



CONNECT & COLLABORATE

Resources for Businesses

Thank You!



Annual Sponsor



Today's Agenda



- 1) Welcome & Introductions
- 2) Industry trends for your small business with Kate Oberg, Columbia Pike Librarian
- 3) Resources to help your business connect with visitors and meeting planners with Emily Cassell Director of ACVS
- 4) Small business loan programs with J.B Behrens from LEDC
- 5) Questions & Answers

Our Team



Stephen G. Smith
Program Director

Stephen Gregory Smith is a long time resident of Arlington, for 21 years Stephen has built incredible professional experience in a variety of fields, from Landscape Design, Landscape Team Leader, Dog Daycare Manager, Film Series Curator, Actor, Director, Writer, and Podcast host, Stephen's multifaceted experience brings a broader understanding of business management, culture and diversity vital to the Columbia Pike Partnership.

Stephen joined the Columbia Pike Partnership in 2016 and has been an unstoppable force creating and promoting events and spaces to connect our beloved community of businesses and residents.

Our Team



Alejandra Underwood
**Business Engagement
Specialist**

Alejandra is a dedicated professional with an extensive track record assessing needs, improving efficiencies, and strengthening communities. Alejandra has over 10 years of outreach, training & technical assistance, and operations management experience in the non-profit, education, business, and government sectors. She is passionate about connecting others to resources and is eager to use her experience and skills to help businesses on The Pike.



Today's Guests

Columbia Pike Branch Library



Kate Oberg
Columbia Pike and Glencarlyn Librarian

Kate is a reference and research librarian with subject area expertise in business, career, and economic information, Latin American studies, government information, personal information management and Shakespearean studies. Her specialties: Database searching, decision-making, emerging technologies in reference and instruction, reference interview techniques, program & event planning, virtual reference, public outreach, collection development policy analysis and decision-making, instruction, assessment and evaluation of library services, project management.



Arlington Public Library and Business

Resources available to entrepreneurs and small business owners

library.arlingtonva.us



**Arlington
Public
Library**

Everyone Has A Story

Free!



Join Arlington Public Library today. It's free!



Enjoy these five benefits with your free Library Card.

- 1 Use our WiFi network, public computers, meeting rooms and quiet spaces.
- 2 Register for English learning, technology classes and career help.
- 3 Use our online tutoring and resume assistance services.
- 4 Attend a storytime, play a board game and discover hundreds of programs for all ages.
- 5 Borrow print books, eBooks, graphic novels, magazines and more. No late fines!

library.arlingtonva.us/





- [Search](#)
- [Events](#)
- [eCollection](#)
- [Research](#)
- [Services](#)

- eAudiobooks
- eBooks
- Digital Magazines
- Learning Tools
- Research Tools
- All eCollection



[Walking Tour](#)



[Learning Sessions with Kiese](#)



[Laymon](#)

[Spring Garden Kickoff
\(rescheduled\)](#)



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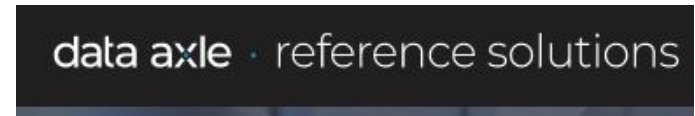
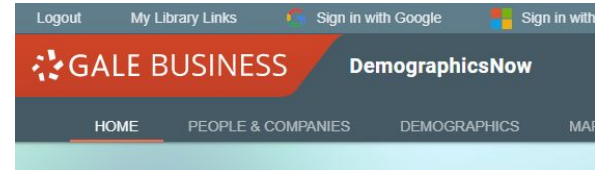
Entrepreneurs and business owners can find

- Industry trends and analysis reports
- Demographic data
- Buying habit data
- Sample Business plans, by type of business
- Research private and public companies
- Competitor info
- Customized mailing lists
- DMV-related business news



We have the answers to....

- **Where do I find data for my business plan?
Where might I locate a second branch of my business?**
 - **Demographics Now!** has data for business plans, choosing new locations, as well as gauging market demand for products in particular geographic areas.
- **Where do I find an infographic on the state of my business for public use?**
 - **Check out Statista!** It has data and infographics on large business trends and neat facts.



We have the answers to.....

- **Pharmaceutical consultant:** Where do I find the number of prescriptions written by this physician?
 - ReferenceUSA (some doctors)
- **Catering company:** Where do I find the names of executives at law firms and accounting firms in Arlington?
 - ReferenceUSA
- **Food retailer:** Where do I find my industry financials or financial ratios?
 - Multiple sources – Business Insights Essential and limited print resources



We have the answers to....

- **Financial Advisor:** How can I find high-income households in NoVa?
 - Reference Solutions/Data Axle
- **Online retailer:** Where do I find a directory of local manufacturers for my product?
 - Thomas Register (online)
- **Restaurant:** I am looking to find estimates of competitors' revenue in Arlington.
 - Reference Solutions



Themes of small business information requests:

- 1) Latest trends and developments in your industry
- 2) Marketing lists

Yes – we have information that help you with both!



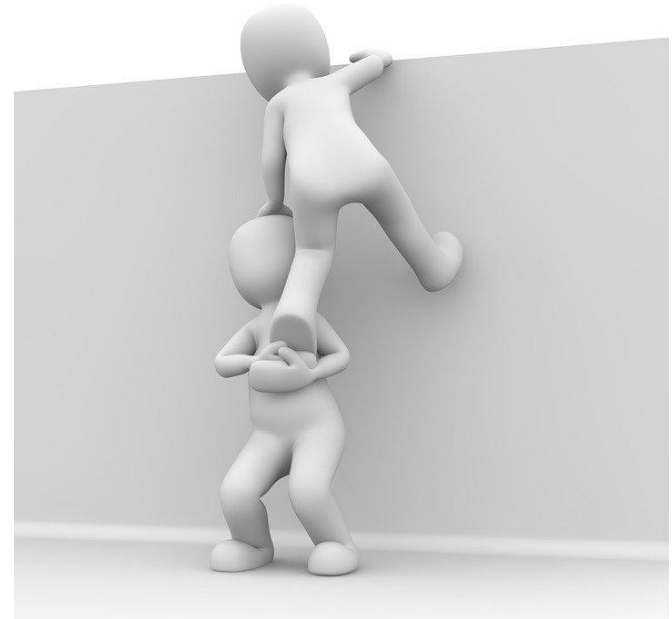
Find your focus or information target

- You know your business best – what information would best help you right now grow or make your business more profitable?
- This can help you make the best decision when searching for information.



Get the tech help you need (before you need it)

- The information the library provides is in databases.
- We do not offer a free version of paid services.
- We give you access and guidance so you or an employee can locate the information and use it.



Get the tech help you need (before you need it)

- We can point you in the direction of database and tech tutorials to help you get comfortable.
 - For example, for the marketing database, you might need help with using Excel to combine and format a list that can be brought to a printer.
- LinkedIn Learning is free from the library.





- Search
- Events
- eCollection
 - eAudiobooks
 - eBooks
 - Digital Magazines
 - Learning Tools
 - Research Tools
 - All eCollection
- Research
 - Walking Tour
 - Family Services with Kiese Laymon
 - Spring Garden Kickoff (rescheduled)
- Services



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How to locate a database

Business (8) ▾ All eCollection ▾ All Availability ▾ Search Go

All A B C D E F G H I J K L M N O P Q R S T U V W X Y Z #

8 found for Business

Clear Filters

Best Bets!

DemographicsNow

Best Bet

New



Gather data for any location in the United States, from the national level down to a specific neighborhood. [Read more](#)

library.arlingtonva.us > research > research
tools A-Z > Choose “business” under all
categories > then choose your database

Industry reports – Latest changes and trends

- We have several databases that contain industry reports.
 - Business Insights Essential has industry reports
 - Identify your NAICs codes (hint, these may also be in paperwork you file for your business)
 - Plunkett reports and others
- Accessible from home!
 - Download and read
 - Can be easier to navigate on a computer



Marketing lists

- **Reference Solutions/Data Axle has lists of local residents for download in certain geographic areas, incomes and lifestyles.**
 - Choose U.S. Consumers/Lifestyles module
 - Navigate in Advanced Search tab, navigating left to right.
 - You can use geography, household income, and lifestyles to narrow and still get names. Consumer snapshot, unfortunately is too identifying, and limits to overviews of general areas.
 - Limit of 250 records/download to combined for use.
- **DATA DISCLAIMER**
 - Quality & use – legal restrictions



Stuck?

- We can't do it for you, but we can point you in the right direction!
- [Email us:](https://library.arlingtonva.us/email-us-research-and-materials-questions/)
<https://library.arlingtonva.us/email-us-research-and-materials-questions/>
- Call and ask for a professional librarian!



Demo





“Wow, what a goldmine.

It's going to make a huge difference in my business to have that kind of specific and current data available at my fingertips.”

--Business owner

OUR VISION

Arlington Public Library is the heart of a thoughtful, inclusive and dynamic community where people and ideas connect.



Download the Library app



Kate Oberg
Librarian, Columbia Pike and Glencarlyn
703-228-5710
koberg@arlingtonva.us

library.arlingtonva.us



**Arlington
Public
Library**

Everyone Has A Story

Arlington Convention and Visitors Service (ACVS)



Emily Cassell

Director of the Arlington Convention and Visitors Service (StayArlington)

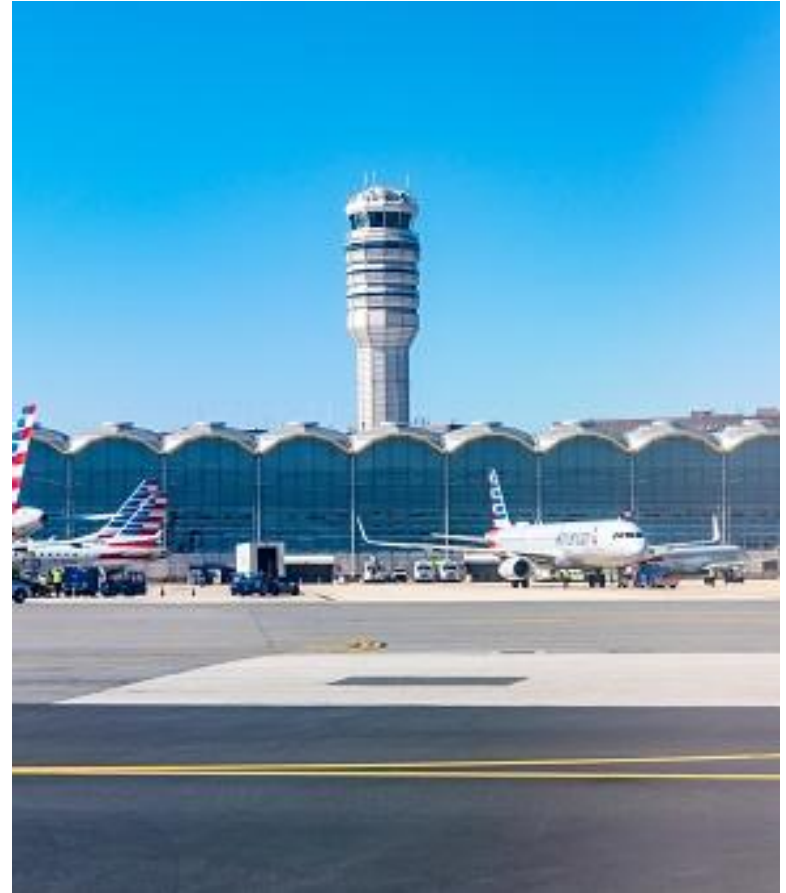
Arlington County's official destination marketing organization and a division within Arlington Economic Development.

Since joining AED in 2006, Emily has been responsible for leading all tourism-related marketing and public relations; meeting and convention sales; and visitor and convention services. Arlington visitors generated more than \$3.5 billion in spending in 2019, with tourism accounting for more than 27,000 local jobs, nearly \$98 million in local tax receipts, and nearly \$134 million in state tax receipts. Emily has more than 25 years of marketing experience in travel and tourism. She holds an International MBA from the University of South Carolina and Austria's Vienna University of Economics and Business, as well as a Bachelor of Journalism with Honors from the University of Texas at Austin.

stayArlingTon

National History. Local Flavor.

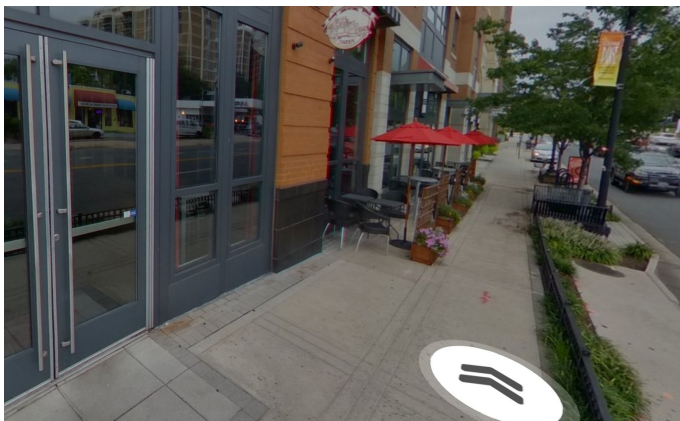
- Arlington Convention and Visitors Service, the County's official Destination Marketing Organization (DMO)
- Focus: More visitors, staying longer and spending more in Arlington!
- Destination sales, marketing and visitor services
 - Vacationers
 - Business travelers
 - Meeting and group planners
 - Travel trade
 - Media





SHOWCASING THE PIKE

- Neighborhood destination experiences, including:
 - Attractions
 - Air Force Memorial
 - Arlington National Cemetery, Freedman's Village and Freedman's Village Bridge
 - The Black Heritage Museum of Arlington
 - National 9/11 Pentagon Memorial
 - History and cultural diversity
 - Arts
 - Accommodations
 - International dining
 - Shopping



Eat. Drink. Love. along Columbia Pike

FREE PARTNER RESOURCES

- StayArlington.com
 - Featured blog content
 - Partner listings
 - Event listings
 - Deals and packages
- Vacations and meetings e-newsletters
- 360-degree videos
- Social media engagement
- Distribution of Arlington Visitors Guides, Meeting Planners Guides and Maps
- Contact: Emily Cassell, Director
ecassell@arlingtonva.us

Latino Economic Development Center (LEDC)



J.B. Behrens

Senior Small Business Loan Officer, DC

J.B. joined LEDC in 2020 after 14+ years of managing operations for a furniture manufacturer based in Fairfax, VA. J.B. loves being part of the LEDC team helping entrepreneurs in DC reach their goals. Prior to his years in furniture, J.B. worked in restaurants and law firms in DC, and software marketing in Scotland. J.B.'s undergraduate studies were completed at the University of Pittsburgh and the Universidad Laica Vicente Roca Fuerte (Guayaquil, Ecuador), after that, J.B. studied international business at the University of Stirling in Scotland. He enjoys organic gardening, cooking, and traveling.



Small Business Loan Programs





J.B. Behrens

Senior Small Business Loan Officer, DC

jbehrens@ledcmetro.org

301-500-0876 direct / text

Nicolas Arnaude

Senior Small Business Loan Officer, DC

narnaude@ledcmetro.org

202-670-4288 direct / text

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About LEDC



LEDC's "non-profit 501(c)(3)" mission is to drive the economic and social advancement of low- to moderate-income latinos and other underserved communities by equipping them with the skills and tools to achieve financial independence and become leaders in their communities through homeownership and entrepreneurship. We have assisted thousands of minority-owned business to achieve their goals since 1991.



Locations

- Washington, DC
- Wheaton, MD
- Baltimore, MD
- Prince Georges
- County, MD
- Arlington, VA
- Mayagüez, PR



Small Business Programs

- Small Business Loans up to \$250,000
- Credit Building
- Business Advice & Workshops
- Resilient Business Corridors
- Empowered Women International (EWI)



Housing Programs

- Affordable Housing Preservation
- Home Ownership: First-Time Homebuyers and Foreclosure Prevention

www.ledcmetro.org



SMALL BUSINESS BORROWERS'
BILL OF RIGHTS



www.ledcmetro.org

LEDC Small Business Advice

Business Advice Program / Technical Assistance

- Our business experts offer one-on-one business coaching at no cost to help you start, manage, and grow your business.
- We are here to help:
 - Evaluate Your Idea
 - Your Business Plan
 - Online Marketing
 - Licensing and Permitting
 - Improve Credit
 - Business Financing

Start Online: To apply, please complete our [Business Advice Form](#) which can also be found on our website. Someone from LEDC will contact you within 3-5 business days to assist you.

LEDC Small Business

- Business Plan
- Licenses
- Corporate Registration
- Credit report for all owners (pro tip: take ownership of your credit health)

LEDC Consumer

CrediFirst Loan

Terms

- 12 Monthly Installments
- \$500 - \$1,000
- 0% Fixed Interest Rate
- Personalized **1-ON-1** Financial Education

Requirements

- Bank Statements (3 Months)
- Paystubs or Proof of Income (1 Month)
- Government-issued Photo ID
- No Application Fee or Closing Fee

Uses

- This program is designed to help credit invisible clients build good credit. This is not a credit repair program.

Resilience Loan

Terms

- Up to 36 Monthly Installments
- Up to \$2,500
- 0% Fixed Interest Rate
- Personalized **1-ON-1** Financial Education

Requirements

- Bank Statements (3 Months)
- Government-issued Photo ID
- No Application Fee or Closing Fee

Uses

- This program is designed to help clients with existing credit to improve their credit score.

Start Online: Please complete our [Loan Inquiry Form - Credit Building](#) which can also be found on our website. Someone from LEDC will then contact you regarding the next steps.

LEDC Small Business Loans

Underwriting Process

Our Mission (explained):

- Serve clients who are not able to get loans from more traditional sources.
- Look at each applicant wholistically.
 - Can include business coaching.
 - Credit building assistance.
- The Goal is to assist clients achieve business sustainability.

LEDC Small Business Loans

Small Business Loans

- Terms***
- Maturity: 6 Months – 10 Years
 - From \$500 up to \$250,000
 - **0% - 12.5%** Fixed Interest Rate
 - **Average Loan Size \$11,000**

Requirements*

- Business & Personal Bank Statements (6 Months)
- Business & Personal Tax Returns (2 Years)
- Collateral Required
- Application Fee \$50
- Closing Fee 1% – 3%

Uses

- Working Capital
- Equipment & Vehicle Acquisition
- Inventory
- Renovation Works

Women's Small Business Loan

- Terms***
- Maturity: 3 Years
 - Up to \$2,500
 - **0%** Fixed Interest Rate

Requirements*

- Business & Personal Bank Statements (3 Months)
- Business & Personal Tax Returns (1 Year)
- No Collateral Required
- No Application Fee or Closing Fee
- Must be at least 51% owned by women

Uses

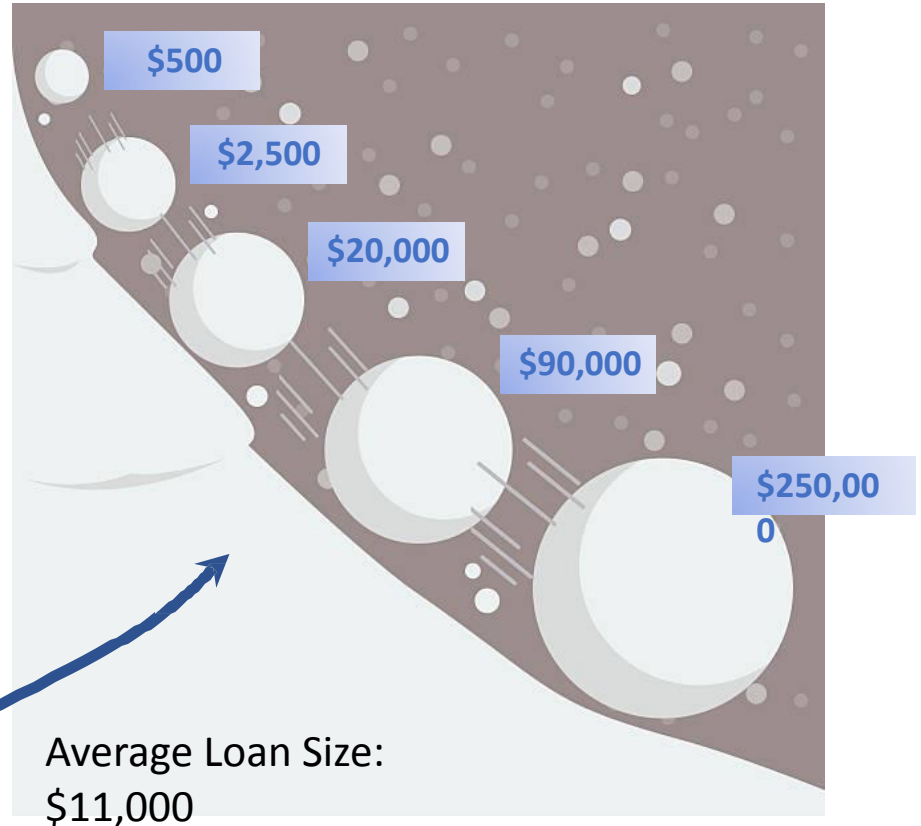
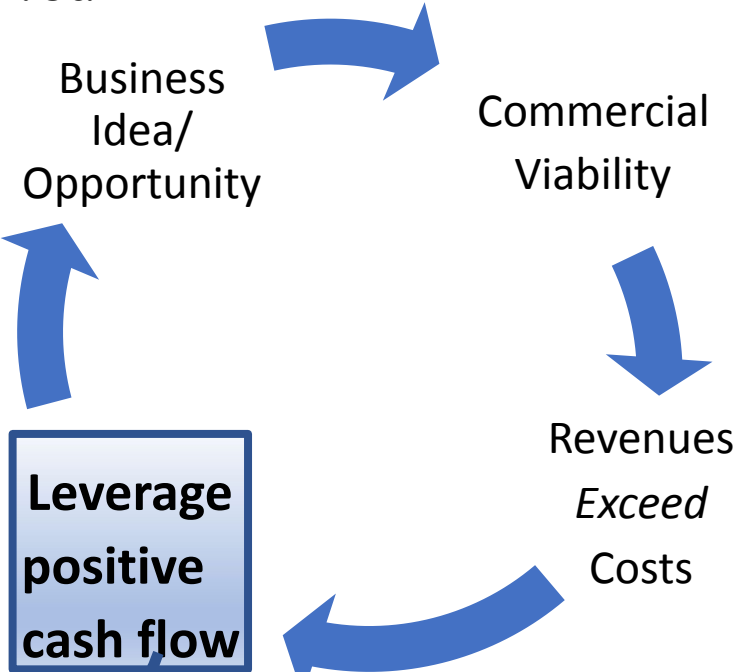
- General Expansion

**Other requirements may apply*

Start Online: Please complete our [Loan Inquiry Form - Small Biz Loans](#) or [Loan Inquiry Form - Women's Biz Loan](#) which can also be found on our website. Someone from LEDC will then contact you regarding the next steps.

LEDC Small Business Loans

We Grow With You



LEDC Consumer

CrediFirst Loan

Terms

- 12 Monthly Installments
- \$500 - \$1,000
- 0% Fixed Interest Rate
- Personalized **1-ON-1** Financial Education

Requirements

- Bank Statements (3 Months)
- Paystubs or Proof of Income (1 Month)
- Government-issued Photo ID
- No Application Fee or Closing Fee

Uses

- This program is designed to help credit invisible clients build good credit. This is not a credit repair program.

Resilience Loan

Terms

- Up to 36 Monthly Installments
- Up to \$2,500
- 0% Fixed Interest Rate
- Personalized **1-ON-1** Financial Education

Requirements

- Bank Statements (3 Months)
- Government-issued Photo ID
- No Application Fee or Closing Fee


Uses

- This program is designed to help clients with existing credit to improve their credit score.

Start Online: Please complete our [Loan Inquiry Form - Credit Building](#) which can also be found on our website. Someone from LEDC will then contact you regarding the next steps.

Thank you

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Questions & Answers



Wrap-Up & Announcements



June 18th, 2022 | 1:00 PM - 8:30 PM

The logo features the words "MOVIE NIGHTS" in large, bold, 3D yellow letters. The letter "O" is replaced by a realistic image of a full moon. Inside the moon, the text "COLUMBIA PIKE" is written in a dark blue, serif font. To the right of "NIGHTS", the year "2022" is written in a smaller, yellow, sans-serif font. The background is a dark blue space with white and blue stars, a film strip, and musical notes.

MOVIE
COLUMBIA
PIKE
NIGHTS 2022

Friday and Saturday Nights in July & August



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www.columbia-pike.org