federal Form 1065 and supporting schedules to this return, including Schedule(s) K-1? _____

L Has the Internal Revenue Service made any adjustments in any federal income tax return filed by the partnership not previously reported to the department? If yes, indicate year(s) _____, and submit under separate cover a copy of the IRS report as finally determined _____

M The partnership books are in care of: _____ located at: _____

1 Federal ordinary business and rental income - from Form 1065, Schedule K. See instructions.

Adjustment of Partnership Income From Federal to Arizona Basis

Schedule A - Additions to Partnership Income

A1	Total federal depreciation	A1
A2	Non-Arizona municipal bond interest	A2
A3	Capital investment by certified defense contractor	A3
A4	Additions related to Arizona tax credits	A4
A5	Other additions to partnership income	A5

One of the responsibilities of starting and operating a business is determining the type of taxes your business should pay.

FEDERAL INCOME TAX

Every business must file an annual return with the Internal Revenue Service (IRS). Separate forms or schedules apply depending on the type of business.

The IRS has excellent, easy-to-read publications to help you understand the tax system on their website at www.irs.gov/Businesses, select any of the business topics listed:

- Starting a Business
- Operating a Business
- Closing a Business
- Employer ID Numbers
- Small Business Events
- Employment Taxes
- Appeal a Tax Dispute
- Businesses Home

LICENSING AND TAXES Business Licenses and Tax Information



FEDERAL EXCISE TAX

Excise taxes are taxes paid when purchases are made on a specific good, such as gasoline. These taxes are often included in the price of the product. There are also excise taxes on activities, such as on wagering or on highway usage by trucks. The IRS provides a complete list on excise taxes and specific information on their website at www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Excise-Tax.

FEDERAL AND STATE EMPLOYMENT TAXES

Review the “Hiring Employees and Contract Labor” in the next chapter (6) of this resource guide for information.

STATE CORPORATE INCOME TAX

Every corporation doing business in Arizona is required to file a corporate income tax return. For more information, visit the Arizona Department of Revenue website at www.azdor.gov/Forms/Corporate.aspx or call 602-255-3381 or 800-352-4090.

STATE PROPERTY TAX

With the exception of centrally valued properties such as airlines, railroads and mines, property tax in Arizona is assessed and administered in each individual county by the county assessor. For a list of links to county websites, visit http://az.gov/government_county_statemap.html.

To access referrals/listing of, and/or to verify licensed professionals, contact:

Accountant:

Arizona Society of Certified Public Accountants (ASCPA)

602-252-4144; 888-237-0700

www.ascpa.com

Attorney:

State Bar of Arizona

602-252-4804; 520-623-9944; 866-482-9227

www.azbar.org

If you pay someone to prepare your tax return, the IRS urges you to choose that preparer wisely. The IRS now requires all tax preparers to register and take a test as well as take continuing classes. Before choosing a tax professional, go to www.irs.gov and enter keyword search term “Choosing a Tax Return Preparer.”

STATE TRANSACTION PRIVILEGE TAX

If you are selling a product or engaging in a service subject to transaction privilege tax, you will need to obtain the state transaction privilege tax (TPT) license (commonly referred to as a sales tax, resale, wholesale, vendor or tax license).

Arizona Department of Revenue

602-255-2060; 800-843-7196

www.azdor.gov

Locations:

1600 W. Monroe Street
Phoenix, AZ 85007

275 E. Germann Road, Building 2, Suite 180
Gilbert, AZ 85297

400 W. Congress Street, South Building
Tucson, AZ 85701

Mail to:

Arizona Department of Revenue
ATTN: Taxpayer Information & Assistance
P.O. Box 29086
Phoenix, AZ 85038-9086

To review tax publications regarding activities subject to the state transaction privilege tax, visit the Arizona Department of Revenue website at www.aztaxes.gov and click on "Publications." In addition, review the "Arizona Licensing Guide."

ARIZONA JOINT TAX APPLICATION (FORM JT-1)

The Arizona Joint Tax Application (Form JT-1) is used to apply for:

- Transaction Privilege Tax (TPT) License
- Withholding/Unemployment Tax License
- Use Tax License
- TPT for Cities

The application is called "Joint" because it is used by both the Arizona Department of Revenue (DOR) and Arizona Department of Economic Security (DES). The DOR also issues City Transaction Privilege Tax licenses for cities that have entered into a joint collection program with the state. The fees vary from city to city, and a listing of participating municipalities is provided on the application.

Wholesale Tobacco Dealer's License and Liquor Wholesalers, Microbreweries, Farm Wineries and Cider Products

Visit the Arizona Department of Revenue Luxury Tax Section website at www.azdor.gov/Business/LuxuryTax.aspx, or call 602-716-7808 to obtain the necessary tax forms to report and pay taxes.

TRANSACTION PRIVILEGE TAX (TPT) LICENSE

To apply online for a state transaction privilege tax (TPT) license, if you are starting a new business with no previous owners, go to www.aztaxes.gov, select "License a New Business." You can download the application form (JT-1) from DOR's website www.azdor.gov/Forms.aspx, select "TPT," and mail in or take in person to one of DOR's locations with the applicable state and city/town fee(s).

Note: Due to bonding requirements, construction contractors are not permitted to file online.

You will be required to include your North American Industry Classification System (NAICS) codes on your TPT application. NAICS was developed jointly by the U.S., Canada and Mexico to provide new comparability in statistics about business activity across North America. To look up your NAICS codes, visit the Arizona Department of Revenue website at www.aztaxes.gov and click on "Business Tax Description Codes."

STATE WITHHOLDING AND UNEMPLOYMENT TAX LICENSE

Review the "Hiring Employees and Contract Labor" section (6) of this resource guide for information on Withholding and Unemployment Tax.

USE TAX LICENSE

Use tax is due when tax was not paid on purchases made over the Internet, through toll-free numbers, from mail order catalogs, and/or from out-of-state locations. Arizona Department of Revenue's Publication #610 "Use Tax" is available for your review at www.azdor.gov/Portals/0/Brochure/610.pdf.

Tax Rate Tables

Visit Arizona Department of Revenue's website at www.azdor.gov/Business/TransactionPrivilegeTax/TPTRates.aspx for state and county privilege tax rates, including the city privilege tax rates and city codes for program cities (taxes collected by the state). In addition, you will find the list of non-program cities; these cities collect their own taxes. The transaction privilege tax for these cities must be reported directly to the applicable city.



HIRING EMPLOYEES AND CONTRACT LABOR

Labor Guidelines and Workforce Assistance

57 • Labor Guidelines

- » Contract Labor 57
- » Employees 58
- » Employee Compensation and Benefits 62

63 • Workforce Assistance

- » Arizona Workforce Connection 63
- » Arizona Job Training Program 64
- » Apprenticeship Program 64

While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.

Pima County One-Stop opened the Kino Veterans' Workforce Center, 2801 E. Ajo Way, Tucson, AZ to help military veterans find jobs and receive training, benefits and support services, as well as to help employers hire veterans.





LABOR GUIDELINES

Before you can determine how to treat payments you make for services, you must first know the business relationship that exists between you and the person performing the services.

The person performing the services may be:

- An independent contractor
- An employee

In determining whether the person providing service is an employee or an independent contractor, all information that provides evidence of the degree of control and independence must be considered. For more information, visit the IRS website at www.irs.gov/businesses under “Small Businesses & Self-Employed,” select “Independent Contractor (Self Employed) or Employee?”

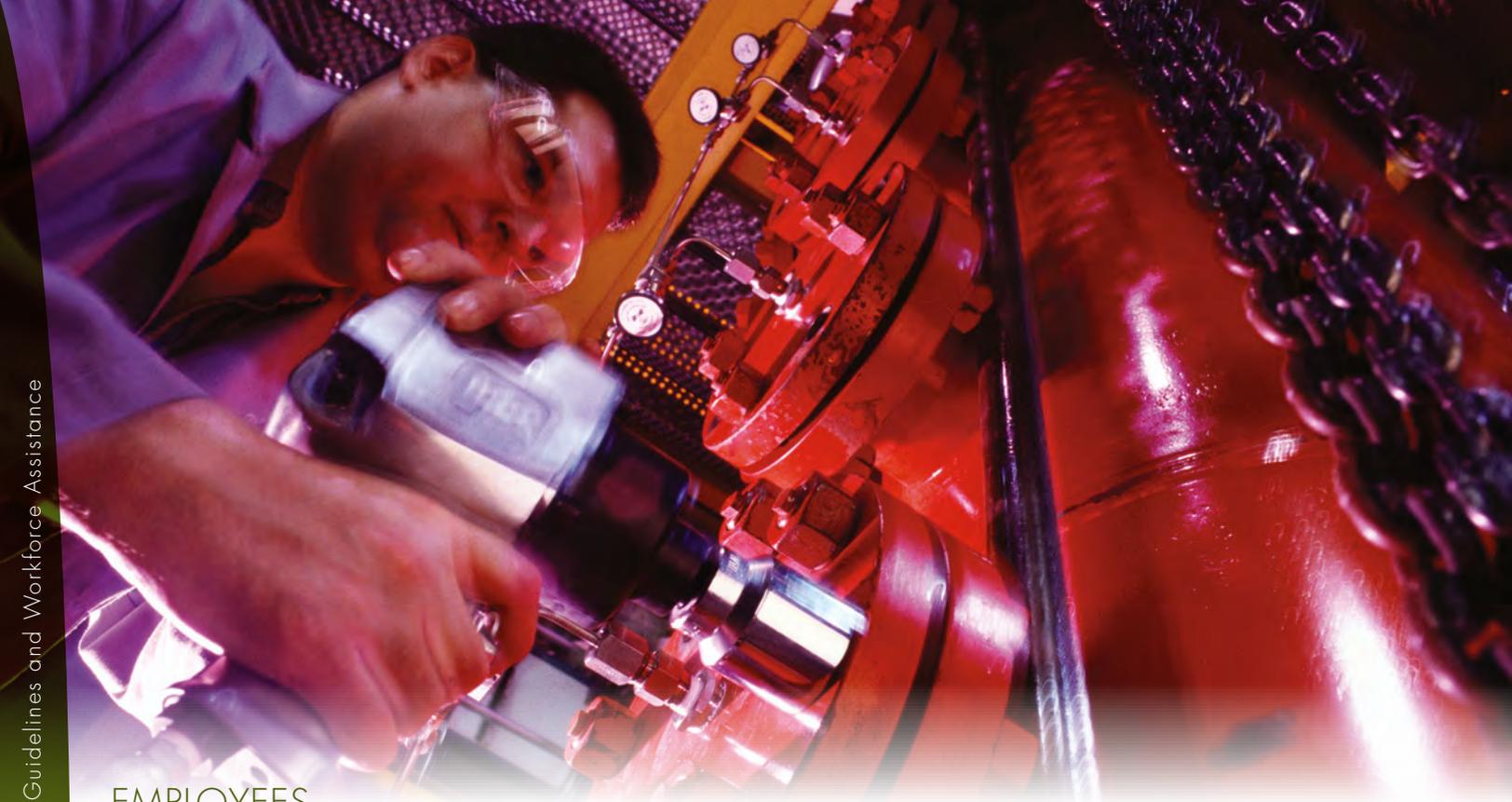
CONTRACT LABOR

An individual is an independent contractor if the person for whom the services are performed has the right to control or direct only the result of the work, and not what will be accomplished and how it will be accomplished or the method of accomplishing the result.

The Independent Contractors section of the IRS website and Publication 15-A, “Employer’s Supplemental Tax Guide” (*Supplement to Publication 15 [Circular E], Employer’s Tax Guide*), www.irs.gov/pub/irs-pdf/p15a.pdf, lists factors used to help determine the classification of independent contractors versus payroll employees.

If you need clarification of status of your employees and/or independent contractors, IRS Form SS-8, “Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding,” www.irs.gov/pub/irs-pdf/fss8.pdf, is available from the IRS.

When using contract labor, you must complete IRS Form 1099-MISC, “Miscellaneous Income” to report any income you paid to the individual. You must send a copy of this form to the recipient and to the IRS. Visit the IRS website for instructions on filing the 1099-MISC form at www.irs.gov/pub/irs-pdf/f1099misc.pdf.



EMPLOYEES

FULL-TIME OR PART-TIME EMPLOYEES

If the person is classified as an employee you must have an Employer Identification Number (*EIN*). You may apply for an EIN online at www.irs.gov/businesses, click “Employer ID Numbers” or you may obtain an EIN immediately by calling 800-829-4933, Monday through Friday, 7:30 a.m. to 5:30 p.m.

As an employer, your tax responsibilities include withholding, depositing, reporting and paying employment taxes. You must also give certain forms to your employees, and they must give certain forms to you.

In addition, there is information that you need to secure for your records and forms that you must complete:

- Eligibility to Work in the United States
- Employee’s Social Security Number (*SSN*)
- Federal Employee’s Withholding
- Arizona Employee Unemployment / Withholding
- Arizona New Hire Reporting

Self-Employment Tax is a tax consisting of Social Security and Medicare tax primarily for individuals who work for themselves. *It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners.*

This tax is in addition to any federal income tax you may pay on your net profits. You may determine self-employment tax (*SE Tax*) yourself using Schedule SE (*Form 1040*). Filing requirements are listed in the form’s instructions at www.irs.gov/pub/irs-pdf/i1040.pdf.

For more information, see IRS’s Publication # 334, Tax Guide for Small Business (*For Individuals Who Use Schedule C or C-EZ*) at www.irs.gov/publications/p334/index.html.

ELIGIBILITY TO WORK IN THE UNITED STATES

All employers are required to verify the employment eligibility of new employees by completing the U.S. Citizenship and Immigration Services (*USCIS*) Employment Eligibility Verification (*Form I-9*). The Handbook for Employers, Instructions for Completing the Form I-9 (M-274) and are available on the USCIS website at www.uscis.gov, select “Working in the US.”

In addition, E-Verify is an Internet-based system that allows businesses to determine the eligibility of their employees to work in the United States. Use the free “E-Verify” program at www.uscis.gov under “Verification.”

Employers may contact USCIS at 888-464-4218 with questions regarding the Form I-9 process or E-Verify.

EMPLOYEE'S SOCIAL SECURITY NUMBER (SSN)

As an employer, it is now your responsibility to report payroll information annually to the Social Security Administration and to your employees. Social Security and Medicare taxes pay for benefits that workers and families receive under the Federal Insurance Contributions Act (FICA). Social Security tax pays for benefits under the old-age, survivors and disability insurance part of FICA. Medicare tax pays for benefits under the hospital insurance part of FICA.

All employees must have a Social Security number. You are required to get each employee's name and Social Security number and to enter them on Form W-2. (This requirement also applies to resident and nonresident alien employees.)

Business Services Online (BSO), www.ssa.gov/bsa, enables organizations and authorized individuals to conduct business with, and submit confidential information to, the Social Security Administration. You must register to use this website. Registered users may request, activate and access various BSO services and functions including information on wage reporting.

You may speak to a Social Security representative between 7 a.m. and 7 p.m. Monday through Friday by calling 800-772-1213.

The **Social Security Administration (SSA)** offers Social Security verification and quick access to relevant forms and publications at www.socialsecurity.gov/employer/ssnv.htm.

Note: Any employee without a Social Security card should apply for one using "Application For A Social Security Card" (Form SS-5-FS) at www.socialsecurity.gov/ssnumber.

**Arizona Department of Economic Security (ADES)
Unemployment Insurance Information Division**
4000 N. Central Avenue, Suite 500, Phoenix, AZ 85012
602-771-6606; 877-600-2722
Email: uit.status@azdes.gov
www.azdes.gov/uitax

400 W. Congress Street, Tucson, AZ 85701
520-791-2722

FEDERAL EMPLOYEE'S WITHHOLDING TAX

You generally must withhold federal income tax from your employee's wages. All employees must sign a completed and dated IRS Form W-4, "Employee's Withholding Allowance Certificate." To review publications and download the W-4 form, visit the IRS website at www.irs.gov, select "Forms & Pubs," click "W-4." Contact the IRS at 800-829-1040 if you have additional questions.

*The **FirstStep Employment Law Advisor** is designed to help employers determine which federal employment laws administered by the U.S. Department of Labor (DOL) apply to their business or organization, what recordkeeping and reporting requirements they must comply with, and which posters they need to post. For more information, visit the DOL website at www.dol.gov/elaws/firststep.*

ARIZONA WITHHOLDING TAX

Arizona law requires employers to withhold Arizona income tax from wages for work done in Arizona.

All employees must sign a completed and dated Form A-4, "Arizona Withholding Percentage Election." To download Form A-4 and the employer's instructions, visit the Arizona Department of Revenue (DOR) website at www.azdor.gov/Forms/Withholding.aspx.

In addition, the Arizona Employer's Handbook, www.azdes.gov/main.aspx?menu=316&id=4185, will help you understand the Employment Security Law of Arizona and the withholding provisions of the State Income Tax regulations.

ARIZONA UNEMPLOYMENT TAX

In Arizona, most employers are required by law to pay unemployment taxes on the first \$7,000 in gross wages paid to each employee in a calendar year. For more information, you can review "A Guide to Arizona Unemployment Insurance Benefits" at www.azdes.gov/InternetFiles/Pamphlets/pdf/pau-007-PD.pdf.

Employers paying wages or salaries to employees for services performed in the state must apply for a withholding number and unemployment number. The Arizona Joint Tax Application (JT-1) is used to register for your withholding/unemployment tax. Register online at www.aztaxes.gov click "License a New Business" or download the form from the DOR website at www.azdor.gov, select "Forms," click "Withholding."

The **Fair Labor Standards Act (FLSA)** is a federal law administered by the Wage and Hour Division of the U.S. Department of Labor. This law establishes minimum wage, overtime pay and child labor standards for employers. The Industrial Commission of Arizona has jurisdiction over all businesses in the state that are not covered by the FLSA. The Industrial Commission of Arizona also shares jurisdiction with the Wage and Hour Division when both federal and state laws are the same. Reprints of federal and Arizona's labor laws and additional information may be obtained on their websites:

U.S. Department of Labor Wage and Hour Division

Phoenix District Office
230 N. First Avenue, Suite 402
Phoenix, AZ 85003-1725
602-514-7100
www.wagehour.dol.gov

Tucson District Office
300 W. Congress Street, Room 4-H
Tucson, AZ 85701
520-670-4899

Industrial Commission of Arizona

800 W. Washington Street
Phoenix, AZ 85007
602-542-4515
www.ica.state.az.us/Labor/Labor_MinWag_main.aspx

2675 E. Broadway
Tucson, AZ 85716
520-628-5459

EMPLOYMENT RESOURCES

U.S. Equal Employment Opportunity Commission
www.eeoc.gov

**U.S. Department of Health and Human Services
Administration of Children and Families
Office of Child Support Enforcement**
www.acf.hhs.gov/programs/cse/index.html

Governor's Office of Equal Opportunity
<http://azgovernor.gov/eop>

**Arizona Department of Economic Security
Division of Child Support Enforcement**
www.azdes.gov/dcse

listing of these companies, visit the Arizona Department of Insurance website at www.azinsurance.gov, select "Consumers" or contact the Consumer Affairs Division at 602-364-2499 or 800-325-2548.

The Industrial Commission of Arizona administers the Workers' Compensation Law. Visit their website at www.ica.state.az.us/Claims/Claims_main.aspx or call 602-542-4661 or 520-628-4661 for more details.

OCCUPATIONAL SAFETY

The Arizona Division of Occupational Safety and Health (ADOSH) operates under an approved plan with the U.S. Department of Labor to retain jurisdiction over occupational safety and health issues within Arizona, excluding mining operations, Indian Reservations and federal employees. ADOSH provides a number of free forms, posters and brochures to assist its constituency with keeping workplaces safe and hazard-free. Download these items from their website at www.ica.state.az.us/ADOSH/ADOSH_main.aspx or call 602-542-5795, 520-628-5478, or 855-268-5251.

For numerous resources and information designed specifically for smaller employers, including safety and health tools and publications, easy-to-follow guides for specific OSHA standards, and descriptions of benefits that small businesses receive from OSHA, visit their website at www.osha.gov/dcsp/smallbusiness/index.html or call 800-321-6742.



REQUIREMENTS FOR POSTERS EMPLOYERS MUST DISPLAY

Federal and state laws require employers to display official labor and employment posters detailing federal and applicable state labor laws where employees can read them. Both federal agencies and state agencies provide posters to employers at no cost.

On the U.S. Department of Labor (DOL) website, www.dol.gov/compliance/topics/posters.htm, free electronic files are provided for printing copies of the federally required posters. To obtain posters or for more information about poster requirements or other compliance assistance, you may contact DOL at 866-487-2365.

Required posters under the jurisdiction of the Industrial Commission of Arizona (ICA) may be downloaded from their website at www.ica.state.az.us/HomePage/HOME_Poster_Rules.aspx.

Information about required notices/posters under the jurisdiction of other state agencies may be accessed from the website, <http://az.gov/business/workposters.html>. Contact your city/town office for local smoking ordinances.

In addition, the requirements for posters you may need in your place of business are listed on the SBA website, www.sba.gov/content/workplace-posters, along with an explanation on compliance.

EMPLOYEE COMPENSATION AND BENEFITS

Employers often compensate workers in ways beyond paying wages or a salary, such as by providing fringe benefits such as health insurance and retirement plans.

INDIVIDUAL AND GROUP HEALTH INSURANCE

Whether you're an entrepreneur, home-based business, or small business with employees, selecting the correct individual or group health plan is important. Along with selecting your health plan, selecting an insurance carrier is also important. Look for an insurance company with a solid network of health care providers, timely claims service, and relatively stable premiums. The Arizona Department of Insurance website, www.azinsurance.gov, provides information on consumer publications, compared premiums, complaint ratios, health insurance resources and more.

Equal Employment Opportunity is
THE LAW

Private Employers, State and Local Governments, Educational Institutions, Employment Agencies and Labor Organizations

Applicants and employees of most private employers, state and local governments, educational institutions, employment agencies and labor organizations are protected under Federal law from discrimination on the following bases:

RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN
Title VII of the Civil Rights Act of 1964, as amended, protects individuals and employees from discrimination on the basis of race, color, religion, sex, and national origin.

GENETICS
The Genetic Information Nondiscrimination Act of 2008 (GINA) protects individuals and employees from discrimination on the basis of genetic information.

DISABILITY
Title I and Title II of the Americans with Disabilities Act (ADA) protect individuals and employees from discrimination on the basis of disability.

AGE
The Age Discrimination in Employment Act (ADEA) protects individuals and employees from discrimination on the basis of age.

SEX (WAGES)
The Equal Pay Act (EPA) protects individuals and employees from discrimination on the basis of sex in jobs that require equal skill, effort, and responsibility.

INDIVIDUALS WITH DISABILITIES
Section 503 of the Rehabilitation Act of 1973 (503) protects individuals from discrimination on the basis of disability.

**EMPLOYEE RIGHTS
UNDER THE FAIR LABOR STANDARDS ACT**

THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

FEDERAL MINIMUM WAGE

\$7.25 PER HOUR

BEGINNING JULY 24, 2009

OVERTIME PAY At least 1½ times your regular rate of pay for all hours worked over 40 in a workweek.

CHILD LABOR An employee must be at least 16 years old to work in most non-farm jobs and at least 18 to work in non-farm jobs declared hazardous by the Secretary of Labor.

Youths 14 and 15 years old may work outside school hours in various non-manufacturing, non-mining, non-hazardous jobs under the following conditions:

No more than
• 3 hours on a school day or 18 hours in a school week;
• 8 hours on a non-school day or 40 hours in a non-school week.

Also, work may not begin before 7 a.m. or after 7 p.m., except from June 1 through Labor Day, when evening hours are extended to 9 p.m. Different rules apply in agricultural employment.

TIP CREDIT Employers of "tipped employees" must pay a cash wage of at least \$2.13 per hour if they claim a tip credit against their minimum wage obligation. If an employee's tips combined with the employer's cash wage of at least \$2.13 per hour do not equal the minimum hourly wage, the employer must make up the difference. Certain other conditions must also be met.

ENFORCEMENT The Department of Labor may recover back wages either administratively or through court action, for the employees that have been underpaid in violation of the law. Violations may result in civil or criminal action.

Employers may be assessed civil money penalties of up to \$1,100 for each willful or repeated violation of the law.

HEALTH CARE REFORM INFORMATION

The Patient Protection and Affordable Care Act was passed on March 23, 2010. Provisions in the new law become effective at varying dates through 2020. For a summary of key provisions, visit the website at www.id.state.az.us/healthcarereform.html.

In addition, through many chamber and association memberships, businesses have access to a variety of group insurance plans. See Chapter 8 for the contact information of the many chambers of commerce and associations in Arizona.

Healthcare Group of Arizona (HCG) is a state-sponsored health plan that offers benefit plan options for businesses with two to fifty employees. For more information, visit www.hcgaz.gov or call 602-417-6755 or 800-247-2289.

RETIREMENT PLANS

There are many benefits for you and your employees in setting up a retirement plan. For forms, publications, and information on how to start, maintain and administer a retirement plan, visit www.retirementplans.irs.gov.

A SIMPLE (Savings Incentive Match Plan for Employees of Small Employers) IRA plan provides you and your employees with a simplified way to contribute toward retirement. It reduces taxes and, at the same time, attracts and retains quality employees. For more information, visit www.dol.gov/ebsa/publications/simple.html.



W O R K F O R C E A S S I S T A N C E

ARIZONA WORKFORCE CONNECTION

Arizona Workforce Connection is a statewide system of workforce development partners that provide value-added services at no cost to employers who seek access to skilled new hires and existing worker training resources.

The Governor’s Workforce Arizona Council (GWAC) presides over the workforce system and assists the Governor in the development of a State Plan that coordinates a statewide system of activities for Workforce. The GWAC also designates local workforce areas throughout the state.

There are more than a dozen designated Local Workforce Investment Areas throughout Arizona. They are typically found within each county. For more information, please visit www.azcommerce.com/services/skilled-workforce.

Arizona employers profit from services tailored for unique business needs. Through a network of one-stop centers and online services, the Arizona Workforce Connection provides:

- Seamless Access to Workforce Resources
- Employee Recruitment
- Labor Market Information
- Job Training and Hiring Tax Credits
- Customized Training and Skills Upgrading
- Solutions to Common Employee Barriers
- Pre-Layoff Assistance

The One-Stop Service Centers are located within each of Arizona’s counties. To quickly locate the One-Stop Service Center within your county, visit their website at www.arizonaworkforceconnection.com/locations.

Employers can post job openings using the Employment Services site on www.azjobconnection.gov, select “Find Employees.”

WORKFORCE TRAINING PROGRAMS

For a list of approved Workforce Training programs and providers, visit www.azjobconnection.gov, select “Resources.”

Contact your local One-Stop Service Center and/or community college for a listing of workforce training programs.



ARIZONA JOB TRAINING PROGRAM

The Arizona Job Training Program is a job-specific reimbursable grant program that supports the design and delivery of customized training to meet specific needs of employers, create new jobs, and help increase the skill and wage levels of employees in Arizona.

This program can provide grant money to businesses for training new employees or to supplement training programs for incumbent employees. The program is streamlined, flexible and tailored to meet the specific needs of each employer.

Once awarded, an employer may take up to two years to complete the approved training program. As soon as the training is complete, the employer may apply for a new grant for additional job-specific training.

All applications are taken on a first-come, first-served basis, and grants are awarded based on the availability of funds at the time the application is approved. For application forms, or to receive additional information, visit the Arizona Commerce Authority website at www.azcommerce.com/job-training or call 602-845-1200.

APPRENTICESHIP PROGRAM

Apprenticeship is a proven strategy that combines on-the-job training with related theoretical and practical classroom instruction to prepare exceptional workers for Arizona's industry. Registered apprenticeship is a training system that produces highly skilled workers that meet the demands of employers competing in a global economy.

Private and public sectors - individual employers, employer associations, or joint labor/management sponsors - operate registered apprenticeship programs. Program sponsors pay most of the training costs while also paying progressively increasing wages to apprentices as they gain skills. Registered apprenticeship programs may be competency-based or time-based depending on program sponsor needs.

Arizona has more than 100 registered apprenticeship programs currently providing training to 3,000 apprentices. For more information and a complete list of Arizona-registered apprenticeships, visit <http://azapprenticeship.com>.

MARKETING AND SELLING YOUR PRODUCTS OR SERVICES

Business Development and Procurement Opportunities

66 • Business Development

- » Bringing Your Technology to Market 66
- » Advancing Your Manufacturing 71
- » Expanding to International Markets 71

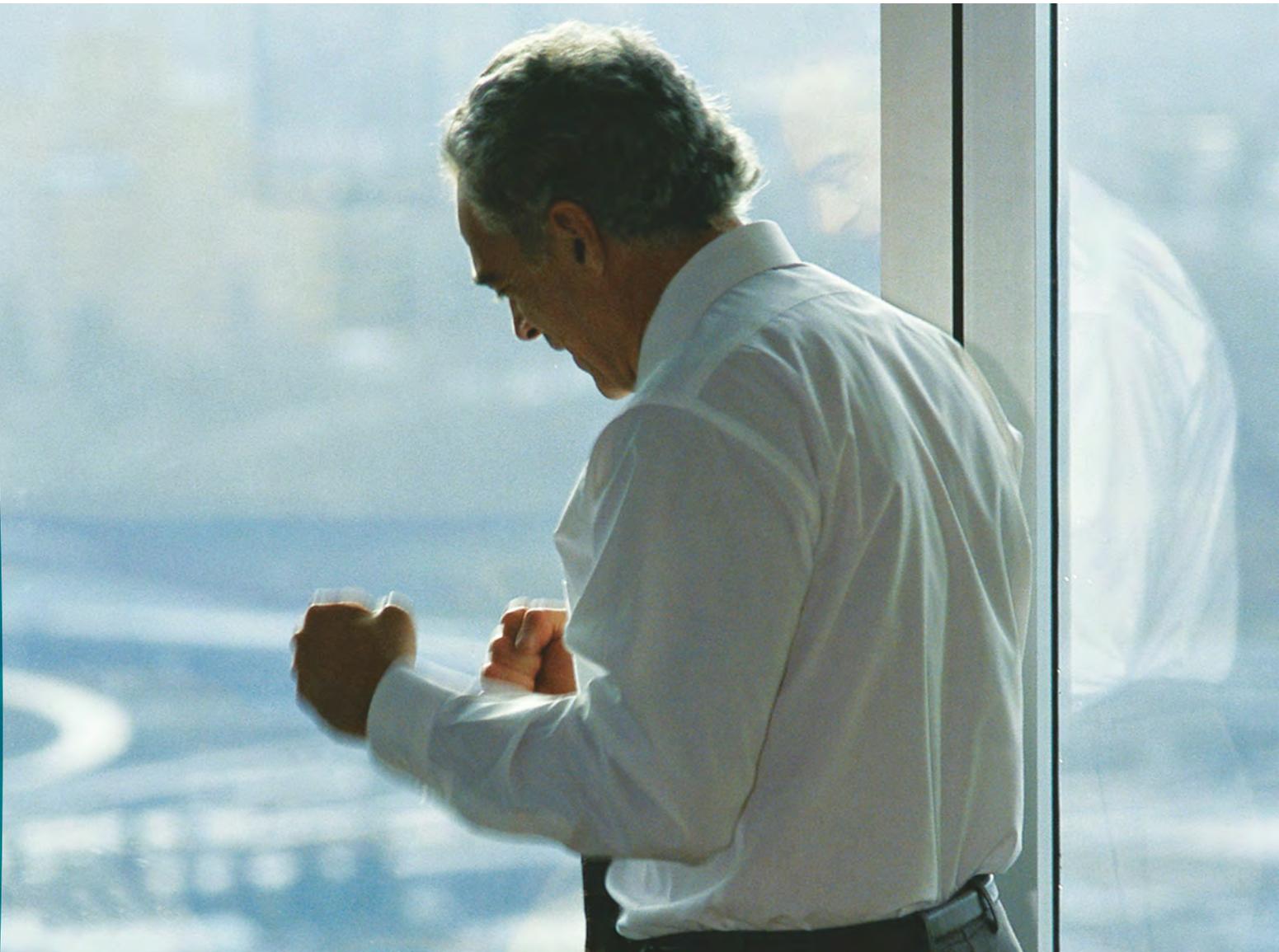
73 • Government Procurement Opportunities

- » Federal, State, and Local Government Procurement 73
- » Certification Programs 75

While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.



The Arizona Innovation Challenge (AIC), powered by the Arizona Commerce Authority (ACA), awards the most money in the country for a technology commercialization challenge — \$3 million (\$1.5 million twice yearly) to Arizona's most promising technology ventures.
2012 AIC Awardees



BRINGING YOUR TECHNOLOGY TO MARKET

Research is the fertile ground from which most technology ventures spring. Arizona's universities are able to assist you in moving your technology closer to commercialization and provide you with expert advice and qualified assistance.

TECHNOLOGY LICENSING

Technology licensing involves bringing scientific inventions from the universities to the private sector.

ARIZONA TECHNOLOGY ENTERPRISES

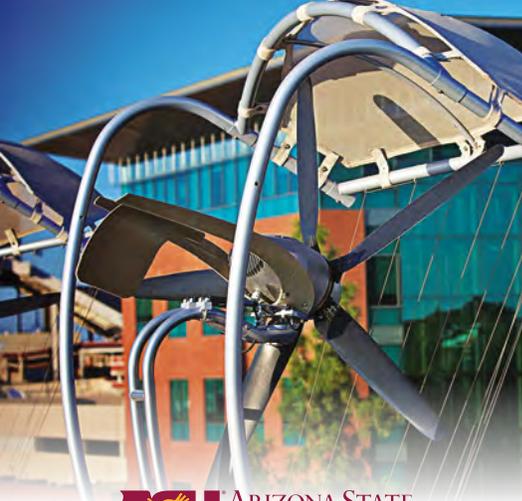
480-884-1996
www.azte.com

Arizona Technology Enterprises (AzTE) works with university inventors and industry to transform scientific progress into products and services. AzTE transfers technologies invented at ASU to the private sector by mining university research, prosecuting patents, negotiating licenses and marketing inventions.

NAU VENTURES, LLC

928-523-3711
<http://nauventures.net>

The purpose of NAU Ventures, LLC is to license or otherwise commercialize the intellectual property owned or controlled by the Arizona Board of Regents, Northern Arizona University (NAU) or Northern Arizona University Foundation (NAUF), and to perform other technology transfer and intellectual property management services for university.



ASU ARIZONA STATE UNIVERSITY



NORTHERN ARIZONA UNIVERSITY



THE UNIVERSITY OF ARIZONA

UNIVERSITY OF ARIZONA, OFFICE OF TECHNOLOGY TRANSFER

520-621-5000

www.ott.arizona.edu

The Office of Technology Transfer assists faculty with intellectual property development, facilitates relationships with commercial partners and helps to create strategies to bring inventions and discoveries to market.

The **Federal Laboratory Consortium for Technology Transfer (FLC)** is a nationwide network of federal laboratories that can assist entrepreneurs in leveraging research and expertise into commercial technology opportunities. These resources are available for technology venture partnering, testing, or enhancing technology portfolios through licensing. More information can be found at www.federallabs.org.

BUSINESS SERVICES AT ARIZONA'S PUBLIC RESEARCH UNIVERSITIES

Universities are able to offer a variety of resources and assistance to businesses of all sizes:

- Expert advice
- Advanced technologies
- Workforce education
- Research collaborations

ARIZONA STATE UNIVERSITY

ASU Venture Catalyst

<http://asuventurecatalyst.org>

SkySong, the ASU Scottsdale Innovation Center

<http://skysong.asu.edu>

Spirit of Enterprise Center

<http://wpcarey.asu.edu/spirit/index.cfm>

Innovation Advancement Program

www.law.asu.edu/Default.aspx?alias=www.law.asu.edu/tvg

NORTHERN ARIZONA UNIVERSITY

The Office of the Vice President for Research

www.research.nau.edu

UNIVERSITY OF ARIZONA

The Office of the Vice President for Research, Graduate Studies, and Economic Development (OVPR)

www.vpr.arizona.edu

The Office of Research and Contract Analysis (ORCA)

www.orca.arizona.edu

Sponsored Projects Services

www.sps.arizona.edu

ARIZONA RESEARCH CENTERS

Arizona's technology business community may utilize research centers and institutions to determine the viability of their product.

ACCELERATOR AND INCUBATOR PROGRAMS

Consider the benefits of business accelerators and incubators in developing your business concept and supporting your new business. These services include office and lab space, coaching, consulting and shared support services. For-profit entities often take an equity stake in participating companies. Non-profits are often affiliated with an industry association or public organization and serve as economic development tools for these constituencies.

The Arizona Commerce Authority's entrepreneurial advancement center, Innovation Forward, captures a forward-thinking, technology feel that attracts, assists, and incubates entrepreneurs of every level who are looking to commercialize their products.



BRINGING YOUR TECHNOLOGY TO MARKET (Continued)

In addition, the ACA's Arizona Innovation Challenge advances innovation and technology commercialization opportunities in Arizona by supporting early stage ventures in Arizona's targeted industries. Companies in the following technology sectors may apply: advanced materials, advanced manufacturing, aerospace and defense, bio and life sciences, clean-tech and renewable energy, and information technology. Companies receiving awards will be required to commercialize their technology and generate revenue within one year of the award. For more information, visit <http://azinnovationchallenge.com>.

The Arizona Innovation Accelerator (AIA) program, housed in Arizona Commerce Authority's Business Development Division, serves as a catalyst to accelerate the growth of emerging technology businesses throughout the state.

ASU Venture Catalyst is a business accelerator for technology entrepreneurs at Arizona State University. The Catalyst Mentoring Program is designed to provide ventures with the counsel they need to accelerate their progress and create success. For more information, visit <http://asuventurecatalyst.org/p> or call 480-884-1860.

Northern Arizona Center for Entrepreneurship and Technology (NACET) fosters business growth and economic vitality, creating high-quality jobs for the region. Partnering with a wide variety of non-retail, service, manufacturing, high technology, science and renewable energy firms, NACET offers a hands-on business incubation engagement program designed to transform innovation into viable companies. For more information, visit www.nacet.org or call 928-213-9234.

The **Arizona Center for Innovation (AZCI)** is a high-tech incubator promoting the development of high-technology companies in Southern Arizona through a disciplined program of business development. The Center focuses on companies in six technology areas: aerospace, advanced composites and materials, information technology, environmental technology, life sciences, and optics/ photonics. For more information, visit www.azinnovation.com or call 520-382-3260.

Many organizations in Arizona are dedicated to supporting the Arizona technology business community. Contemporaries, suppliers and professional organizations can also provide numerous and profitable business leads through networking. See Chapter 8 for the listing and contact information of the many chambers of commerce, associations and organizations in Arizona.

TECHNOLOGY BUSINESS RESOURCES

Arizona Small Business Development Center
(AZSBDC) Network
480-731-8720
www.azsbdc.net select "Second Stage"

Arizona Technology Council
602-343-8324; 520-829-3440
www.aztechcouncil.org

Flinn Foundation
602-744-6802
www.flinn.org

Gangplank
Email: info@gangplankhq.com
<http://gangplankhq.com>

Kauffman Foundation
816-932-1000
www.kauffman.org

INTELLECTUAL PROPERTY AND PRODUCT DEVELOPMENT

Intellectual property is a broad term that may include patents, trademarks, copyrights, trade secrets, know-how and other proprietary concepts.

There are several ways to protect your ideas, such as using a non-disclosure agreement, patenting your idea, copyrighting your creative works, choosing and registering your trademarks, registering complementary domain names, getting your rights in writing, identifying confidential information, using non-compete agreements, and educating your employees and vendors.



The **ASU Research Park**, a 324-acre business and industrial park, is committed to facilitate technology transfer through university industry research relationships, and serves to further its development as a nationally recognized Carnegie Foundation Research I Institute. Its mission is to enhance Arizona's high value research-based economic development and to build ASU's capacity to educate and advance knowledge. For more information, visit <http://asuresearchpark.com/index.html> or call 480-752-1000.

The **University of Arizona Science and Technology Park**, one of the Nation's premier research and development facilities, offers a unique environment dedicated to the transfer of technology from the laboratory to the marketplace. For more information, visit www.uatechpark.org or call 520-382-2480.



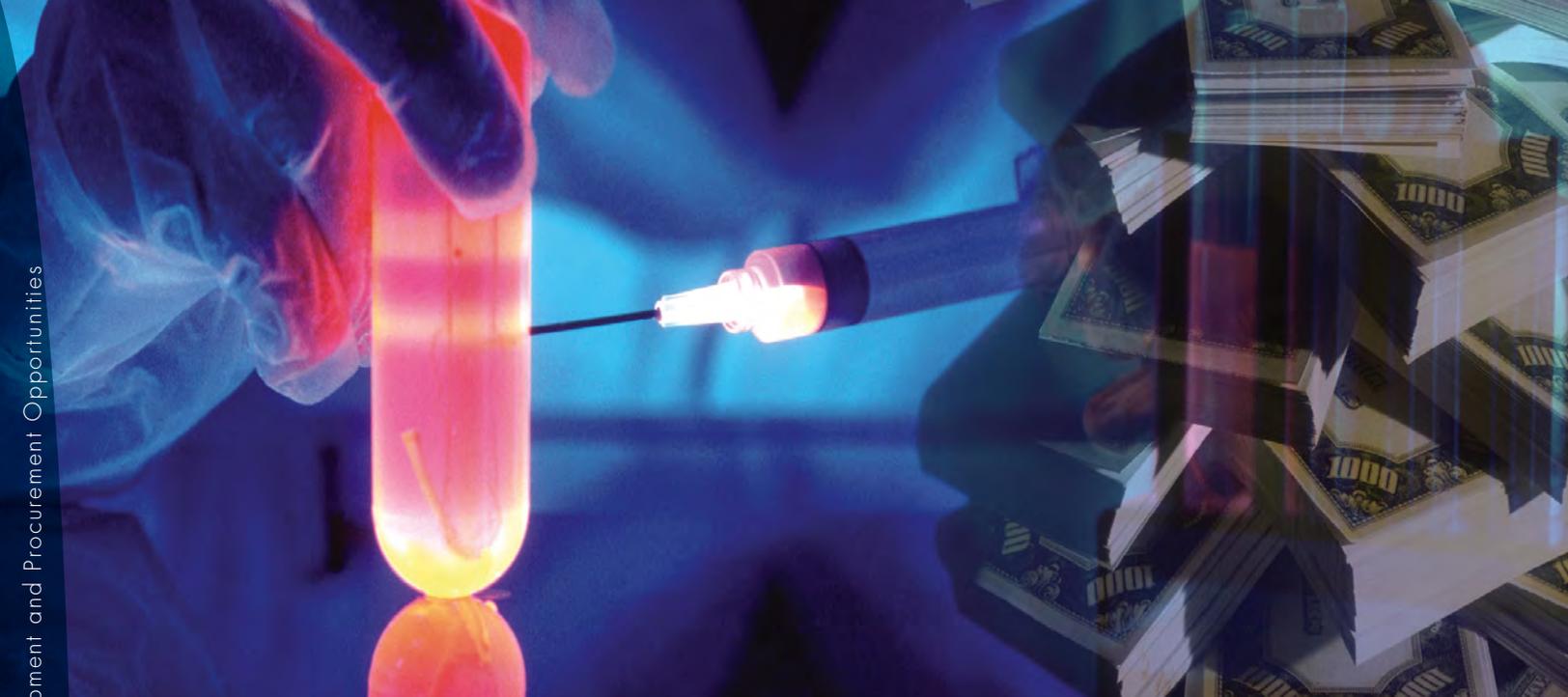
PATENT, TRADEMARK AND COPYRIGHT

A patent is a grant of a property right for an invention that is novel, useful and non-obvious by the U.S. Patent and Trademark Office. The basis for U.S. patent laws is to secure for the inventor the exclusive rights of their discoveries for a limited period of time.

A trademark includes any word, name, symbol or device adopted and used by an individual or a corporation to distinguish its goods or services from the goods or services of others.

A copyright protects the "works" or expressions of an author or artist against copying, performance, display, or use as an underlying work. It protects the form of expression rather than the subject matter or idea of the writing.

To file for a federal patent or trademark, visit the U.S. Patent and Trademark Office at www.uspto.gov. The U.S. Copyright Office registers copyright materials. For more information, visit www.copyright.gov.



FUNDING FOR RESEARCH-BASED TECHNOLOGY COMPANIES

Small Business Innovation Research (SBIR) and Small Business Technology Transfer Research (STTR) programs provide research funding for startup and early-stage companies or ongoing research at established companies.

To obtain more details and to search for current and past solicitations, visit www.sbir.gov/solicitations.

The Arizona Commerce Authority's **AZ FAST Grant Program** provides seed money to Arizona-based technology companies to help initiate the commercialization process. A full description of the requirements and grant application is online at www.azcommerce.com select "Incentives."

In addition, the ACA has been awarded a grant from the SBA to prepare Arizona's small, high-tech companies to compete more effectively for federal SBIR/STTR Phase I and II awards and ultimately commercialize their innovations in Phase III. For more details about the SBIR/STTR proposal training program, PIII Playbook, visit the ACA website at www.azcommerce.com select "Incentives."

The main objective of the **Small Business Capital Investment Tax Incentive Program (Angel Investment Program)** is to expand early stage investments in targeted Arizona small businesses. The program accomplishes this goal by providing tax credits to investors who make capital investment in small businesses certified by the Arizona Commerce Authority (ACA). For details on how to become a "qualified investor" or "qualified small business," visit www.azcommerce.com select "Incentives."

Arizona Innovation Connection, a weekly email newsletter, provides state and federal funding opportunities through entities such as the Arizona Commerce Authority, Science Foundation Arizona, the Department of Defense, Department of Homeland Security, National Science Foundation, and many other State, National, non-profit and foundation programs. To receive this weekly newsletter, sign up at www.azcommerce.com.

The Science Foundation Arizona (SFAz) plays a pivotal role in delivering and managing an investment strategy in research and innovation for Arizona's economy to grow and prosper. SFAz lists a variety of programs for technology companies on their website www.sfaz.org. For more information, call 602-682-2800.

FEDERAL GRANTS INFORMATION

Federal Grants

www.grants.gov

Small Business Innovation Research (SBIR)

www.sbir.gov/about/about-sbir

Small Business Technology Transfer (STTR)

www.sbir.gov/about/about-sttr

U.S. Small Business Administration Technology Grants

www.sba.gov under "Loans & Grants," select "Research Grants for Small Businesses"

See Chapter 3 for angel investors, venture capital firms and more.

ADVANCING YOUR MANUFACTURING

ARIZONA'S MANUFACTURING INDUSTRY

Arizona is host to a diverse and strong manufacturing industry base with more than 450 manufacturing facilities in the aerospace and defense, semiconductor, electronics, and IT industries. The state is also developing strengths in the bioscience, software and green industries.

ARIZONA COMMERCE AUTHORITY'S MANUFACTURING EXTENSION PARTNERSHIP (MEP)

The Manufacturing Extension Partnership (MEP) works with Arizona manufacturers to help them become more profitable and globally competitive by providing technical expertise and hands-on assistance to deliver customized solutions.

MEP focuses its efforts on delivering measurable results to manufacturers in five specific areas:

- Technology Acceleration
- Continuous Improvement
- Sustainability
- Workforce Development
- Supplier Development

MEP is an affiliate of the National Institute of Standards and Technology's Manufacturing Extension Partnership (NIST MEP) through the U.S. Department of Commerce. For more information, visit www.azcommerce.com or call 602-845-1200.

As a public/private partnership, the U.S. Department of Commerce, National Institute of Standards and Technology's Manufacturing Extension Partnership (NIST MEP) provides a variety of services, from innovation strategies to process improvements to green manufacturing. For more information, visit www.nist.gov/mep/about.cfm.

MANUFACTURER'S RESOURCES

Arizona Manufacturers Council
www.azchamber.com/amc

Arizona - Sonora Manufacturing Initiative
www.arizonasonoramfg.com

U.S. Small Business Administration (SBA)
www.sba.gov/content/contracting-manufacturing

EXPANDING TO INTERNATIONAL MARKETS

INTERNATIONAL SALES

The International Division of the Arizona Commerce Authority helps develop international trade opportunities for Arizona businesses and puts together several international trade missions a year, encouraging the participation of Arizona entrepreneurs.

Companies with a desire to expand international should do their homework before jumping into an unknown business environment. A company must go into international ventures with a long-term financial commitment as well as a sense of its risk-reward factors.

For example, a culturally sensitive business plan provides for an international road map, and entrepreneurs establishing foreign ventures must familiarize themselves with prevailing local laws, industry-specific regulations, and export and import licenses.

Securing state and federal licenses are also important elements for international trade. International currency contracts also must be negotiated to allow for payment at market rates for goods and services provided. Shipping and insurance costs also will figure into the equation.

While the Internet can initially provide assistance in making contact with prospective foreign markets, it's no substitute for the face-to-face contact that should be considered a requirement before conducting any business operations abroad.

To attend an ACA trade mission, participate in an international trade show, or to establish your international business ties and expand your business, visit the ACA website at www.azcommerce.com. Under "Services," select "International Business Services" or call 602-845-1200.

ARIZONA'S STATE TRADE AND EXPORT PROMOTION (STEP) PROGRAM

The Arizona Commerce Authority's STEP Program offers services, tools, and financial assistance helping your company enter the international marketplace:

- Export readiness assessment of your small business
- Export education and counseling for your company so that you can be informed and equipped for success on the international stage
- Assistance with market selection strategy for your company so that it explores and enters markets that are best suited for your product or service
- Assistance to your company with development of international marketing materials, including >

EXPANDING TO INTERNATIONAL MARKETS (continued)

brochures and websites (and translation of these materials, if necessary, into the language of the target country/region market)

- Assistance to your company in identifying actual, potential buyers, agents, distributors, end users and other strategic partners in international markets
- Opportunities for your company to participate in sector-specific trade missions/summits (both internationally and in the U.S.) that have been carefully selected, comprehensively prepared, and professionally led by ACA staff to maximize opportunities for success

Companies wishing to participate in the Arizona STEP Program should visit the ACA website at www.azcommerce.com. Select "Incentives" for more details.

The State Trade and Promotion Grant Program is partially funded by the U.S. Small Business Administration (SBA). SBA's funding is not an endorsement of any products, opinions or services. All SBA funded programs are extended to the public on a nondiscriminatory basis.

SBA offers a number of loan programs designed to support small business exports. For more details, visit www.sba.gov/content/export-loan-programs.

SBA's online Export Business Planner offers a ready-made, customizable and easily accessible document that may be updated and referenced continuously as your business grows. Download the planner from the SBA website at www.sba.gov/exportbusinessplanner.

U.S. COMMERCIAL SERVICE'S EXPORT ASSISTANCE CENTER

Arizona's Export Assistance Center (with three offices in Arizona), part of the U.S. Commercial Service of the U.S. Department of Commerce, is a federal government agency dedicated to helping small and medium-sized Arizona companies enter international markets.

Services include:

- World class market research
- Trade events that promote your product or service to qualified buyers
- Introductions to qualified buyers and distributors
- Counseling and advocacy through every step of the export process

To learn more about how the U.S. Commercial Service can help your company export, visit <http://export.gov/arizona>, or call 602-640-2513 or 520-670-5540.

Arizona Abroad, a newsletter of the U.S. Export Assistance Centers of Arizona, provides information on upcoming trade events and local opportunities in Arizona.

Find out if your company is ready to export by taking the Export Readiness Questionnaire at <http://export.gov/begin/assessment.asp>.

The Trade Information Center (TIC) works in conjunction with your export assistance center. TIC offers a wide range of current industry and trade information to help exporters of U.S. goods and services find the information they need to compete successfully in overseas markets. For more information, visit <http://export.gov> or call 800-872-8723.

ARIZONA-MEXICO COMMISSION

The Arizona-Mexico Commission's vision is to promote a strong, cooperative relationship with Mexico; facilitate the movement of goods, services, people, and information through Mexico and Latin America; and encourage security and sustainable development within our border communities. For more information, visit www.azmc.org or call 602-542-1345.

TRADE AND TRANSPORTATION CORRIDOR ALLIANCE

To improve Arizona's competitiveness in a global marketplace, create jobs and maximize economic potential, Governor Brewer formed the Transportation and Trade Corridor Alliance. A strategic partnership between the Arizona Commerce Authority, the Arizona Department of Transportation, the Arizona Mexico Commission, the Alliance joins together the critical public and private sector entities to seize opportunities that position the State a part of a dynamic trade shed. For more information, visit www.azttca.org or contact marisaw@azcommerce.com.



GOVERNMENT PROCUREMENT OPPORTUNITIES

Federal, state and local governments offer businesses the opportunity to sell billions of dollars worth of products and services.

To succeed in the federal government contracting process, you first need to:

1. Obtain a DUNS (Data Universal Numbering System) number,
2. Have an Employer Identification Number (EIN),
3. Identify your NAICS and SIC codes, and
4. Register your business with the System of Award Management.

The System for Award Management (SAM) is a Federal Government owned and operated free website that consolidates the capabilities in CCR/ FedReg, ORCA and EPLS. Future phases of SAM will add the capabilities of other systems used in federal procurement and awards processes.

Creating a profile in SAM and keeping it current ensures your firm has access to federal contracting opportunities. To register, visit <https://sam.gov> and click "create an account" or call 866-606-8220.

FEDERAL GOVERNMENT PROCUREMENT

The U.S. Small Business Administration (SBA) website lists the steps to registering as a federal contractor at www.sba.gov under "Contracting." SBA ensures that small businesses have access to long-lasting development opportunities to receive government contracts.

SBA conducts a free workshop, [Selling to the Federal Government](#). For schedules and registration, visit their website at www.sba.gov/az or call 602-745-7208.

ADDITIONAL FEDERAL RESOURCES

Online Representations and Certifications Application (ORCA)

<https://orca.bpn.gov>

Government Services Administration (GSA) Schedule

www.gsa.gov/schedules

FedBizOpps (FBO)

www.fbo.gov

GOVERNMENT PROCUREMENT OPPORTUNITIES *(continued)*

STATE OF ARIZONA PROCUREMENT

To familiarize yourself with the State of Arizona's procurement process, visit the State Procurement Office (SPO) website at <http://spo.az.gov>, and select "Contractor Resources." Here you will find information on how to do business with the state, bidding opportunities and instructions on how to use ProcureAZ, the state's eProcurement system.

You must register your company in ProcureAZ to freely participate in the State of Arizona's bidding and contracting opportunities. To register online, visit <https://procure.az.gov/bsa>. For further information, contact the ProcureAZ Help Desk at 602-542-7600.

Arizona State University

Small Business & Diversity Program

480-965-6778

<http://cfo.asu.edu/purchasing-diversity>

Northern Arizona University

Contracting and Purchasing Services

928-523-4557

<http://home.nau.edu/purchasing>

University of Arizona

Small Business Utilization Program

520-621-2888

www.pacs.arizona.edu/supplier_diversity

LOCAL GOVERNMENT PROCUREMENT

The State Purchasing Cooperative is a program of the Arizona Department of Administration and the State Procurement Office, whereby members may participate in cooperative procurement opportunities through the use of designated Arizona State contracts and related services.

Currently, there are more than 545 members of the State Purchasing Cooperative. The program is comprised of many political subdivisions (*counties, cities, school districts, etc.*). In addition to the State Purchasing Cooperative, there are a number of other purchasing cooperatives active throughout Arizona. For more information, visit the State Procurement Office website at <http://spo.az.gov> and select "Cooperative Procurement."

In addition, vendors are encouraged to approach the purchasing departments of each county and city/town to present their products and/or services. See Chapter 5 for the listing of county/city/town websites and contact numbers.

MARICOPA COUNTY

Maricopa County encourages all interested suppliers to register to do business with the county's e-procurement application, Bidsync. To register, visit www.maricopa.gov/materials or call 602-506-3967.

PIMA COUNTY

The Pima County Procurement Department is dedicated to conserving public funds and conducting its procurement process in a fair, open and competitive manner. Visit www.pima.gov/procure/venreg.htm to register your company or contact Vendor Relations at 520-740-3807 or 520-740-8260.

It's Small Business Enterprise (SBE) program offers incentives to small businesses interested in doing business with Pima County. For more information on the SBE program, visit www.pima.gov/procure/sbe or call 520-740-3296.

CONTRACTING RESOURCES

The following organizations provide an understanding of government contracting and the know-how to obtain and successfully perform federal, state and local government contracts.

American Indian Procurement

Technical Assistance Centers (A/IPTAC)

928-871-7377

www.ncaied.org/mcs/uida-consulting-group

Arizona Diversity Business Development Center

602-300-2682

www.azbizopps.org

Arizona Procurement Technical Assistance Center (PTAC)

480-731-8720

www.azsbdc.net/special-programs/procurement

BidSource

602-495-6492

www.bidsource.com

City of Phoenix, Vendor Help Center

602-262-7181

<http://phoenix.gov/business/contract/vendor/index.html>

Grand Canyon Minority Supplier Development Council (GCMSDC)

602-495-9950

www.gcmsdc.org

Phoenix MBDA Business Center

602-248-0007; 800-428-7299

<http://phoenixmbdacenter.com>

Women's Business Enterprise Council West

480-969-9232

www.wbec-west.org

CERTIFICATION PROGRAMS

Many government agencies require that some percentage of their procurements be set aside for small businesses. Certifying your business will help you successfully compete for government contracts.

FEDERAL CERTIFICATION

The federal government sets aside certain contract bid opportunities exclusively for small businesses. As part of the registration process, you must register your business with the federal government's SAM, the primary database of vendors doing business with the federal government. In SAM, you may self-certify as a small business, but you must meet the federal government's definition of a small business. For more information, visit www.sba.gov, and under "Contracting," select "Small Business Certifications & Audiences."

SBA conducts a free workshop, [Selling to the Federal Government](#). It includes understanding certification programs such as 8(a) and HUBZone. For schedules and registration, visit www.sba.gov/az or call 602-745-7208.

The **8(a) Program** is a business development program created to help small, disadvantaged businesses compete in the marketplace. To apply for 8(a) certification, visit www.sba.gov/8a or call 602-745-7200.

The **Historically Underutilized Business Zones (HUBZone)** program helps small businesses in urban and rural communities gain preferential access to federal procurement opportunities. To apply for the HUBZone Certification, visit www.sba.gov/hubzone.

ARIZONA DEPARTMENT OF TRANSPORTATION'S DISADVANTAGED BUSINESS ENTERPRISE PROGRAM (DBE)

The Arizona Department of Transportation (ADOT) has established a Disadvantaged Business Enterprise (DBE) program in accordance with the regulations of the U.S. Department of Transportation (USDOT). The DBE program ensures a "level playing field" and fosters equal

opportunity in all ADOT assisted contracts that include highway, transit and airport programs.

The ADOT Supportive Services Program is designed to assist qualified small businesses to become certified as DBE firms. Once certified, the program strives to assist those firms to become self-sufficient in their respective industry. Visit ADOT DBE Supportive Services blog at www.adotdbe.com for upcoming events and latest updates.

Arizona Department of Transportation

Business Engagement and Compliance Office,
Supportive Services Program

1135 N. 22nd Avenue, 2nd Floor, Phoenix, AZ 85007
602-712-7761

www.azdot.gov/Inside_ADOT/CRO/DBEP.asp

CITY OF PHOENIX'S SMALL BUSINESS ENTERPRISE (SBE) AND DISADVANTAGED BUSINESS ENTERPRISE (DBE) CERTIFICATION PROGRAMS

The city of Phoenix extends an equal economic opportunity to compete for business for all small businesses interested in participating in SBE and federally assisted DBE contracts including airport concessions and airport, highway, and transit-related projects.

The Equal Opportunity Department (EOD) Business Relations Division administers the SBE Certification and the DBE Certification Programs. EOD offers certification services at no cost. Workshops are offered monthly and staff is available to assist you in the application process.

City of Phoenix

Equal Opportunity Department (EOD)

251 W. Washington Street, 7th Floor, Phoenix, AZ 85003
602-262-6790

<http://phoenix.gov/eod/programs/index.html>



GOVERNMENT PROCUREMENT OPPORTUNITIES *(continued)*

CITY OF TUCSON'S SMALL BUSINESS ENTERPRISE (SBE) PROGRAM AND DISADVANTAGED BUSINESS ENTERPRISE (DBE) PROGRAM

The city of Tucson provides opportunities and incentives to certified firms located in Pima County on projects and contracts administered by the city's procurement department.

The general information and certification applications for SBE and DBE may be obtained from the Office of Equal Opportunity Programs (OEOP) website. Many small businesses may also qualify as a DBE. Only one application and one set of supporting documentation is required, even when multiple categories are identified.

City of Tucson

Office of Equal Opportunity Programs (OEOP)

201 N. Stone, Third Floor, Tucson, AZ 85726

520-791-4593

<http://cms3.tucsonaz.gov/oeop>

The Arizona UCP has been established to facilitate statewide DBE certification. The UCP eliminates the need for DBE applicant businesses to obtain certification from multiple agencies, and provides reciprocity within Arizona. The Arizona Department of Transportation, City of Phoenix, and the City of Tucson are members of the Arizona UCP. The official UCP DBE database includes DBE firms certified by these three agencies at www.azdbe.com/DBE_search.aspx.



THIRD-PARTY CERTIFICATION

Grand Canyon Minority Supplier

Development Council

<http://gcmsdc.org/certification/application>

National Women Business Owners Corporation
(NWBOC)

www.nwboc.org/Basic_Info

U.S. Women's Chamber of Commerce

www.uswcc.org/certification.aspx

Women's Business Enterprise Council-West

www.wbec-west.com, and select "Certification"



NETWORKING IN THE BUSINESS COMMUNITY

Business Affiliations and Associations

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85 • Associations

While every effort has been made to ensure the reliability of the information presented in this publication, the Arizona Commerce Authority cannot guarantee the accuracy of this information due to the fact that much of the information is created by external sources. Changes/updates brought to the attention of the Arizona Commerce Authority and verified will be corrected in future editions.

Arizona Small Business Association (ASBA) is the largest trade association in Arizona representing 11,000+ member businesses and more than half a million employees in all 15 counties. ASBA creates opportunities for small businesses to make money, save money and have a voice in public policy.





NETWORKING IN THE BUSINESS COMMUNITY

Joining chambers of commerce, associations and organizations, and actively participating in them is a great way to market your business. As a member, you can network with other members to promote your business.

From seminars and luncheons to business expos and various business committees, there's absolutely no excuse for not being able to meet new contacts, referrals and people who can help you with ideas and additional ways to grow your business.

The following pages of this section provide contact information of the many chambers of commerce, associations and organizations in Arizona.

STEPS TO SUCCESSFUL NETWORKING

1. **Choose the right setting.** Make sure that the purpose of the function is to promote business.
2. **Go prepared.** Always carry your business cards. Be ready with a "3-minute commercial" describing your key business benefits.
3. **Don't overwhelm contacts.** Don't bore people with excessive details about your company when you first meet them. Save the specifics for a second meeting, unless your new acquaintance asks to know more.

BUSINESS ADVOCACY

Many Arizona membership organizations are the voice of business and the guardians of the business climate. They ensure that lawmakers understand small business concerns with regard to government policies and legislation.

Business advocacy creates a stronger and more sustainable business community. The result is a better community to attract, retain and expand business.

BUSINESS ADVOCACY

Arizona Association for Economic Development (AAED)
602-240-2233 www.aaed.com

Arizona Chamber of Commerce and Industry (ACCI)
602-248-9172 www.azchamber.com

National Federation of Independent Business (NFIB)
602-263-7690 www.nfib.com/arizona

U.S. Small Business Administration Office of Advocacy
202-205-6533 www.sba.gov/advo

CHAMBERS OF COMMERCE

Contact your local chamber to learn more about their organization and the multitude of educational courses, events and benefit programs that can be offered to you.

CHAMBERS OF COMMERCE ALLIANCES

Alliances serve as the public policy advocacy body on issues that impact the business and economic climate of the areas served by their participating chambers of commerce members.

East Valley Chambers of Commerce Alliance

www.evcca.org

Southern Arizona Chamber of Commerce Alliance

www.southernarizonachambers.com

West Valley Chambers of Commerce Alliance

<http://wvcca.com>

Ajo

Ajo District Chamber of Commerce
520-387-7742 www.ajochamber.com

Alpine

Alpine Area Chamber of Commerce
928-339-4656 www.alpinearizona.com

Apache Junction

Apache Junction Chamber of Commerce
480-982-3141 www.ajchamber.com

Arizona City

Arizona City Chamber of Commerce
520-466-5141

Avondale

Southwest Valley Chamber of Commerce
623-932-2260 www.southwestvalleychamber.org

Benson

Benson-San Pedro Valley Chamber of Commerce
520-586-2842 www.bensonchamberaz.com

Bisbee

Bisbee Chamber of Commerce
520-432-5421 www.bisbearizona.com

Black Canyon City

Black Canyon City Chamber of Commerce
623-374-9797

Bouse

Bouse Chamber of Commerce
928-851-2509 <http://bousechamber.org>

Brenda

McMullen Valley Chamber of Commerce
928-859-3846 www.azoutback.com/mcmullen.htm

Buckeye

Buckeye Valley Chamber of Commerce
623-386-2727 www.buckeyevalleychamber.org

Bullhead City

Bullhead Area Chamber of Commerce
928-754-4121 www.bullheadchamber.com

Camp Verde

Camp Verde Chamber of Commerce
928-567-9294 www.visitcampverde.com

Carefree-Cave Creek

Carefree-Cave Creek Chamber of Commerce
480-488-3381 www.carefreecavecreek.org

Casa Grande

Greater Casa Grande Chamber of Commerce
520-836-2125; 800-916-1515 www.casagrandechamber.org

Casas Adobes

Greater Oro Valley Chamber of Commerce
520-297-2191 www.orovalleychamber.com

Catalina/Catalina Foothills

Greater Oro Valley Chamber of Commerce
520-297-2191 www.orovalleychamber.com

Chandler

Chandler Chamber of Commerce
480-963-4571; 800-963-4571 www.chandlerchamber.com

Chandler

Ocotillo Chamber of Commerce
602-381-2584 www.OcotilloChamber.com

Chino Valley

Chino Valley Area Chamber of Commerce
928-636-2493 www.chinovalley.org

Chloride

Chloride Chamber of Commerce
928-565-2204 www.chloridearizona.com

Christopher Creek

Rim Country Regional Chamber of Commerce
928-474-4515; 800-672-9766 www.rimcountrychamber.com

Clarkdale

Clarkdale Chamber of Commerce
928-634-9438 www.clarkdalechamber.com

Cochise

Pearce-Sunsites Chamber of Commerce
520-826-3535 www.pearcesunsiteschamber.org

CHAMBERS OF COMMERCE *(continued)*

Coolidge

Coolidge Chamber of Commerce

520-723-3009 www.coolidgechamber.org

Cordes Junction and Cordes Lakes

Arizona Highway 69 Chamber of Commerce

928-632-4355 www.arizonahighway69chamber.org

Cottonwood

Cottonwood Chamber of Commerce

928-634-7593 www.cottonwoodchamberaz.org

Dewey-Humboldt

Arizona Highway 69 Chamber of Commerce

928-632-4355 www.arizonahighway69chamber.org

Dolan Springs

Dolan Springs Chamber of Commerce

928-767-4473 www.dolanspringschamberofcommerce.com

Douglas

Douglas Chamber of Commerce

520-364-2477 www.douglasazchamber.org

Dragoon

Pearce-Sunsites Chamber of Commerce

520-826-3535 www.pearcesunsiteschamber.org

Eagar

Springerville-Eagar Regional Chamber of Commerce

928-333-2123 www.springerville-eagarchamber.com

Ehrenberg

Ehrenberg Chamber of Commerce

928-923-9661 www.coloradoriverinfo.com/ehrenberg/chamber

El Mirage

Surprise Regional Chamber of Commerce

623-583-0692 www.surpriseregionalchamber.com

Elfrida

Pearce-Sunsites Chamber of Commerce

520-826-3535 www.pearcesunsiteschamber.org

Elgin

Sonoita-Elgin Chamber of Commerce

520-455-5498 www.sonoitaelginchamber.org

Eloy

Eloy Chamber of Commerce

520-466-3411 www.elaychamber.com

Flagstaff

Flagstaff Chamber of Commerce

928-774-4505 www.flagstaffchamber.com

Florence

Greater Florence Chamber of Commerce

520-868-9433 <http://florenceazchamber.com>

Ft. Mohave

Mohave Valley Chamber of Commerce

928-768-2777 www.mohavevalleychamber.com

Fountain Hills

Fountain Hills Chamber of Commerce

480-837-1654 www.fountainhillschamber.com

Gila Bend

Gila Bend Chamber of Commerce

928-683-2002 www.gilabendazchamber.com

Gilbert

Gilbert Chamber of Commerce

480-892-0056 www.gilbertaz.com

Glendale

Glendale Chamber of Commerce

623-937-4754; 800-437-8669 www.glendaleazchamber.org

Globe

Globe-Miami Regional Chamber of Commerce

928-425-4495; 800-804-5623 www.globemiamichamber.com

Golden Valley

Golden Valley Chamber of Commerce

928-565-3311 www.goldenvalleychamber.org

Goldroad

Oatman-Goldroad Chamber of Commerce

928-768-6222 www.oatmangoldroad.org

Goodyear

Southwest Valley Chamber of Commerce

623-932-2260 www.southwestvalleychamber.org

Graham County

Graham County Chamber of Commerce

928-428-2511; 888-837-1841 www.graham-chamber.com

Grand Canyon

Grand Canyon Chamber of Commerce & Visitor's Bureau

888-472-2696 www.grandcanyonvisitorbureau.com

Green Valley

Green Valley Sahuarita Chamber of Commerce
and Visitor Center

520-625-7575; 800-858-5872 www.greenvalleychamber.com

Greer

Pinetop-Lakeside Chamber of Commerce

928-367-4290; 800-573-4031 www.pinetoplakesidechamber.com

Hayden

Copper Basin Chamber of Commerce

520-363-7607 www.copperbasinaz.com

Heber

Heber-Overgaard Chamber of Commerce
928-535-5777 www.heberovergaard.org

Holbrook

Holbrook Chamber of Commerce
928-524-6558; 800-524-2459 www.gotouraz.com/HolbrookF3.html

Hope

McMullen Valley Chamber of Commerce
928-859-3846 www.azoutback.com/mcmullen.htm

Jerome

Jerome Chamber of Commerce
928-634-2900 www.jeromechamber.com

Joseph City

Joseph City Chamber of Commerce
928-288-3475

Kearny

Copper Basin Chamber of Commerce
520-363-7607 www.copperbasinaz.com

Kingman

Kingman Area Chamber of Commerce
928-753-6253 www.kingmanchamber.org

Lake Havasu City

Lake Havasu Area Chamber of Commerce
928-855-4115 www.havasuchamber.com

Litchfield Park

Southwest Valley Chamber of Commerce
623-932-2260 www.southwestvalleychamber.org

Marana

Marana Chamber of Commerce
520-682-4314 www.maranachamber.com

Maricopa

Maricopa Chamber of Commerce
520-568-9573 www.maricopachamber.com

Mayer

Arizona Highway 69 Chamber of Commerce
928-632-4355 www.arizonahighway69chamber.org

Mesa

Mesa Chamber of Commerce
480-969-1307 www.mesachamber.org

Miami

Globe-Miami Regional Chamber of Commerce
928-425-4495; 800-804-5623 www.globemiamichamber.com

Nogales

Nogales-Santa Cruz County Chamber of Commerce
520-287-3685 www.thenogaleschamber.com

Nogales

Nogales Community Development Corporation
520-397-9219 www.nogalescdc.com

Oatman

Oatman-Goldroad Chamber of Commerce
928-768-6222 www.oatmangoldroad.org

Oracle

Greater Oro Valley Chamber of Commerce
520-297-2191 www.orovalleychamber.com

Oro Valley

Greater Oro Valley Chamber of Commerce
520-297-2191 www.orovalleychamber.com

Overgaard

Heber-Overgaard Chamber of Commerce
928-535-5777 www.heberovergaard.org

Page

Page-Lake Powell Chamber of Commerce
928-645-2741 www.pagechamber.com

Parker

Parker Area Chamber of Commerce
928-669-2174 www.parkerareachamberofcommerce.com

Payson

Rim Country Regional Chamber of Commerce
928-474-4515; 800-672-9766 www.rimcountrychamber.com

Pearce

Pearce-Sunsites Chamber of Commerce
520-826-3535 www.pearcesunsiteschamber.org

Peoria

Peoria Chamber of Commerce
623-979-3601 www.peoriachamber.com

Phoenix

Ahwatukee Foothills Chamber of Commerce
480-753-7676 www.ahwatukeechamber.com

Phoenix

Arcadia Chamber of Commerce
602-381-2584 www.arcadiachamber.org

Phoenix

Greater Phoenix Chamber of Commerce
602-495-2195 www.phoenixchamber.com

Phoenix

Greater Phoenix Chamber of Commerce at Anthem - North Gate
602-495-6483 www.phoenixchamber.com

CHAMBERS OF COMMERCE *(continued)*

Phoenix

Greater Phoenix Chamber of Commerce at Deer Valley
602-495-6483 www.phoenixchamber.com

Phoenix

Greater Phoenix Chamber of Commerce
at South Mountain/Laveen
602-495-6469 www.phoenixchamber.com

Pima

Graham County Chamber of Commerce
928-428-2511; 888-837-1841 www.graham-chamber.com

Pine

Rim Country Regional Chamber of Commerce
928-474-4515; 800-672-9766 www.rimcountrychamber.com

Pinetop-Lakeside

Pinetop-Lakeside Chamber of Commerce
928-367-4290; 800-573-4031 www.pinetoplakesidechamber.com

Prescott

Prescott Chamber of Commerce
928-445-2000; 800-266-7534 www.prescott.org

Prescott Valley

Prescott Valley Chamber of Commerce
928-772-8857 www.pvchamber.org

Quartzsite

Quartzsite Business Chamber of Commerce
928-927-9321 www.quartzsitebusinesschamber.com

Richland

Pearce-Sunsites Chamber of Commerce
520-826-3535 www.pearcesunsiteschamber.org

Rio Rico

Rio Rico Chamber of Commerce
520-377-9336 www.rioricochamberofcommerce.com

Roosevelt

Globe-Miami Regional Chamber of Commerce
928-425-4495; 800-804-5623 www.globemiamichamber.com

SaddleBrooke

Greater Oro Valley Chamber of Commerce
520-297-2191 www.orovalleychamber.com

Safford

Graham County Chamber of Commerce
928-428-2511; 888-837-1841 www.graham-chamber.com

Sahuarita

Green Valley Sahuarita Chamber of Commerce and
Visitor Center
520-625-7575; 800-858-5872 www.greenvalleychamber.com

Salome

McMullen Valley Chamber of Commerce
928-859-3846 www.azoutback.com/mcmullen.htm

Santa Cruz County

Nogales-Santa Cruz County Chamber of Commerce
520-287-3685 www.thenogaleschamber.com

Scottsdale

North Scottsdale Chamber of Commerce
480-889-8987 <http://northscottsdalechamber.org>

Scottsdale

Scottsdale Area Chamber of Commerce
480-355-2700 www.scottsdalechamber.com

Sedona-Oak Creek Canyon

Sedona Chamber of Commerce
928-282-7722; 800-288-7336 www.sedonachamber.com

Seligman

Seligman Chamber of Commerce
928-273-8140 www.seligmanazchamber.com

Show Low

Show Low Chamber of Commerce
928-537-2326; 888-746-9569
www.showlowchamberofcommerce.com

Sierra Vista

Greater Sierra Vista Area Chamber of Commerce
520-458-6940 www.sierravistachamber.org

Snowflake

Snowflake-Taylor Chamber of Commerce
928-536-4331 www.snowflaketaylorchamber.org

Sonoita

Sonoita-Elgin Chamber of Commerce
520-455-5498 www.sonoitaelginchamber.org

Spring Valley

Arizona Highway 69 Chamber of Commerce
928-632-4355 www.arizonahighway69chamber.org

Springerville

Springerville-Eagar Regional Chamber of Commerce
928-333-2123 www.springerville-eagarchamber.com

Stanfield

Maricopa Chamber of Commerce
520-568-9573 www.maricopachamber.com

Star Valley

Rim Country Regional Chamber of Commerce
928-474-4515; 800-672-9766 www.rimcountrychamber.com

Strawberry

Rim Country Regional Chamber of Commerce
928-474-4515; 800-672-9766 www.rimcountrychamber.com

Sun City/Sun City West

Surprise Regional Chamber of Commerce
623-583-0692 www.surpriseregionalchamber.com

Sunizona

Pearce-Sunites Chamber of Commerce
520-826-3535 www.pearcesuniteschamber.org

Sunsites

Pearce-Sunites Chamber of Commerce
520-826-3535 www.pearcesuniteschamber.org

Superior

Superior Chamber of Commerce
520-689-0200 www.superiorazchamber.net

Surprise

Surprise Regional Chamber of Commerce
623-583-0692 www.surpriseregionalchamber.com

Taylor

Snowflake-Taylor Chamber of Commerce
928-536-4331 www.snowflaketaylorchamber.org

Tempe

Tempe Chamber of Commerce
480-967-7891 www.tempechamber.org

Thatcher

Graham County Chamber of Commerce
928-428-2511; 888-837-1841 www.graham-chamber.com

Tolleson

Southwest Valley Chamber of Commerce
623-932-2260 www.southwestvalleychamber.org

Tombstone

Tombstone Chamber of Commerce
888-457-3929 <http://tombstonechamber.com>

Tonto Basin

Globe-Miami Regional Chamber of Commerce
928-425-4495; 800-804-5623 www.globemiamichamber.com

Tubac

Tubac Chamber of Commerce
520-398-2704 www.tubacaz.com

Tucson

Greater Oro Valley Chamber of Commerce
520-297-2191 www.orovalleychamber.com

Tucson

Tucson Metropolitan Chamber of Commerce
520-792-1212 www.tucsonchamber.org

Valle

Valle Grand Canyon Chamber of Commerce
928-635-1000

Vicksburg

McMullen Valley Chamber of Commerce
928-859-3846 www.azoutback.com/mcmullen.htm

Wenden

McMullen Valley Chamber of Commerce
928-859-3846 www.azoutback.com/mcmullen.htm

Wickenburg

Wickenburg Chamber of Commerce
928-684-5479; 800-942-5242 www.wickenburgchamber.com

Willcox

Willcox Chamber of Commerce & Agriculture
520-384-2995; 800-200-2272 www.willcoxchamber.com

Williams-Grand Canyon

Williams-Grand Canyon Chamber of Commerce
928-635-1418; 800-863-0546 www.williamschamber.org

Winkelman

Copper Basin Chamber of Commerce
520-363-7607 www.copperbasinaz.com

Winslow

Winslow Chamber of Commerce
928-289-2434 www.winslowarizona.org

Yarnell

Yarnell-Peebles Valley Chamber of Commerce
928-427-6582 www.y-pvchamber.com

Youngtown

Surprise Regional Chamber of Commerce
623-583-0692 www.surpriseregionalchamber.com

Yuma

Yuma County Chamber of Commerce
928-782-2567 www.yumachamber.org



MINORITY AND WOMEN BUSINESS-OWNED ORGANIZATIONS

The following list is designed to assist you in your efforts to contact minority and women business-owned organizations. However, this list may not include all minority and women business organizations. For more information on additional organizations, visit your public library business resource center or look in the Yellow Pages under "Organizations and Associations."

American Indian Chamber of Commerce
480-545-1412 www.aiccaz.org

Arizona Business & Professional Women
Email: AEAuguste@aol.com www.bpwaz.org

Arizona Hispanic Chamber of Commerce
602-279-1800 www.azhcc.com

Arizona Hispanic Women Business Alliance
602-279-1800 www.azhcc.com/women_business_alliance.php

Arizona Women's Education and Employment, Inc.
602-223-4333 www.awee.org

Arizona Veterans Chamber of Commerce
Email: contact@azvetschamber.com <http://azvetschamber.com>

Asian Chamber of Commerce
602-371-8452 www.asianchamber.org

Associated Minority Contractors of America
602-495-0026 www.amcaaz.com

Chinese Chamber of Commerce of Arizona
www.cccarizona.org

eWomen Network, Arizona Chapter
623-256-4486; 520-977-0214 www.ewomennetwork.com

Grand Canyon Minority Supplier Development Council
602-495-9950 www.gcmsdc.org

Greater Phoenix Black Chamber of Commerce
602-307-5200 www.phoenixblackchamber.com

Greater Phoenix Gay and Lesbian Chamber of Commerce
602-266-5055 www.gpglcc.org

Greater Phoenix Urban League
Small Business Assistance Center
602-254-5611 www.gphxul.org

Hispanic Women Corporation
602-954-7995 www.hispanicwomen.org

Impact for Enterprising Women
623-872-3804 www.impactforenterprisingwomen.org

National Association of Women Business Owners
Greater Tucson Chapter
520-326-2926 www.nawbotucson.org

National Association of Women Business Owners
Phoenix Metro Chapter
480-289-5768 www.nawbophx.org

National Association of Women Business Owners
Sedona-Verde Valley Chapter
Email: membership@nawbosvv.org www.nawbosvv.org

National Association of Women in Construction
Phoenix Chapter
800-552-3506 www.nawic.org

Organization of Women in International Trade, Phoenix
602-361-7339 www.owitphoenix.org

Philippine-American Chamber of Commerce of Arizona
480-650-0075 <http://paccaz.org>

Tucson GLBT Chamber of Commerce
520-615-6436 www.tucsonglbtchamber.org

Tucson Hispanic Chamber of Commerce
520-620-0005 www.tucsonhispanicchamber.org

Tucson Southern Arizona Black Chamber of Commerce
520-623-0099 www.tsabcc.org

United Latino Business Coalition (ULBC)
888-788-8522 www.unitedlbc.org

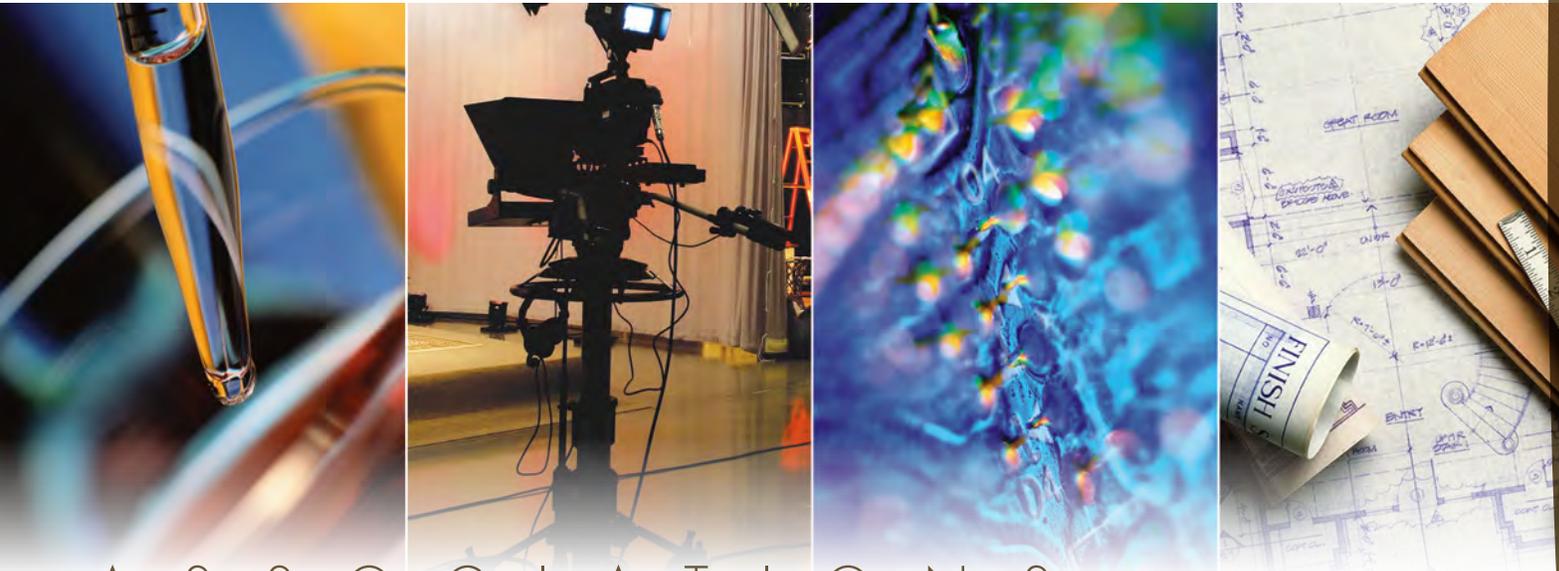
U.S. Veterans Chamber of Commerce
Email: info@usvcc.com www.usvcc.com

U.S. Women's Chamber of Commerce
888-418-7922 www.uswcc.org

West Valley Women
602-263-3589 www.westvalleywomen.org

Women of Scottsdale
480-391-6585 www.womenofscottsdale.org

Women's Business Enterprise Council - West
480-969-9232 www.wbec-west.org



A S S O C I A T I O N S

The associations listed below represent only a few of the non-profit groups providing business memberships. For more information on other organizations, web search or look in the Yellow Pages under "Associations."

The Encyclopedia of Associations database provides addresses and descriptions of professional societies, trade associations, labor unions, cultural and religious organizations, fan clubs and other groups of all types. Visit your public library business resource center to use the database.

To find your local library, visit the website at www.lib.az.us/LibDir.

American Advertising Federation, Tucson
520-326-1060 www.aaftucson.org

American Council of Engineering Companies of Arizona
602-995-2187 www.acecaz.org

American Institute of Architects, Arizona
602-252-4200; 520-323-2191; 800-367-2781
www.aia-arizona.org

ASSOCIATIONS *(continued)*

American Massage Therapy Association, Arizona Chapter
www.azamta.org

American Society of Home Inspectors, Arizona Chapter
Email: inspect@cox.net www.azashi.com

American Society of Interior Designers
Arizona North Chapter
602-569-8916 <http://asidaznorth.org>

American Subcontractors Association of Arizona
602-274-8979 www.asa-az.org

Arizona Alarm Association
480-831-1318 <http://azalarms.org>

Arizona Association of Bed & Breakfasts Inns
480-262-7720 www.arizona-bed-breakfast.com

Arizona Association of Chiropractic
602-246-0664 www.azchiropractic.org

Arizona Association for Economic Development (AAED)
602-240-2233 www.aaed.com

Arizona Association for Home Care (AAHC)
480-491-0540 www.azhomecare.org

Arizona Association of Licensed Private Investigators
480-535-6620 www.aalpi.org

Arizona Association of Mortgage Professionals
623-972-6180 www.azamp.org

Arizona Association of Realtors
602-248-7787; 800-426-7274 www.aaronline.com

Arizona Automobile Dealers Association
602-468-0888; 800-678-3875 www.AADA.com

Arizona Bankers Association
602-258-1200 www.azbankers.org

Arizona Bioindustry Association
480-779-8101 www.azbio.org

Arizona Broadcasters Association
602-252-4833 www.azbroadcasters.org

Arizona Builders Alliance
602-274-8222; 520-881-7930 www.azbuilders.org

Arizona Business Brokers Association
480-215-7757 www.azbba.org

Arizona Business Incubation Association
928-213-9234 <http://azincubators.org>

Arizona Business Travel Association
Email: membership@azbta.org www.azbta.org/about.htm

Arizona Construction Association
602-246-8627; 800-467-8627 www.azca.com

Arizona Guide Association
www.arizonaguides.org

Arizona Health Care Association
602-265-5331 <http://azhca.org>

Arizona Hospital and Healthcare Association
602-445-4300 www.azhha.org

Arizona Hotel and Lodging Association
602-604-0729; 800-707-3921 www.azhla.com

Arizona Independent Automobile Dealers Association
602-246-1498; 800-352-4232 www.aiada.net

Arizona Internet Professionals Association
Email: contactus@azipa.org www.azipa.org

Arizona Landscape Contractors' Association
602-626-7091 www.azlca.com

Arizona Limousine Association
Email: president@azlimo.org <http://azlimousineassociation.org>

Arizona Medical Association
602-246-8901; 800-482-3480 www.azmedassn.org

Arizona Newspapers Association
602-261-7655 www.ananews.com

Arizona Nursery Association
480-966-1610 www.azna.org

Arizona Optics Industry Association
520-721-0500 www.aoia.org

Arizona Paralegal Association
www.azparalegal.org

Arizona Physical Therapy Association
602-569-9101; 800-264-APTA (2782) www.aptaaz.org

Arizona Process Servers Association
602-476-1737 www.arizonaprocessservers.org

Arizona Real Estate Investors Association
480-990-7092 www.azreia.org

Arizona Restaurant Association
602-307-9134; 520-791-9106; 888-661-3463
www.azrestaurant.org

Arizona Retailers' Association
480-833-0009 www.azretailers.com

Arizona Small Business Association (ASBA)
602-306-4000; 520-327-0222 www.asba.com

Arizona Small Business Association (ASBA) helps members grow their business with valuable connections and timely, relevant programs. Networking opportunities include the monthly **Fast & Curious Speed Networking™**, quarterly meetings and mixers, and signature events.

Arizona Society of Association Executives
602-266-0133 www.azsae.com

Arizona Society of Certified Public Accountants
602-252-4144; 888-237-0700 www.ascpa.com

Arizona Society of Practicing Accountants
480-782-8872; 800-393-0647 www.aztaxandaccounting.org

Arizona State Auctioneers Association
602-377-1820 www.azauctioneers.org

Arizona State Florists Association
Email: membership@azflorists.org www.azflorists.org

Arizona Tax Research Association
602-253-9121 www.arizonatax.org

Arizona Technology Council
602-343-8324; 520-829-3440 www.aztechcouncil.org

TechConnect is Arizona's technology magazine. The magazine explores the region's up-to-the-minute leading companies, under-the-radar change agents, and the latest industry trends and issues propelling the state into high-tech player status. To subscribe, visit the Arizona Technology Council website at www.aztechcouncil.org.

Arizona Tooling and Machining Association
602-242-8826 www.arizonatooling.org

Arizona Trucking Association
602-850-6000 www.arizonatrucking.com

Arizona Wine Growers Association
623-236-2338 www.arizonawine.org

Arizona Women Lawyers Association
602-218-5273 www.awla-state.org

Associated General Contractors, Arizona Chapter
602-252-3926 www.azagc.org

Associated Locksmiths of America, Grand Canyon Chapter
800-532-2562 www.aloa.org

Association of Bridal Consultants
480-967-4495 www.bridalassn.com

Association for Supportive Child Care
480-829-0500; 800-535-4599 www.asccaz.org

Automotive Service Association of Arizona
602-544-2600 www.asaaz.org

Executives' Association of Greater Phoenix
602-241-0864 www.eagp.org

Greater Arizona e-Learning Association
<http://gazel.org>

GrowAZ
<http://growaz.org>

Home Builders Association of Central Arizona
602-274-6545 www.hbaca.org

Institute of Management Consultants, Arizona Chapter
Email: memberships@imcaz.org www.imcaz.org

Inventor's Association of Arizona
Email: exdir@azinventors.org www.azinventors.org

Local First Arizona
602-956-0909 www.localfirstaz.com

Local First Arizona (LFA) is a non-profit organization working to strengthen communities and local economies through supporting, maintaining and celebrating locally owned businesses throughout the state of Arizona. Utilize its online directory to find hundreds of local member businesses.

Maricopa County Bar Association
602-257-4200 www.maricopabar.org

Maricopa County Medical Society
602-252-2015 www.medical-society.com

Meeting Professionals International, Arizona Sunbelt Chapter
602-277-1494 www.azmpi.org

NAIOP Arizona
The Commercial Real Estate Development Association
602-230-1645 www.naiopaz.org

ASSOCIATIONS *(continued)*

National Electrical Contractors Association, Arizona Chapter
602-263-0111 www.azneca.org

National Federation of Independent Business (NFIB)
602-263-7690 www.nfib.com/arizona

National Speakers Association
480-968-2552 www.nsaspeaker.org

Pima County Bar Association
520-623-8258 www.pimacountybar.org

Pima County Medical Society
520-795-7985 www.pimamedicalsociety.org

Printing Industries Association Inc. of Arizona
602-265-7742 www.piaz.org

Professional Beauty Association
480-281-0424; 800-468-2274 www.probeauty.org

State Bar of Arizona
602-252-4804; 520-623-9944; 866-482-9227 www.azbar.org

The Trade & Professional Associations Directory combines a comprehensive list of the state's organizations, representing a wide range of associations from air conditioning contractors to the Arizona Tourism Alliance. You may order the directory by calling the *Arizona Capitol Times* at 602-258-7026.



"At the Corporation Commission, we give a copy of the Entrepreneur's Edge to customers who are starting new LLCs or Corporations. Customers are happy to get something in writing that helps them understand the process and provides them with some resources for learning how to set up and run a business. The book answers many of their questions."

Christy Parker, Customer Service Unit Supervisor
Arizona Corporation Commission Corporations Division

"Customers visit our office in their journey in becoming entrepreneurs and may not have all of the information they need to make informative decisions. The AZEE booklet provides them with the answers to questions they did not anticipate and helps to better prepare them to proceed."

Joann Arellano, Director BSD
Arizona Secretary Of State

"I really appreciate the book and all the information it holds - I do the business licensing for the City of Goodyear and almost every day there is at least one new business owner who has no idea where to turn for information - it's been a great help for me to give them the Entrepreneur's Edge."

Tina Daniels, Small Business Advocate
City of Goodyear

"Having this publication is a great benefit to us as it outlines the state level programs and types of assistance out there for small businesses, and does so in a concise, straightforward way that is easy for entrepreneurs to utilize. It has allowed the City of Maricopa to save staff time and costs in creating a duplicative document to serve these needs."

Danielle Casey, CEcD, EDFP, Economic Development, Director
City of Maricopa

"Great one-stop-shopping journal for small business owners to use to locate resources. Replaces hundreds of individual brochures, and the journal is well organized. We give these out to all startup clients."

Tracy Mancuso, Northland Pioneer College SBDC

"The best thing about the guide is that it exists! At the library, it has been so helpful to have a one-stop resource that can fill so many needs with our customers who are often new to the entire world of starting and operating a business. Particularly the contacts, business structure outline, and focus on agencies that help in the various situations (as an employer, business name, etc.)."

Sandy Rizzo, Librarian III, Business Specialist, MLS,
Mesa Public Library, Red Mountain Branch

"At the Arizona Department of Revenue, we pass out the Edge to all new business licensees that we process. Many times we provide them a copy to read while we input their application information into our system. We frequently get comments on how valuable it is to small business owners. Others, who overhear the comments, request a copy, as well. Thank you for publishing such a valuable business tool."

Bob Meist, Arizona Department of Revenue

"We find Arizona Entrepreneur's Edge to be an amazing resource for providing the public with everything they need to know about starting and operating a business in Arizona. When I hand it out, people usually stop with all their questions and realize they have something in their hand, they need to take home and study. Thanks for providing it!"

David Jakim, Records Clerk, City Clerk Office
City of Sedona

"What our office likes about the guide that it full of good resources, explanations regarding different types of businesses, registrations, tax and licensing. It is just a perfect tool for anyone who is just starting out and has a lot of questions."

Siria Quintero, Tax & License Specialist
City of Mesa Tax and Licensing Office

"The city of Phoenix routinely take the "Entrepreneur's Edge" with us to business presentations for distribution as well as direct individuals to the Arizona Commerce Authority's website for the electronic version of the guide. This information is valuable for both startups and existing businesses, as it helps them save time toward obtaining accurate business assistance information."

Kedrick Ellison, CEcD, MBA
City of Phoenix Community and Economic Development

"I can definitely say that the Arizona Entrepreneur's Edge is very popular with our customers. Having looked through the magazine myself, I would say my favorite parts are the worksheets in the front and the list of networking organizations in the back."

Lynn Haskell, Librarian
Scottsdale Public Library

"One of my favorite parts is the section on financial statements with the templates that business owners can use to plug in their numbers. I also like the section on business structure, licensing and taxes. These are areas where we seem to get a lot of questions."

Lorrie Pena, Program Assistant
Central Arizona College SBDC



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www.azcommerce.com/smallbiz 602.845.1295 800.542.5684