

PROGRAMS + SERVICES FOR SMALL BUSINESSES

LEARN MORE ABOUT ANY OF THESE PROGRAMS ONLINE AT BUSINESS.PHILA.GOV

1-ON-1 BUSINESS ASSISTANCE

The Commerce Department's Office of Business Services (OBS) is the City's one-stop-shop for all business-related services. Our team of Business Services Managers are assigned throughout geographic sections of the City and can provide multilingual support as needed. Contact the OBS hotline at (215)-683-2100 for more information.

BUSINESS COACH PROGRAM

The Business Coach Program provides one-on-one coaching for small businesses to help them complete the application process for Commerce initiatives and programs. Business Coach services include, but are not limited to: business planning, financial management, and customer relations.

ONLINE BUSINESS SUPPORT CENTER

Located online at **business, phila.gov**, the City's business services website is a great resource of information for your small business needs. Topics include:

- Registering your business
- Writing a business plan
- Licensing + Regulations
- Finance options
- Tax Obligations and Credits
- Hiring Employees
- International Trade
- Local Business Events

BUSINESS TRAINING + LENDING

We partner with a number of local non-profits who specialize in providing training, workshops, individualized support, and loans to aspiring and existing entrepreneurs. Our partners include:

PIDC

(215) 496-8020 | www.pidcphila.com

ENTREPRENEUR WORKS

(215) 545–3100 | www.myentrepreneurworks.org

FINANTA

(267) 236-7000 | finanta.org

SCORE

(215) 231-9890 | philadelphia.score.org

THE BUSINESS CENTER FOR ENTREPRENEURSHIP

(215) 247-2473 | thebizctr.org

THE ENTERPRISE CENTER

(215) 895–4000 | theenterprisecenter.com

WELCOMING CENTER FOR NEW PENNSYLVANIANS

(215) 557-2626 | welcomingcenter.org

WOMEN'S OPPORTUNITIES RESOURCES CENTER

(215) 564-5500 | www.worc-pa.com

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BUSINESS SECURITY CAMERA PROGRAM CAPITAL CONSORTIUM

The Commerce SafeCam Program reimburses owners of commercial buildings and businesses up to 50% of the total cost of eligible costs related to surveillance camera installation, for a maximum reimbursement of \$3,000 for a single commercial property on eligible commercial corridors. The digital camera security system must have the ability for remote login by the Philadelphia Police Department and be installed on the exterior of the building.

STOREFRONT IMPROVEMENT PROGRAM

SIP provides grants to beautify storefronts on eligible commercial corridors. The City provides reimbursements of up to \$10,000 for single address properties and \$15,000 for larger, multi-address, or corner properties.

SUPPORTING MINORITY & WOMEN **OWNED BUSINESSES**

The Office of Economic Opportunity assists Minority, Women, and Disabled-Owned Enterprises (M/W/DSBEs) with increasing access to procurement opportunities at the City level and beyond. OEO has compiled an online database—or registry—of certified M/W/DSBEs. Companies that register with OEO can benefit from the City's efforts to increase participation of M/W/DSBEs in Philadelphia.

Learn more at phila.gov/commerce

The Capital Consortium is a group of nonprofit and for profit commercial lenders who work together, along with Commerce, to streamline and improve the process for businesses to apply for loans. Business owners fill out a form indicating their interest in obtaining financing, and Capital Consortium members interested in the business reach out directly to them.

KIVA LOANS

Kiva.org is a website that enables businesses to crowdfund 0% interest small business loans based on character of the borrower rather than credit history. Commerce is partnering with Kiva to bring this innovative funding to Philadelphia. Loans are \$10,000 or less with terms of 36 months or less.

Learn more at kiva.org/Philadelphia.

INSTORE FORGIVABLE LOAN PROGRAM

The InStore program provides forgivable loans to eligible food, retail, and creative arts businesses to provide equipment and make interior renovations associated with establishing a new location or expanding an existing one within specific commercial corridors in the city. These loans range from \$15,000 to \$50,000 each, and a limited number are approved every year.