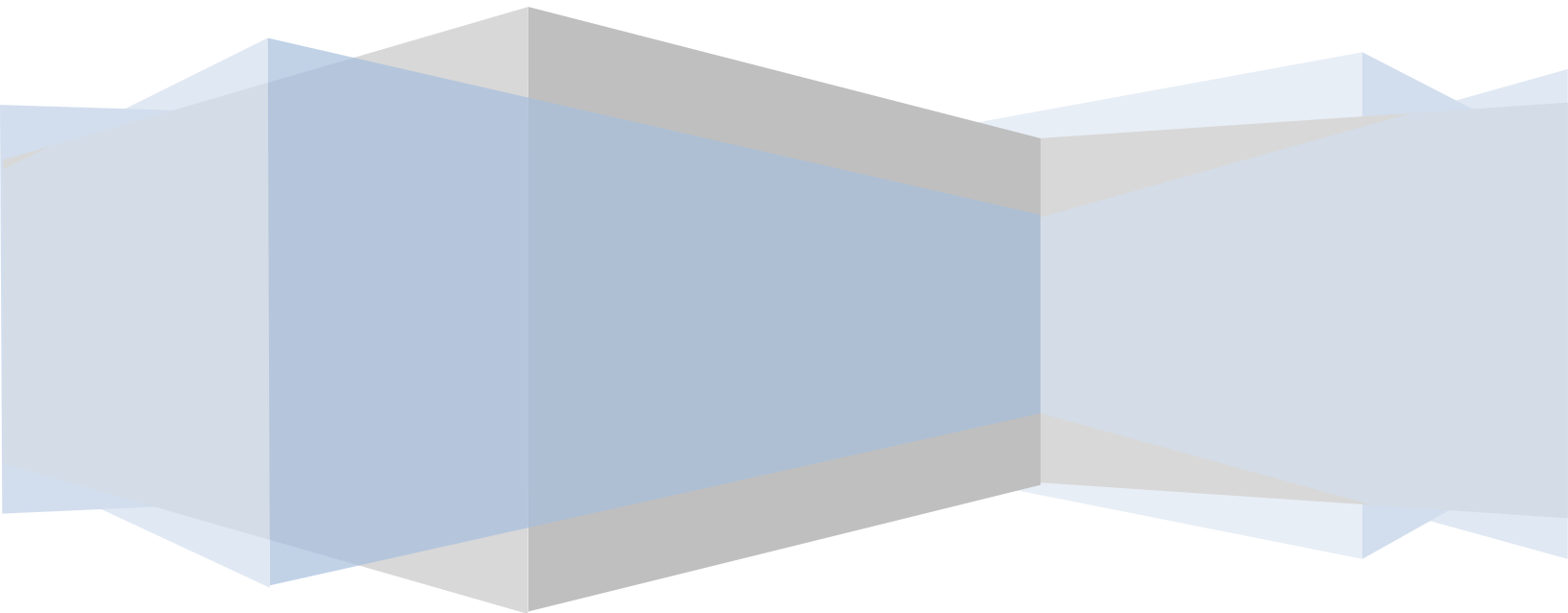




**Public  
Libraries  
of Saginaw**

## **Business Resources**





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## Websites for Small Business

### **Saginaw Economic Development Corporation**

<http://www.saginaw-mi.com/Government/Departments/Development/Economic/>

Facilitates economic development in the City of Saginaw by offering business loans to start-up, expanding, or existing businesses who are located or who will locate to the City of Saginaw.

### **Saginaw Small Business Information Network**

[www.ssbin.org](http://www.ssbin.org)

Roadmap to small business information, education, and counseling in the Saginaw Valley

### **Michigan Small Business & Technology Development Center**

[www.misbtdc.org](http://www.misbtdc.org)

Provides useful information to Michigan's small business owners.

### **Michigan Economic Development Corporation**

[www.michigan.org/medc/](http://www.michigan.org/medc/)

Contains guide to starting a business

### **U.S. Small Business Administration**

[www.sba.gov](http://www.sba.gov)

Government site with start-up information for small business, list of regional offices, and business plan outline

### **U.S. Government Census Site**

[www.census.gov](http://www.census.gov)

Government site with useful customer demographics. Click on American Factfinder, then street address, and enter your business location address.

### **Yahoo! Yellow Pages**

<http://yp.yahoo.com>

Look here for listings of your competitors.

### **GovLoans.gov**

[www.govloans.gov](http://www.govloans.gov)

U.S. Federal government loans resource information.

### **Michigan.gov**

[www.michigan.gov](http://www.michigan.gov)

Official State of Michigan website. Click on "Business Services" for great links to Michigan business information.

### **Small Business Association of Michigan**

[www.sbam.org](http://www.sbam.org)

Promotes interests of Michigan small businesses.

### **The Official Business Link to the U.S. Government**

[www.business.gov](http://www.business.gov)

Government & business site with links to federal government information, services, and transactions.

### **Michigan eLibrary**

[www.mel.org](http://www.mel.org)

Click on “Mel Gateways” and then “Business & Jobs”. Access to databases for grants, business statistics, start-ups and more.

### **Find Law for Small Business**

<http://smallbusiness.findlaw.com>

Online legal guide for business.

### **MyFico**

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

Fee-based site to obtain your FICO credit score.

### **AnnualCreditReport.com**

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

Allows you to get a free annual credit report from Equifax, Experian and TransUnion.

### **SCORE Service Corps of Retired Executives**

[www.score.org](http://www.score.org)

Free business counseling via email on this site.

### **Non-profit Guides**

[www.npguides.org](http://www.npguides.org)

Non-profit Guides (grant writing tools for non-profit organizations)

### **Wall Street Journal Center for Entrepreneurs**

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

Resources to help entrepreneurs with online database of businesses for sale.

## Interesting Minority Business Websites

### Minority Business Development Agency (MBDA)

[www.mbda.gov](http://www.mbda.gov)

The MBDA is part of the U.S. Department of Commerce, created to encourage the creation, growth, and expansion of minority owned businesses in the U.S.

### Minority Business News USA

[www.mbnusa.biz](http://www.mbnusa.biz)

Valuable news site of interest to the minority business owner.

### Diversity Information Resources

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

Minority business directory of suppliers and other resources – Has national minority and women-owned business database.

### National Women Business Owners Corporation Network

[www.nwboc.org](http://www.nwboc.org)

Contains summaries of research for women business owners.

### National Association of Women Business Owners

[www.nawbo.org](http://www.nawbo.org)

Fee-based site contains support and resources to help women grow a business and enrich their life.

## MI-SBTDC Entrepreneurial Series

Free monthly seminars are conducted at the Hoyt Main Library on the fourth Thursday of the month, from 6:00 – 8:30 p.m. The seminars are jointly sponsored by the partnering of these community organizations and institutions:

### Michigan Small Business & Technology Development Center, Region 5

Delta College Corporate Services

1961 Delta Road, H Wing

University Center, Michigan 48710

Phone: 989-686-9597

Fax: 989-667-2222

Website: [www.misbtdc.org/region5](http://www.misbtdc.org/region5)

Email: [sbtdc@corpserv.delta.edu](mailto:sbtdc@corpserv.delta.edu)

## **Saginaw County Chamber of Commerce**

515 N. Washington Ave.  
Saginaw, Michigan 48607  
Phone: 989-752-7161  
Fax: 989-752-9055  
Website: [www.saginawchamber.org](http://www.saginawchamber.org)  
Email: [info@saginawchamber.org](mailto:info@saginawchamber.org)

## **Public Libraries of Saginaw**

505 Janes St.  
Saginaw, Michigan 48607  
Phone: 989-755-0904  
Fax: 989-755-9829  
Website: [www.saginawlibrary.org](http://www.saginawlibrary.org)

## **Saginaw Future Inc.**

515 N. Washington Ave.  
Third Floor  
Saginaw, Michigan 48607  
Phone: 989-754-8222  
Fax: 989-754-1715  
Website: [www.saginawfuture.com](http://www.saginawfuture.com)  
Email: [info@saginawfuture.com](mailto:info@saginawfuture.com)

***To register for this program please call 989-686-9597.***

The Public Libraries of Saginaw also offers an array of classes. These classes include Microsoft Word, Microsoft Excel, and more.

## **Public Libraries of Saginaw Resources**

This guide lists some of the business resources available from the Public Libraries of Saginaw. The large business reference collection at the Hoyt Main Library contains many valuable and useful resources for entrepreneurs. Library staff will be happy to help you find the information you need. Call 989-755-9832, or visit the library to get your business questions answered.

## **Internet**

The Public Libraries of Saginaw offer a number of databases to assist anyone interested in finding information on business topics.

Entrepreneurs will want to begin by using the Small Business Resource Center, which covers all major areas of starting and operating a business including financing, management, marketing,

human resources, franchising and accounting. This database can be used in any branch of the Public Libraries of Saginaw or searched from the comfort of your own home with a valid Saginaw library card. [To enter the Small Business Resource Center click here.](#)

Other business databases include:

- [Business and Company Resource Center](#)
- [Computer Database](#)
- [General Business File ASAP](#)

## **Books of Interest at Hoyt Library**

### **How to Set Up Your Own Small Business**

R 658.02 Ho (2 volumes)

Vol. 1 contains market research, forecasting sales, site selection, financing, legal, and advertising information. Vol. II contains bookkeeping, insurance, store policies, business plans, and franchising information.

### **Small Business Sourcebook**

R 658.022 Sm

(2 volumes)

Contains everything you need to know to get started: Master list of specific business profiles, start-up information, primary associations, reference books, sources of supply, trade periodicals, trade shows, libraries, research centers, etc.

### **Business Plans Handbook**

R 658.4 Bu

(2 volumes)

Great source! Contains examples of actual business plans from cover page to financial information. Here is the place to look for ideas on how to do your business plan. The entire set is included in the [Small Business Resource Center database](#).

### **Small Business Profiles**

R 338 Sm

(2 volumes)

Each volume contains business start-up information for 60 to 70 types of small businesses.

### **Bond's Franchise Guide**

R 381.13 Bo

Over 1,000 detailed franchisor profiles. Includes franchise attorneys, consultants, and service providers.

## IDENTIFY YOUR POTENTIAL MARKET

**Census:** Various useful marketing demographics are contained on the census website, [www.census.gov](http://www.census.gov). Click on *American Factfinder* and enter your street address or business location address.

**City Directories:** (Reference Desk)

Local city directories contain names and addresses of residents by streets. This is useful for developing mailing lists and flyer distribution when marketing your new business.

## KNOW YOUR COMPETITION

Michigan Telephone Directories – Yellow Pages: (Reference Room)

Look up your business by product or service in the yellow pages, and determine how many other businesses like yours are already in the area. Visit them as a customer.

### Michigan Industrial Directory

R 670.2 Ha

Lists businesses geographically by city, alphabetically by company, by products, and SIC codes. Also contains listings of Michigan Chambers of Commerce, State Departments, and officers.

### Michigan Manufacturers Directory

R 670.2 Mi

Similar to the Michigan Industrial Directory, this source lists businesses geographically, alphabetically, and by products.

### Michigan Business Directory

R 670.2 Mi (2 volumes)

Contains listings of nearly 400,000 Michigan businesses. Vol. 1, lists businesses by city. Vol. II lists businesses by yellow page category. Also lists business by SIC code. Gives company information: address, estimated sales, employee size, and credit score.

## LOCATE SUPPLIERS AND VENDORS

### Encyclopedia of Associations

R 061 En (multi-volume by Regional, State, and Local)

A valuable source! Locate the organizations related to your type of business for networking and useful information. This source lists trade, business and commercial organizations.

### Thomas Register

The Thomas Register is now available online at [www.thomasnet.com](http://www.thomasnet.com).

## **American Wholesalers and Distributors Directory**

R 381.2 Am

Contains information on more than 28,000 wholesalers. Lists companies in index alphabetically, geographically, by SIC code, and by product or service.

## **CIRCULATING COLLECTION**

The library has a large collection of books that circulate, for the small business entrepreneur, located in the Dewey business section from 650 – 659 and the legal section from 346 – 346.9. These books may be checked out for 3 weeks.

## **VIDEOS AND TALKING BOOKS**

Videos and DVD's on the subject of small business may be found in the nonfiction video collection Dewey number 650's. The collection is housed in the Reading Room, are free rentals, and may be checked out for 3 days. The business talking books/cassettes and CD's, are shelved in the Fiction Room under the Dewey number 650's and may be checked out for 3 weeks.

## **KEEP CURRENT WITH BUSINESS NEWS**

### **Magazines**

Keep current with business news by using some of the library business periodicals: Black Enterprise, Entrepreneur, Fortune, Inc., Minority Business Entrepreneur, Money Magazine, and more.

For more information [search in the Business and Company Resource Center](#).

### **Newspapers**

The most current business news can always be found in newspapers, both in print form and online. Hoyt Library subscribes to Wall Street Journal, New York Times, USA Today, Chicago Tribune, and several major Michigan city newspapers.

For more information search in [Newsbank](#) or [Infotrac Custom Newspapers](#).