



High Impact
Small Business Assistance

City of Shoreline
Economic Development Program
Community Capital Development



High Impact

Small Business Assistance



Small Business Counseling, Training, and Lending

Community Capital Development is a City-Sponsored Partner—here to help you achieve a new level of results. We can provide you one-on-one business counseling to help you improve cash flow, market new products and services, or access capital. We specialize in securing capital for the “tough to do loans”. For a decade, CCD has partnered with Cities throughout Western Washington to provide small businesses the hands-on help they need to start, grow, or expand their businesses. Beginning in 2006, it is our pleasure to be in Shoreline.

City of Shoreline...
Committed to Helping You
Grow Your Business!



Phone: 425-954-4040
Mobile: 206-696-1108
Fax: 425-954-4040
Email: CheW@seattleccd.com

Call us today!

Get your questions answered!

Our one-on-one counseling is Free to Shoreline Business Owners.



FAQ's I

Making Connections A CLIENT TESTIMONIAL

Rebecca (name changed) had a dream of being an independent business owner.

Her dream was to open a scrapbooking shop. When she was ready to apply for a loan to start the business, she learned her main competitor might be in trouble.

Rebecca worked with CCD to create a Leveraged Buyout offer for the existing business. Rebecca was coached on valuing a business, how to present an offer to buy a business, and ways to determine if it was better to "buy" or "build".

She decided to "buy". With the help of one of CCD's Loan Officers, we negotiated the selling price of the existing scrapbooking business from \$180,000 to \$50,000.

Rebecca received an SBA loan and has been a successful (and independent) business owner for three years!

Q: I have owned my business for several years, how can you help me?

A: According to the Small Business Administration, business owners who seek advice are more likely to succeed. Take advantage of this City of Shoreline Sponsored partnership and access free business assistance today!

We can help you answer questions like:

- ***When can I stop putting money into my business and start taking it out?***
- ***How much is my business worth?***
- ***Do I qualify for a business loan?***
- ***How can I start doing business with the government?***

Q: Does it cost money to receive business assistance from CCD?

A: It will not cost you anything to receive business counseling from CCD; However there may be a cost [which may vary] for most training events put on or sponsored by the City and CCD.

Q: Can you help me buy a business instead of starting my own?

A: Our counselors can help you evaluate your purchase, but please don't sign anything until you talk to us! We may be able to provide you a loan to acquire the business too!

Q: I've never written a business plan. Can you write it for me?

A: We can provide you with resources, such as templates for writing a business plan and help you through the process. However, we will not write it for you. The process of writing the plan is almost more important than the final document. It allows you to confront all of the challenges that you will face in your business and come up with contingency plans for how you will address them.

If you still want to hire someone, we can help you identify a service provider.

Q: Other Needs?

Lease Negotiation? Accessing Energy Rebates? Store Relocation?

Please call the City of Shoreline Economic Development Program: 206-546-0959

FAQ's II

Q: What are some of your successes?

A: We have been in community development financing for 10 years, and will be working with the City of Shoreline for the next three! We provide small business owners about 50 loans each year; We counsel over 1,200 each year; Our counseling and training have helped businesses increase earnings and secure contracts totaling more than 12 million!

Q: I need help with my books, how can CCD help?

A: We can offer training programs like “Understanding Financial Statement” and “Using Quick-books”. Also, there are many training opportunities available all year round that we can connect you to. Contact us for a list of upcoming classes and workshops.

In addition, we can refer you to local accountants and bookkeepers who can help.

Q: How do you prepare a cash flow statement for a business that doesn't exist yet?

A: The most important part of preparing your financial projections is that you use realistic and achievable numbers. The most effective way to assemble accurate data is to talk to business owners who will not be directly competing with you. CCD can help you identify peers, and can use our experiences with past clients to help you come up with reasonable financial projections. Comparing your figures with the industry is also key. Our counselors have resources to help you research and analyze the data.

Q: What criteria does CCD use to qualify me for a loan?

A: We use the same criteria used by banks, but as a community development financial institution, we look at each project independently.

We do not single out credit scores; instead, we look at all of the 5C's of Lending together to determine the financial strengths and weaknesses of each loan applicant. You may be stronger in some areas than others, and we do our best to focus not only on your financial history, but also on your likelihood for financial responsibility in the future. *We specialize in “Tough to do loans!”*

Q: What if I need more financing than my bank has offered?

A: We can work with your existing lender sometimes to “add to” the financing package.

Many businesses resort to using credit cards to finance payroll due to accounts receivable problems. Call us before this happens! You might qualify for a line of credit.

Q: What if I don't want a loan—can you still help me?

A: Yes. Call us today. As the Small Business Assistance unit for the City of Shoreline, we are looking forward to helping you grow or expand your business—even if you don't want our money!

*City of Shoreline
Economic Development Program
Community Capital Development*

Small Business Assistance

- **One-on-One Small Business Counseling**
 - Marketing Assistance
 - Business Planning Assistance
 - Cash Flow Assistance
- **Small Business Training**
 - Low-cost Marketing
 - Selling to the Government
 - Starting a Business
 - Cash Management & Budgeting
- **Access to Capital Programs**
 - Loan Packaging
 - Direct Lending

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