

**Neighborhood Planning
for Community
Revitalization**

**Bryn Mawr Home-based
Business Survey**

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Bryn Mawr Home-based Business Survey

Conducted on behalf of Bryn Mawr Neighborhood Association
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i. Acknowledgments

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I. Executive Summary

A survey of home-based businesses in the Bryn Mawr neighborhood of Minneapolis has been completed with the goals of finding local home-based businesses; identifying the type of work that they do; determining their needs; and discussing strategies to incorporate the businesses into the Bryn Mawr Neighborhood Business Association. The study was funded by Neighborhood Planning for Community Revitalization and employed Victoria Ford, an undergraduate student in geography at the University of Minnesota. Her objectives were to identify home-based businesses, design and conduct the survey, and make recommendations based on the results to the Bryn Mawr Neighborhood Association and the Bryn Mawr Neighborhood Business Association.

Within the Bryn Mawr Neighborhood, 71 home-based businesses were identified and 30 -- all that could be reached -- of those were interviewed. National figures suggest that between 150 and 400 home-based businesses were operating in the neighborhood at the time of the study, but because many were unreachable, only this small number was included in the study.

Home-based businesses in Bryn Mawr appear to be strong. A significant majority of respondents' total household incomes were at or above the average for Bryn Mawr (\$40,885 as reported in the 1990 United States Census), and almost half of those who agreed to answer earned between \$15,000 and \$99,999 each year from their business alone. Those who earned less than \$15,000 each year from their businesses tended to have other jobs supporting themselves and their families.

There was a great variety of types of home-based businesses operating in the neighborhood at the time of the survey. Slightly more than half of the respondents were male, and all were Caucasians, reflecting the overwhelming Caucasian makeup of the neighborhood. Those businesses surveyed reflected a mix of start-up, growing, and established businesses, but surprisingly nearly half had been operating for more than ten years. Respondents chose to work from home primary for reasons of flexibility and control, independence, cost, and creative expression.

Major needs identified included general business advice on taxes and accounting, advertising, computers, and networking; additional training in respondents' professions; access to technology and expensive office equipment; and access to affordable skilled labor. Many respondents reported that the biggest obstacle to the greater success of their business was a simple lack of time. A variety of other needs were also identified, and there appeared to be a very strong interest in meeting with other home-based business owners to talk about these issues.

Two first steps towards meeting those needs have already been taken. The Bryn Mawr Neighborhood Business Association has been created and will use the information collected in this survey to incorporate home-based businesses into its activities, and will help alleviate the need to meet and share knowledge with other home-based business owners. A resource guide for Twin Cities home-based businesses has also been created in tandem with this study and can be used by home-based business owners to find the information and help they need outside of their neighborhood boundaries.

II. Purpose of Study

The Bryn Mawr Neighborhood Association sought to identify and learn about neighborhood home-based businesses in order to better incorporate them into the fledgling Bryn Mawr Neighborhood Business Association. Home-based businesses are an important asset to a neighborhood, particularly in Bryn Mawr where home-based businesses probably outnumber premise-based businesses by at least three to one.

A grant was applied for and received from Neighborhood Planning for Community Revitalization (NPCR), a program administered by the Center for Urban and Regional Affairs which links university students to community development efforts. Victoria Ford, an undergraduate student at the University of Minnesota, was hired to carry out the study.

The goals of the project were to locate and identify the home-based businesses in Bryn Mawr; determine their needs and how the neighborhood and business associations could support them in meeting those needs; develop incentives to encourage home-based businesses to work with the Bryn Mawr Neighborhood Business Association; and to compile a resource guide for Twin Cities home-based businesses.

III. Scope

The study covered the geographic area defined as the Bryn Mawr neighborhood in Minneapolis. This area, according to the 1990 United States Census, includes 2,821 individuals and 1,306 households.

For the purpose of this study, home-based businesses were defined as full- or part-time self-employed individuals who derive income from home-based work, including business owners and freelance laborers. Because the purpose of the study was to provide insight into the needs of self-employed home-based entrepreneurs, the study specifically excluded telecommuters employed by a separate company. All those that could be accurately identified were counted, and of those, all that agreed to participate and were able to be reached were interviewed. Twenty-eight individuals were interviewed, representing 30 home-based businesses.

Based on extrapolation from national numbers of home-based businesses, it was estimated that between 150 and 400 home-based businesses operated in the Bryn Mawr neighborhood at the time of the study. These figures were calculated by applying the estimate that between 8% and 20% of the national workforce operate home-based businesses to the laboring population in the study area. The laboring population was defined as the number of persons over 16 working, or 1,830 individuals.

71 home-based businesses were identified and 30 (28 individuals representing 30 businesses) were interviewed. The scope of the information sought from these interviews was the identities and needs of as many home-based businesses as possible.

IV. Methods

Various methods, including word of mouth, a newspaper article, and a list of assumed business names maintained by the Minnesota Secretary of State were used to identify home-based businesses.

More than half of those businesses identified were found through word of mouth among residents and at neighborhood meetings. Others were identified through the aforementioned list of assumed business names, a search of neighborhood bulletin boards and newspaper classifieds, and an existing list from a prior home-based business project. A few were identified when they responded to an article about the study published in the Bryn Mawr Bugle or attended a meeting of local home-based businesses held near the beginning of the study. Refer to Table 1 for the breakdown of home-based businesses identified using each method.

<i>Method</i>	<i>Number of Businesses (71 total)</i>
Word of mouth	41
Secretary of State list	8
Advertisements in Bryn Mawr Bugle	6
Responded to article in Bryn Mawr Bugle	5
Business card	5
Existing list	4
Attended home-based business meeting	2

Once identified, home-based businesses received a letter describing the study and inviting them to participate. Several days after the letter was mailed, businesses were contacted on the telephone and asked to be interviewed.

Oral interviews were conducted among all who were willing and able to participate. Some businesses that expressed interest in participating could not be contacted and were unfortunately not able to be included in the study. Interviews used a standardized set of about 25 open- and closed-end questions. Most interviews were conducted over the telephone, but a few were done in person when requested by the interviewee.

Survey design was based on a preliminary understanding of the potential needs of home-based businesses from research of home-based business surveys and discussion with members of the neighborhood. Faculty at the University of Minnesota, staff at the Minnesota Center for Survey research, and neighborhood coordinators contributed to the final draft of the survey.

The survey was separated into three sections: business operations and needs, neighborhood-specific questions, and demographics. Questions addressed general characteristics of the business; specific needs in several areas: insurance, office equipment and space, business skills and knowledge; professional services, networking; financial assistance; start-up and expansion; and perceived advantages and disadvantages to locating in Bryn Mawr.

V. Discussion of Results

The existence of 71 home-based businesses in the Bryn Mawr neighborhood was confirmed. 28 home-based business owners were surveyed, representing 30 businesses. Results discussed are based only on interviews with the 28 home-based business owners who agreed to participate. Percentages are rounded to the nearest whole number and are, therefore, approximate.

Businesses interviewed represented a great variety. These businesses can be categorized into several broad categories. 5, or 17%, were consulting businesses; another 5, 17%, were arts-related. 4, or 13%, were writing or editorial service-related businesses; 3, or 10%, were construction-related; another 3, 10%, were sales and distribution businesses; and 2, or 7%, taught music lessons. One business in each of the following categories was identified, each representing 3% of the total: childcare, personal services, lawn and garden care, and computer-related. Four entrepreneurs ran other types of businesses, those being: interior design, bike repair, furniture repair, and real estate.

21% of the home-based businesses interviewed operated for more than 40 hours a week, and 29% operated for less than 10 hours. 64% of home-based business entrepreneurs operated their businesses as their only source of income, while 36% held another job. Of those that held another job, 60% worked more than 30 hours a week at that job, and another 20% worked between 21 and 30 hours a week.

Most home-based business entrepreneurs (89%) intended to continue running their businesses out of their homes, regardless of growth, making them "lifestyle" rather than "transitional" home-based businesses. A remarkable 42% of business interviewed had been operating for more than 10 years at the time of the study, many for more than 15. 19% had been operating for 6-10 years, 23% for 2-5 years, and 15% were brand-new and had been operating for less than one year.

Home-based business owners in Bryn Mawr appear to be very successful. 25% of respondents had total household incomes of between \$50,000 and \$74,999 a year, 14% between \$35,000 and \$49,999, and another 14% between \$25,000 and \$34,999. 11% earned between \$75,000 and \$99,999, and another 11% between \$100,000 and \$149,999. Income earned from the home-based businesses varied more widely. 21% earned less than \$5,000 yearly from their

business, 11% between \$5,000 and \$9,999, 7% between \$10,000 and \$14,999, another 11% between \$15,000 and \$24,999, 14% between \$25,000 and \$34,999, and another 4% each between \$50,000 and \$74,999, between \$75,000 and \$99,999, and between \$100,000 and \$149,999.

Almost none (7%) of the business interviewed had paid employees other than the home-based business entrepreneurs themselves, although as will be seen later, many complained of a lack of employees as a major obstacle to their success.

Most business owners had many types of insurance: health (96%), homeowners (96%), liability (64%), and life (57%). The only type of insurance most businesses lacked was professional insurance (only 18% had it), though only 33% of those with homeowners insurance could say with confidence that it also protected their business files.

Most businesses also owned many types of office equipment, including voicemail or an answering machine (86%), a computer (68%), a printer (64%), a fax machine (61%), access to the internet (57%), and a cell phone (50%). A surprising 46% own their own copy machine. Only 14% owned a pager. In spite of this high incidence of equipment ownership, 70% of business interviewed indicated interest in using equipment owners by the neighborhood, and 42% of those who expressed interest were willing to pay a monthly fee for the use of that equipment. The average amount business owners were willing to pay per month was \$22.50. Many of those who responded that they would not be willing to pay a monthly fee indicated that they would prefer a fee-per-use system.

37% expressed a need for office or meeting space outside of their homes. Of those, 100% were interested in a conference room or space for small meetings, 10% in office space, and 30% in a large meeting hall. Another 20% indicated interest in other types of space, in particular rehearsal space for musicians and storage space. Of those interested in a conference room, 30% indicated that they would use it on a weekly basis, 30% on a monthly basis, and 40% only very occasionally. All of those who expressed interest in office space would only use it very occasionally. 33% of those who needed a large meeting hall would use it several times a year, and the remaining 67% only very occasionally. 40% of those who expressed interest in any kind of space were willing to pay a monthly fee. One respondent reported that he would be willing to pay \$200 a month for unlimited use of a conference room, but the others were unable to give a dollar amount. Again, many others indicated that they would prefer to use a fee-per-use system.

The reasons business owners decided to work from home varied widely. The most popular answers were to reduce or avoid stress, to avoid commuting, for creative expression, out of convenience, to do what they wanted to do, for low overhead, for independence, and fully 100% of respondents indicated that they chose to work from home at least partially for reasons of flexibility and control. The most difficult aspects of starting a new business were listed as advertising/finding clients, learning how to manage a business, and the irregular income and lack of cash flow. Other difficulties listed were creating momentum, contract negotiation, separating home life from business life, getting equipment and tools, a lack of technical services and computer help, being afraid, and overcoming fear. Happily, several business owners said that they had no difficulty in getting started.

The most often mentioned obstacle to the greater success of respondents' home-based businesses was, far and away, lack of time. Many also mentioned a difficulty in hiring qualified labor, failure to advertise effectively, and self-motivation.

Many home-based business owners expressed interest in developing skills and knowledge relating to running their businesses. 75% wanted additional training in their profession, 64% wanted to learn more about taxes and accounting, 61% felt they needed to develop their computer skills, 57% wanted to learn more about networking, and 50% expressed interest in learning more about each of the following topics: government programs to assist small businesses, financial planning and management, advertising and marketing, regulations affecting home-based businesses, and time management. Small percentages were interested in learning about purchasing supplies and equipment, applying for loans or grants, establishing credit, and family involvement and coping skills.

There was some interest in using professional services made available at competitive cost to home-based businesses by the neighborhood and business associations. 57% indicated that they would use the services of a tax expert. Almost half of the respondents were also interested in using the following services: financial manager, accountant, small business consultant, lawyer, typist or other office staff, a representative of a community development corporation, a representative from the Small Business Administration, and a business plan development consultant.

82% of respondents felt they could benefit from meeting and networking with other home-based business owners, and of those 97% felt that occasional informal get-togethers would be useful, 91% felt regular meetings with specific topics would be useful, and 39% were interested in using online discussion forums as a form of networking. 17% suggested other ways of networking, such as a directory of local home-based businesses, space in the Bryn Mawr Bugle for information about home-based business issues, and a telephone tree of home-based business owners.

There did not appear to be much need for assistance locating or applying for financial assistance. Only 14% of business owners felt they needed help finding assistance, and only 18% needed help applying for loans of grants.

Slightly more than half (57%) of the businesses surveyed indicated that they intended to expand in the future. Of those, 56% said they planned to shift or expand the focus of their business, 81% hoped to increase sales, 38% wanted to add employees, 75% planned to upgrade their equipment, 44% needed to remodel their current space for physical expansion, and 13% were interested in relocating to a different space.

Most businesses were not able to pinpoint specific needs they might have while expanding. Those who were mentioned access to expensive technology, more employees, help with advertising, financing, and space to run the business during home remodeling.

Just under half of the businesses surveyed stated that in five years they saw their business as larger than it is now. Approximately a quarter of respondents said that their business would be about the same size, a few hoped to be running a different business, and a small number hoped to retire and shut down the business. Specific changes included earning more income, employing more people, having a larger Internet presence, and having more fun.

Business owners were extremely enthusiastic about living and running their business in Bryn Mawr. The advantage most often mentioned was overwhelmingly the neighborhood's proximity to the entire metropolitan area, including downtown, Uptown, the freeway system, and the suburbs. Other popular advantages included good neighbors and a feeling of community, the neighborhood parks and bike paths, the strong neighborhood association and amount of community involvement, the quality and mixture of architectural styles, the neighborhood's positive safety record, affordable housing, the way homes are well kept, and how quiet the area is.

More than half of the respondents indicated that they saw no disadvantages to living and running their business in Bryn Mawr. Complaints were few, the most common being about the freeway noise and traffic, and the lack of resources like grocery stores and copy shops within the neighborhood. A few mentioned the small size of yards, homes, and garages as a minor problem. One person mentioned that there was some crime (although many more indicated a lack of crime as an advantage), and one said that neighbors did not take as good care of their homes as they should (again, more respondents said that they considered the general good upkeep of homes as an advantage).

Response was very positive to all the possible services and resources listed to help new home-based businesses to be successful. 93% of businesses surveyed responded positively about opportunities to talk with other home-based business owners, and 81% responded positively about each of the following: articles about new home-based businesses in the Bryn Mawr Bugle, access to business services, and a resource and information clearinghouse. 74% responded positively about access to equipment, 70% to a guide about how to start a business in Bryn Mawr, and another 70% to financial assistance.

Responses to a similar question about services and resources to assist current (rather than new) home-based businesses were similarly positive. 96% responded positively to articles about current home-based businesses, 92% to opportunities to network with other home-based business owners, 81% to access to expensive equipment, and 78% to access to business services. 70% responded positively to a resource and information clearinghouse would be helpful and another 70% to space for meetings would also be helpful. 67% to advertising opportunities, 63% to a neighborhood business fair, and 59% to financial assistance.

VI. Incentives and Opportunities for the Bryn Mawr Neighborhood Business Association

While Bryn Mawr does not have a defined commercial center like many other neighborhoods, it does have a significant amount of business going on within its boundaries.

There are approximately 45 premise-based businesses in the neighborhood, and this study identified 's one another 71 home-based businesses. Given a population approaching 3000 individuals, that's one business for every twenty-five people. The Bryn Mawr Neighborhood Business Association was recently created to meet the needs of those businesses and to give them a voice in neighborhood organizing. Given that nearly twice as many home-based as premise-based businesses have been identified, and that there are probably between 80 and 330 more home-based businesses that have not been identified, it is imperative that the new business association take steps to make home-based businesses a vital part of its mission.

It is almost certain that home-based businesses would jump at this opportunity. 82% of those surveyed expressed interest in networking with other home-based business owners, and an initial summer meeting had excellent attendance. At that meeting, many seemed excited about becoming a part of the new business association and about meeting in the future to talk about issues affecting home-based businesses in particular. Many other business owners also expressed interest in other programs included in the survey and seemed pleased that this study was being conducted.

Because of the momentum created by this study and the amount of contact the business association has had with home-based business owners over the summer, there is unprecedented opportunity to get these business owners involved with the Bryn Mawr Neighborhood Business Association. Action must be taken quickly and communication must be regular so that business owners remain interested in potential projects. The following strategies to better incorporate home-based businesses into the Bryn Mawr Neighborhood Business Association were developed based on interviews and conversations with home-based business owners and neighborhood coordinators.

Strategy I: Address areas of need in meeting topics and special events

The simplest way to involve home-based businesses in the Bryn Mawr Neighborhood Business Association is to address their needs and interests in future meetings. This study has shown what some of those needs are and others can be ascertained through future dialogue and research. The proven interest in the needs identified in this survey indicates that many home-based businesses will become involved with the association if it addressed those issues in the future.

Need and interest areas identified in study:

- Hiring qualified labor
- Advertising and marketing
- Self-motivation
- Taxes and accounting
- Computer skills
- Information about government programs to assist small businesses
- Financial planning and management
- Regulations affecting small and home-based businesses

- Time management

Premise-based businesses have many of the same needs and are likely to attend meetings with many of the same topics as home-based business owners. By drawing both types of business to meetings and events, the business association can begin to help them to work together on issues that affect all Bryn Mawr businesses in the future. Interaction between businesses will also encourage further participation from home-based business owners.

Strategy II: Initiate programs to assist home-based businesses

Home-based business owners suggested several ideas other than meeting topics that would help them to be more successful. Interest in these ideas varied from one to another, but several had very positive responses and would be likely to have a high rate of participation.

70% of home-based businesses surveyed were interested in a technology cooperative operated by the neighborhood. 42% of those interested indicated that they would be willing to pay a monthly fee for the use of that equipment.

37% of home-based businesses surveyed were interested in renting meeting space owned by the neighborhood, and of those 40% were willing to pay a monthly fee for the use of that space. Most of the 60% unwilling to pay a monthly fee indicated that they would prefer to pay on a per-use basis.

Many of home-based business owners surveyed indicated that they would be interested in sharing the services of the following professionals with other home-based business owners in the neighborhood: financial manager, tax expert, accountant, graphic artist, small business consultant, lawyer, typist/clerical staff, representative from a community development corporation, representative from the Small Business Administration, and business plan development consultant.

70% of business owners surveyed thought that the creation of a resource and information clearinghouse would be helpful to new and current home-based businesses. 63% thought that a business (or home-based business-specific) fair would help current home-based businesses to continue to be successful.

There are many opportunities to create projects that will involve home-based business owners in the business association and create a better environment for all Bryn Mawr businesses. While some may require further study and may turn out not to be feasible, the business association would certainly benefit from entertaining the ideas and asking business owners to contribute to them.

Strategy III: Create a home-based business "coffee hour"

As mentioned before, 82% of home-based business owners indicated interest in meeting with other home-based business owners to share knowledge and information. Of those, 75%

said that regular meetings with specific topics would be helpful for them, and those individuals will be likely to attend regular Bryn Mawr Neighborhood Business Association meetings. However, 79% of business owners surveyed said that occasional informal meetings with other business owners would be helpful to them. In order to address that request, the business association should create a home-based business-specific group that meets less regularly and on an informal basis to address issues of their own choice.

Interest in this kind of group appears to be strong. In addition to the 79% of respondents who said it would be helpful, many additional business owners attended a home-based business-specific meeting in July of 1999. Attendance at that meeting was higher than at regular business association meetings held around the same time, indicating that home-based business owners are more likely to attend meetings tailored specifically to them rather than to all local businesses. At that meeting, many attendants expressed a desire to continue meeting informally.

By allowing home-based businesses to meeting separately from the business association, the Bryn Mawr Neighborhood Business Association can attract involvement from those who otherwise might have stayed silent, and can invite those members to become more active participants in the future. The separate home-based business group might also provide insight into issues and problems that the business association would not have otherwise addressed, thereby widening its scope and involving more businesses.

Strategy IV: Encourage all levels of involvement, including "low impact" activities

While most home-based business owners were eager to participate in the business association and any related home-based business groups, they indicated that they were extremely busy. When asked what the one biggest obstacle to the greater success of their business was, far more business owners complained of a lack of time than any other problem. 53% of business owners surveyed worked more than 30 hours a week at their home-based business, and 36% of respondents worked a second job. Of that 36%, 60% worked more than 30 hours a week at their second job. In order to involve as many home-based business owners as possible, the business association must accept that many will be too busy to actively participate in association events and create other vehicles for their involvement.

On the survey and at home-based businesses meetings, home-based business owners suggested many "low impact" activities that would help them to network with other business owners without taking too much of their time. Some of these suggestions were:

- Create a directory and phone tree to keep business owners informed of business issues and business association events
- Create an online discussion forum where business owners can talk about business issues and share information and knowledge
- Create a "business section" of the Bryn Mawr Bugle to provide information about upcoming events, issues, and legislation and to highlight Bryn Mawr home- and premise-based businesses

By accommodating those home-based business owners that are unable or unwilling to become more actively involved, the business association can further its mission by assisting even those who are not participants and can create goodwill with those businesses, leaving open the possibility of more strenuous involvement in the future.

Appendix A: Bryn Mawr Home-Based Business Survey

(Introduction: Hello, my name is Victoria Ford. I am working with the Bryn Mawr Neighborhood Association and the Bryn Mawr Neighborhood Business Association, doing a survey of people who own or run home-based businesses in the neighborhood.. Your answers will be compiled with a lot of other people's, so there is no way you will ever be identified. If there are questions that you'd rather not answer, we'll skip over them. Okay? Let's begin!)

We'll start with some general questions so the neighborhood can gain a better understanding of who runs home-based businesses and what kind of work they do.

A. Business Operations and Needs

1. What type of work do you do from your home? [DO NOT READ; but if you cannot figure out which category they belong in, ask which they prefer.]

- Consulting/business services (e.g. accounting, law)
- Writing/editorial services (e.g. proofreading, authoring)
- Child care (e.g. daycare, nannyng)
- Personal services (e.g. house cleaning, hairdressing)
- Product manufacturing (e.g. dress making, toy making)
- Construction & related fields (e.g. home improvement, house painting)
- Sales & Distribution (e.g. cosmetics, Tupperware)
- Educational services (e.g. tutoring, music lessons)
- Lawn & Garden (e.g. lawn mowing, landscape design)
- Arts (e.g. jewelry making, graphic design)
- Food services (e.g. baking, catering)
- Computer services (e.g. computer repair)
- Other: _____

2. On average, how many hours per week do you work at your home-based business?

- 0 - 10
- 11 - 20
- 21 - 30
- 31 - 40
- More than 40

3a. Do you have another job besides your home-based business?

- Yes [GO TO 3b]
- No [GO TO 4]

3b. If so, how many hours per week do you work at that job?

- 0 - 10 hours
- 11 - 20 hours

- 21 - 30 hours
- 31 - 40 hours
- More than 40 hours

4. For how long have you operated your home-based business?

- 1 year or less
- 2 - 5 years
- 6 - 10 years
- more than 10 years

5a. As your business grows, do you intend to continue running it out of your home?

- Yes (Lifestyle) [GO TO 6]
- No (Transitional) [GO TO 5b]

5b. So, just to clarify, as your business grows you would like to move it out of your home into an office or storefront.

- Yes (Transitional) [GO TO 7]
- No [GO BACK TO #5 or ask for explanation]

Now I'm going to ask you a couple questions about your income. I realize this is sensitive, but I will ask you respond within a range, and please remember that your answers are completely confidential and you will not be identified in any way. Okay?

6. First I'd like to know, within a range, what your total household income was last year. The ranges are:

- Less than \$5,000
- \$5,000 - \$9,999
- \$10,000 - \$14,999
- \$15,000 - \$24,999
- \$25,000 - \$34,999
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- More than \$150,000
- Prefer not to answer. [Could you tell me what percentage of your total household income your home-based business makes up? _____]

7. Second, and again within a range, I'd like to know how much income you earned from your home-based business last year. You can use the same ranges above. Do you need me to read them again?

- Less than \$5,000
- \$5,000 - \$9,999
- \$10,000 - \$14,999
- \$15,000 - \$24,999

- \$25,000 - \$34,999
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- More than \$150,000
- Prefer not to answer. [Could you tell me what percentage of your total household income your home-based business makes up? _____]

8a. Do you have any paid employees?

- Yes [GO TO 8b]
- No [GO TO 9]

8b. If yes, how many paid employees currently work for your home-based business?

9. I'm going to read a list of different types of insurance. Just tell me yes or no, whether you have that type or do not have that type of insurance.

- Health insurance
 - Liability insurance
 - Life insurance
 - Professional insurance
 - Homeowners insurance
 - Fire insurance
 - Flood insurance
- Does it cover your business? Y / N

10. Next, I'm going to read a list of office equipment. Please indicate which pieces of equipment you currently have and use in your home-based business.

- Computer
- Internet
- Cell phone
- Fax machine
- Pager
- Copy machine
- Voice mail
- Other: _____

11a. If this equipment were available through the neighborhood, would you take advantage of it?

- Yes [GO TO 11b]
- No [GO TO 12]

11b. Would you be willing to pay a monthly fee for the use of this equipment?

- Yes
- No

11c. How much would you be willing to pay per month for the use of this equipment?

12a. Do you have a need for occasional office or meeting space?

- Yes [GO TO 12b]
- No [GO TO 13]

12b. Do you need the following types of office space, and how often would you need this space? Daily, weekly, monthly, several times a year, or only very occasionally. I'll read a list and we'll do each one individually.

- | | |
|---|-----------|
| <input type="checkbox"/> Conference room/space for small meetings | D W M S O |
| <input type="checkbox"/> Office space | D W M S O |
| <input type="checkbox"/> Large meeting hall | D W M S O |
| <input type="checkbox"/> Other: _____ | D W M S O |

12c. Would you be willing to pay a monthly fee for the use of this space?

- Yes [GO TO 12d]
- No [GO TO 13]

12d. How much would you be willing to pay?

13. What was the most difficult aspect of starting your business?

14. I'm going to read a list of reasons why people decide to work from home. Please indicate any that influenced your decision.

- Low overhead
- Tax break
- Independence/Entrepreneurial spirit
- Creative Expression
- Disability
- Family or children concerns
- Avoid commuting
- Retirement activity
- Flexibility and control
- Reduce/avoid stress

- Supplement income
- Convenience
- I had no choice
- To do what I wanted to do
- Other: _____

15. Assuming that your business could always be more successful than it is now, what would you say is the biggest obstacle to the (greater) success of your home-based business?

16. I'm going to read a list of skills and knowledge that may be required of home-based business owners. Please indicate which skills and knowledge you'd like to develop.

- Knowledge of government programs to assist small businesses
- Financial planning or management
- Advertising or marketing
- Networking
- Purchasing supplies or equipment
- Applying for loans or grants
- Establishing credit
- Knowledge of regulations such as zoning and insurance affecting businesses
- Additional training in my profession
- Time management
- Family involvement and coping skills
- Information on taxes/accounting
- Computer skills
- Other: _____

17. I'm going to read a list of professional services that may be useful to home-based businesses. Please indicate which services you would use if they were available specifically for home-based businesses through the neighborhood.

- Banker
- Financial manager
- Tax expert
- Accountant
- Graphic artist
- Small business consultant
- Lawyer
- Typist
- Representative from a community development corporation
- Pricing consultant for your products or services

- Representative from the Small Business Administration
- Business plan development consultant
- Other: _____

18a. Do you think you would benefit from networking and meeting with other home-business business owners?

- Yes [GO TO 18b]
- No [GO TO 19]

18b. For you, what would be the most effective form of networking and meeting with other home-based business owners?

- Occasional informal get-togethers
- Regular meetings with specific topics (e.g. "Applying for Business Loans")
- On-line discussion forums
- Other: _____
- Not helpful

19. Do you need help locating sources of financial assistance, loans, or grants?

- Yes
- No

20. Do you need help applying for financial assistance, loans, or grants?

- Yes
- No

21a. Do you plan on expanding your business in the future?

- Yes [GO TO 21b]
- No [GO TO 22]

21b. Will you expand your business in any of the following ways? Do you place to...

- Shift or expand the focus of your business
- Increase sales
- Add employees
- Upgrade equipment
- Remodel your current space for physical expansion
- Locate to a new space
- Other: _____

21c. Are there any specific needs you may have while expanding?

22. Where do you see your business in five years?

B. Neighborhood-Specific Issues

We're almost done. I'm just going to ask you a few more questions about Bryn Mawr and why you chose to locate here.

23. For you, what are the specific advantages to locating in Bryn Mawr?

24. And the disadvantages?

25. Next I'd like to know what services and resources will help new home-based businesses get their feet off the ground. I'll read a list. Please tell me which services and resources you think would have been helpful for you when you were first starting your business or might be helpful for businesses starting up now.

- Guide about how to start a business in Bryn Mawr
- Resource and information clearinghouse
- Articles in Bryn Mawr Bugle about new neighborhood businesses
- Financial assistance
- Opportunities to talk with other home-based business owners
- Access to equipment like computers, photocopiers, and fax machines
- Business services (like accountants and graphic designers)
- Other: _____

26. I'd also like to know what services and resources will help current home-based businesses to be successful? I'll read a list. Please tell me which services and resources you think would be useful.

- Resources and information clearinghouse
- Articles about neighborhood businesses in the Bryn Mawr Bugle
- Space for meetings
- Financial assistance

- Networking opportunities
- Advertising opportunities
- Access to equipment like computers, photocopiers, and fax machines
- Neighborhood business or home-based business specific business fair
- Business services (like accountants and graphic designers)
- Other: _____

C. Demographics

Alright, before we finish I just have two demographic questions to ask you. These are included because, based on your answers, you might qualify for special government programs to help small business owners.

27. What is your race?

- White/Caucasion
- African-American
- Asian-American
- Native American
- Hispanic
- Mixed race
- Other: _____
- Prefer not to answer

28. What is the highest level of formal education you have completed?

- Some high school
- High school
- Trade or vocational school
- Some college
- College
- Graduate degree
- Currently a student What level? _____

We are, in fact, in the process of creating a directory of home-based businesses to distribute to neighbors and increase your customer base. Would you like to be listed in it at no cost? If you say yes here, I will enter your information directly into my computer and NOT onto the piece of paper where I have been recording your responses, so there will still be no way to connect your name and phone number to your answers. Should I go ahead and put you in the directory?

Finally, do you know of any other home-based businesses I should contact for this survey?

Thank you for participating! My report will be complete by the end of August. Would you like a copy of the survey results mailed to you then?

Yes

No

Appendix B: Results of Bryn Mawr Home-Based Business Survey

A. Business Operations and Needs

Total # of businesses: 30, operating out of 28 homes

1. Type of work done from home:

5/30 = 16% Consulting/business
4/30 = 13% Writing/editorial services
1/30 = 3% Child care
1/30 = 3% Personal services
3/30 = 10% Construction & related fields
3/30 = 10% Sales & Distribution
2/30 = 7% Educational services
1/30 = 3% Lawn & Garden
5/30 = 16% Arts
1/30 = 3% Computer services
4/30 = 13% Other

2. Average hours worked at home-based business:

8/28 = 29% 0 - 10 hours
2/28 = 7% 11 - 20 hours
2/28 = 7% 21 - 30 hours
9/28 = 32% 31 - 40 hours
6/28 = 21% More than 40 hours

3a. Has other job:

10/28 = 36% Yes
18/28 = 64% No

3b. Average hours worked at other job:

none 0 - 10 hours
1/10 = 10% 11 - 20 hours
2/10 = 20% 21 - 30 hours
3/10 = 30% 31 - 40 hours
3/10 = 30% More than 40 hours
1/10 = 10% Varies

4. Years operating home-based business:

4/26 = 15% 1 year or less
6/26 = 23% 2 - 5 years
5/26 = 19% 6 - 10 years

11/26 = 42% more than 10 years

5a and 5b. Lifestyle or transitional home-based business:

25/28 = 89% Lifestyle
2/28 = 7% Transitional
1/28 = 4% Don't know

6. Total household income:

1/28 = 4% \$10,000 - \$14,999
1/28 = 4% \$15,000 - \$24,999
4/28 = 14% \$25,000 - \$34,999
4/28 = 14% \$35,000 - \$49,999
7/28 = 25% \$50,000 - \$74,999
3/28 = 11% \$75,000 - \$99,999
3/28 = 11% \$100,000 - \$149,999
5/28 = 18% Prefer not to answer.

7. Total income earned from home-based business last year:

6/28 = 21% Less than \$5,000
3/28 = 11% \$5,000 - \$9,999
2/28 = 7% \$10,000 - \$14,999
3/28 = 11% \$15,000 - \$24,999
4/28 = 14% \$25,000 - \$34,999
0/28 \$35,000 - \$49,999
1/28 = 4% \$50,000 - \$74,999
1/28 = 4% \$75,000 - \$99,999
1/28 = 4% \$100,000 - \$149,999
7/28 = 25% Prefer not to answer.

8a. Employees:

2/28 = 7% Yes
26/28 = 93% No

9. Types of insurance had by home-based business entrepreneur:

27/28 = 96% Health insurance
18/28 = 64% Liability insurance
16/28 = 57% Life insurance
5/28 = 18% Professional insurance
27/28 = 96% Homeowners insurance
9/27 = 33% covers business
13/27 = 48% does not cover business
3/27 = 11% don't know

10. Types of insurance had by home-based business entrepreneur:

19/28 = 68% Computer

18/28 = 64% Printer
16/28 = 57% Access to the internet

14/28 = 50% Cell phone
17/28 = 61% Fax machine
4/28 = 14% Pager
13/28 = 46% Copy machine
24/28 = 86% Voice mail
4/28 = 14% Other

11a. Would use equipment if available through neighborhood:

19/27 = 70% Yes
8/27 = 30% No

11b. Willing to pay a monthly fee for use of equipment:

8/19 = 42% Yes
8/19 = 42% No
3/19 = 16% Don't know

11c. Average amount willing to pay per month:

\$22.50

12a. Need for occasional office or meeting space:

10/27 = 37% Yes
17/27 = 63% No

12b. Types and frequency of space needed:

10/10 = 100% Conference room/space for small meetings
3/10 = 30% weekly
3/10 = 30% monthly
4/10 = 40% only very occasionally
1/10 = 10% Office space
1/1 = 100% only very occasionally
3/10 = 30% Large meeting hall
1/3 = 33% several times a year
2/3 = 67% only very occasionally

12c. Willing to pay a monthly fee for use of space:

4/10 = 40% Yes
6/10 = 60% No

12d. Average amount willing to pay per month:

Too few responses to be significant.

13. Most difficult aspect of starting business:

- 10 responses: finding customers/getting clients
- 8 responses: learning how to run a business/taxes/organization
- 7 responses: irregular income/cash flow/risk
- 5 responses: didn't have any difficulty
- 1 response each:
 - creating momentum
 - contract negotiation
 - separating home life from business life
 - getting equipment and tools
 - lack of technical assistance/computer help
 - getting used to it
 - overwhelmed by business
 - overcoming fear

14. Reasons working from home:

- 23/28 = 82% Low overhead
- 9/28 = 32% Tax break
- 25/28 = 89% Independence/Entrepreneurial spirit
- 21/28 = 75% Creative Expression
- 1/28 = 4% Disability
- 11/28 = 39% Family or children concerns
- 17/28 = 61% Avoid commuting
- 3/28 = 11% Retirement activity
- 28/28 = 100% Flexibility and control
- 15/28 = 54% Reduce/avoid stress
- 11/28 = 39% Supplement income
- 22/28 = 79% Convenience
- 3/28 = 11% I had no choice
- 22/28 = 79% To do what I wanted to do
- 7/28 = 25% Other

15. Biggest obstacle to greater success:

- 10 responses: lack of time
- 5 responses: hiring good labor
- 4 responses: advertising/marketing
- 3 responses: self motivation
- 1 response each:
 - knowing the ropes
 - need to know more about computers
 - competition
 - the business is not my priority
 - lack of consistent client base
 - need to network
 - need business plan

need business training
physical capability

16. Skills and knowledge desired:

- 14/28 = 50% Knowledge of government programs to assist small businesses
- 14/28 = 50% Financial planning or management
- 14/28 = 50% Advertising or marketing
- 16/28 = 57% Networking
- 11/28 = 39% Purchasing supplies or equipment
- 11/28 = 39% Applying for loans or grants
- 4/28 = 14% Establishing credit
- 14/28 = 50% Knowledge of regulations affecting businesses
- 21/28 = 75% Additional training in my profession
- 14/28 = 50% Time management
- 12/28 = 43% Family involvement and coping skills
- 18/28 = 64% Information on taxes/accounting
- 17/28 = 61% Computer skills
- 5/28 = 18% Other

17. Professional services desired:

- 5/28 = 18% Banker
- 10/28 = 36% Financial manager
- 16/28 = 57% Tax expert
- 13/28 = 46% Accountant
- 9/28 = 32% Graphic artist
- 13/28 = 46% Small business consultant
- 11/28 = 39% Lawyer
- 10/28 = 36% Typist/clerical staff
- 11/28 = 39% Representative from a community development corporation
- 8/28 = 29% Pricing consultant for your products or services
- 13/28 = 46% Representative from the Small Business Administration
- 11/28 = 39% Business plan development consultant
- 5/28 = 18% Other

18a. Benefit from meeting and networking with other home-based business owners:

- 23/28 = 82% Yes
- 5/28 = 18% No

18b. Effective forms of networking:

- 22/23 = 97% Occasional informal get-togethers
- 21/23 = 91% Regular meetings with specific topics (e.g. "Applying for Business Loans")
- 9/23 = 39% On-line discussion forums
- 4/23 = 17% Other

19. Need help locating sources of financial assistance:

4/28 = 14% Yes
24/28 = 86% No

20. Need help applying for sources of financial assistance:

5/28 = 18% Yes
22/28 = 79% No
1/28 = 4% Don't know

21a. Plan on expanding business in future:

16/28 = 57% Yes
12/28 = 43% No

21b. Types of expansion:

9/16 = 56% Shift or expand the focus of your business
13/16 = 81% Increase sales
6/16 = 38% Add employees
12/16 = 43% Upgrade equipment
7/16 = 44% Remodel your current space for physical expansion
2/16 = 13% Locate to a new space
3/16 = 19% Other

21c. Needs while expanding:

2 responses: access to technology
2 responses: employees
1 response each:
 help designing advertisements
 space during remodeling
 financing

22. Where do you see your business in five years?

14/28 = 50% Larger
8/28 = 29% About the same size
2/28 = 7% Out of business/retired
2/28 = 7% Running a different business
2/28 = 7% Don't know

Other responses: more employees, more sales/income, larger internet presence, more of a "real business" with a business plan, having more fun, and being able to do it from anywhere.

B. Neighborhood-Specific Issues

23. Advantages to locating in Bryn Mawr:

- 24 responses: proximity to rest of the metro area
- 14 responses: feeling of living in a neighborhood, good neighbors, etc.
- 6 responses: near parks and bike paths
- 6 responses: the neighborhood is quiet
- 5 responses: the strong neighborhood organization, amount of community involvement
- 4 responses: affordable housing
- 4 responses: general upkeep of property is good
- 4 responses: architecture of homes
- 4 responses: the neighborhood is safe
- 1 response each:
 - our church
 - the neighborhood is somewhat secluded
 - filled with places to meet and talk
 - the neighborhood is primarily residential
 - the neighborhood is not too upscale
 - the neighborhood is comfortable
 - good to have a Minneapolis address
 - lots of bike riders
 - Bryn Mawr is a stable area

24. Disadvantages to locating in Bryn Mawr:

- 14 responses: no disadvantages
- 5 responses: noise and traffic from the freeway
- 5 responses: lack of stores (grocery, copy, post office, etc.)
- 2 responses: small yards/houses/garages
- 1 response each:
 - lack of commercial space
 - there is some crime
 - not as upscale as other neighborhoods/no professional peers
 - have to deal with city politics
 - living on Penn Avenue (a busy street)
 - neighbors don't keep up their houses at the same standard as we do
 - Bryn Mawr borders the Northside ("The War Zone")
 - lack of parking
 - people don't know where it is
 - doesn't have a commercial area

25. Services and resources useful to new home-based businesses:

- 19/27 = 70% Guide about how to start a business in Bryn Mawr
- 22/27 = 81% Resource and information clearinghouse
- 22/27 = 81% Articles in Bryn Mawr Bugle about new neighborhood businesses
- 19/27 = 70% Financial assistance

- 25/27 = 93% Opportunities to talk with other home-based business owners
- 20/27 = 74% Access to equipment like computers, photocopiers, and fax machines
- 22/27 = 81% Business services (like accountants and graphic designers)
- 6/27 = 22% Other

26. Services and resources useful to current home-based businesses:

- 19/27 = 70% Resources and information clearinghouse
- 26/27 = 96% Articles about neighborhood businesses in the Bryn Mawr Bugle
- 19/27 = 70% Space for meetings
- 16/27 = 59% Financial assistance
- 25/27 = 92% Networking opportunities
- 18/27 = 67% Advertising opportunities
- 22/27 = 81% Access to equipment like computers, photocopiers, and fax machines
- 17/27 = 63% Neighborhood business or home-based business specific business fair
- 21/27 = 78% Business services (like accountants and graphic designers)
- 1/27 = 4% Other

C. Demographics

27. Race:

- 28/28 = 100% White/Caucasian

28. Highest level of formal education completed:

- 1/27 = 4% High school
- 1/27 = 4% Trade or vocational school
- 4/27 = 15% Some college
- 13/27 = 48% College
- 7/27 = 25% Graduate degree
- 1/27 = 4% No answer

Not asked but inferred from interview:

Gender:

- 16/28 = 57% Male
- 12/28 = 43% Female

Appendix C: Introductory Letter

Date

Name

Address

Address

Dear Name:

Home-based businesses are a rapidly growing trend, and with that growth come opportunities and challenges for business owners and their neighbors. The Bryn Mawr Neighborhood Association (BMNA) and the Bryn Mawr Neighborhood Business Association (BMNBA) believe that at-home workers help make our neighborhood safer by being out and about while most others are at work, and that home-based businesses are an important economic asset. In order to learn more about them, BMNA and BMNBA will be conducting interviews of all home-based businesses in the neighborhood throughout July and August. Our goals are to identify local home-based businesses, learn about the issues they struggle with, and determine what they need to be profitable.

As the research assistant for BMNA and BMNBA, I will be calling you sometime in the next week or so to schedule a phone interview at your convenience to discuss your home-based business. The interview will take approximately XXXXXXXX minutes and can take place in either the day or evening, weekday or weekend. We value your input and look forward to learning about what can be done to help your business and subsequently the neighborhood. All responses will be kept confidential, and will be compiled with other business owners' in order to understand overall patterns.

We would like to interview as many home-based businesses in the neighborhood as possible. If you have any questions or would like to schedule an interview please call me at (612) 339-3425, or I will call you shortly. Thank you for your cooperation!

Sincerely,

Victoria M. Ford
Research Assistant
Bryn Mawr Neighborhood Association
Bryn Mawr Neighborhood Business Association

Appendix D: Thank You Letter

September 10, 1999

Dear

On behalf of the Bryn Mawr Neighborhood Association and the Bryn Mawr Neighborhood Business Association, I would like to thank you for participating in the home-based business survey in the Bryn Mawr Neighborhood!

Interviews were completed in late August, and findings will be made complete in the first few weeks of September. 71 home-based businesses were identified, and 28 individuals representing 30 businesses were interviewed. I have learned some very interesting and exciting things about Bryn Mawr home-based businesses! Copies of the report will be available from the Center for Urban and Regional Affairs at the University of Minnesota, and an abbreviated version will be published in the October edition of the Bryn Mawr Bugle. Additionally, please join me on September 27 at 7:00 p.m. at the Bryn Mawr Elementary School for a public presentation of the results of the study.

While I will no longer be actively involved with this project, the Bryn Mawr Neighborhood Business Association will be using the results of this survey to guide their action in the coming year and invites all home-based businesses to get involved. Thank you again for your time and for your insight.

Sincerely,

Victoria Ford
Research Assistant
BMNA & BMNBA

Preface

This resource guide was compiled as a part of a study done on home-based businesses in the Bryn Mawr neighborhood in Minneapolis. Its purpose is to provide a list of services and resources available to assist small and home-based business owners in the Twin Cities metro area, but is by no means exhaustive.

Resources were compiled in the categories of business and professional associations; business advice; governmental resources; educational resources; newspapers; financial assistance organizations; and operations assistance. Resources were chosen based on their location (serving the Twin Cities metro area) and services, and all that could be identified and confirmed were included. Undoubtedly, many were missed and will be included in updates of this guide to be published in the future.

Organizations that were especially helpful are **highlighted** in order to call particular attention to their contact information. Brief descriptions designed to help business owners choose which organization to contact follow most listings, and of course, more information can always be found by contacting individual organizations.

At the bottom of each page is a date stamp of the month and year published. These are included so that business owners searching for resources can be aware of how up-to-date information included in the guide is. Please be aware that not all the date stamps will remain the same -- as the guide is updated, some pages will be more recent than others.

If you have any questions about the guide or how to use it, please contact Neighborhood Planning for Community Revitalization at the Center for Urban and Regional Affairs.

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Business & Professional Associations

Consider joining one of these business associations if you don't have health insurance or merely want to network with business owners from around the country. Some of these associations offer benefits such as national advertisement, health insurance, and business consultation. Also, some associations have local or regional chapters than can offer more personalized service, meetings, and seminars.

American Business Association
292 Madison Avenue
New York, NY 10017
(212) 949-5900

American Entrepreneurs Association
2311 Pontius Avenue
Los Angeles, CA 90064
(213) 478-0437

American Federation of Small Business
407 South Dearborn Street
Chicago, IL 60605
(312) 427-0207

American Small Business Association
P.O. Box 612663
Dallas, TX 75261
(800) 227-1037

Entrepreneurs of America
2020 Pennsylvania Ave, NW, Suite 224
Washington, DC 20006
(800) 533-2665

Minnesota Chamber of Commerce
30 East Seventh Street, Suite 1700
St. Paul, MN 55101
(651) 292-4650

Offers: low group rates on health, dental, life, disability, and long-term care insurance, discounted long-distance service, and retirement and benefit plan administration.

Mothers At Home
P.O. Box 2208
Merrifield, VA 22116

Mothers' Home Business Network
P.O. Box 423
East Meadow, NY 11554

National Alliance for Home-Based
Business Women
Box 306
Midland Park, NJ 07432

National Alliance of Small Business
1825 Eye Street NW, Suite 400
Washington, DC 20077-2740

National Association of Home Based
Businesses
10451 Mill Run Circle, Suite 40
Owings Mills, MD 21117
(410) 363-3698

**National Association for the Self-
Employed (NASE)**
P.O. Box 612067
Dallas, TX 75261
(800) 232-6273

Offers: free small business consulting, small business insurance at a reasonable cost, professional printing at wholesale prices, a host of technological resource, travel assistance, and several levels of health insurance.

National Association of Women Business Owners
221 North La Salle Street, Suite 2026
Chicago, IL 60601

National Business Association
15770 North Dallas Parkway, Suite 260
Dallas, TX 75248
(214) 991-5381

National Small Business Association
1604 K Street NW
Washington, DC 20006

Small Business Network, Inc.
P.O. Box 30220
Baltimore, MD 21270
(301) 581-1373

United Home Offices
88-43 62d Drive
Rego Park, NY 11374

Business Advice

Insurance Information Institute
110 Williams Street
New York, NY 10038
(212) 669-9200
<http://www.iii.org>

The Insurance Information Institute is a primary source for information, analysis and referral on insurance subjects, including home-based business specific information.

Minneapolis Community Development Agency
BusinessLink
105 Fifth Avenue South, Suite 200
Minneapolis, MN 55401
(612) 673-LINK
Fax: (612) 673-5211

BusinessLink is a one-stop referral network to help small business owners navigate through regulatory services, locate affordable financing and office space, and access business information and resources. A good place to start!

Minnegasco
800 LaSalle Avenue
Minneapolis, MN 55402
(612) 372-4664

Minnegasco will provide a residential energy to audit for no charge to any residential heating customer, evaluating the home's energy performance and offering ways of saving money by improving the efficiency of the home.

Small Business Assistance Office
500 Metro Square, 121 Seventh Place
Saint Paul, MN 55101-2146
(651) 296-5023

Small Business Assistance Center
111 3rd Avenue South
105 Mill Place
Minneapolis, MN 55401
(612) 338-3280

Small Business Development Center
Twin Cities Regional Office
University of Saint Thomas
Minneapolis (612) 962-4500

These small business assistance and development centers are sponsored by the Small Business Administration and offer business counseling and advice and access to computers and software to help write business plans and loan applications. You can also call these offices to find out what kind of licensure your business requires.

The Small Business Answer Desk
(800) U-ASK-SBA

The Small Business Answer Desk can help business owners navigate the Small Business Administration and get help with advice, financing, and other questions.

United States Business Advisor
<http://www.business.gov>

The U.S. Business Advisor is a one-stop electronic point-of-access for business-related information and services provided by

the government. A good place to begin a search for information.

Service Corps of Retired Executives
Business Counseling: (612) 370-2308
Business Seminars: (612) 591-0539
<http://www.score.org>

SCORE is a program of the Small Business Administration that makes use of the talents of retired executives to train new entrepreneurs. Minneapolis and Saint Paul SCORE chapters offer free individualized business counseling and low-cost seminars on topics such as Financing Your Business and Managing Your Business.

Sustainable Resources Center
1916 Second Avenue South
Minneapolis, MN 55403
(612) 870-4255

The Sustainable Resources Center offers a free in-home analysis of energy usage for anyone with an NSP account number.

Governmental Resources

State Resources

State Department of Revenue
Tax Help Line
(651) 296-3781
<http://www.taxes.state.mn.us>

This is a good place to call with questions about state taxes and business deductions.

Federal Resources

U.S. Department of the Treasury Internal
Revenue Service
P.O. Box 25866
Richmond, VA 23289
(800) 829-3676

The IRS can be very helpful when it comes time to file taxes; contact them with questions regarding business deductions and other concerns.

U.S. Small Business Administration
District Office
610-C Butler Square
100 North 6th Street
Minneapolis, MN 55403
(612) 370 2324

Contact this district office for information and advice specific to the Twin Cities. The good folks here might be able to point you towards business-friendly banks, grantmaking foundations, and other organizations that might be of assistance.

Educational Resources

These educational institutions offer courses (and sometimes degree programs) in business, accounting, computers, and other skill areas that might be helpful to running a business. Those not in the Twin Cities area are distance education programs that are designed to be used online or through the U.S. mail. Call individual schools to learn more about the cost and details of their programs.

College for Financial Planning
4695 S. Monaco Street
Denver, Co 80237-3403
(303) 220-1200

KS Center for Degree Studies
925 Oak Street
Scranton, Pa 18515
(717) 342-7701

International School of Information
Management
501 South Cherry Street, Suite 350
Denver, CO 80222
(800) 441-ISIM
Fax (303) 336-1144

Microcomputer Technology Center
14904 Jefferson Davis Highway, Suite 411
Woodbridge, VA 22191
(800) 448-2077

Minneapolis Community Education
Lehmann Educational Center
1006 West Lake Street
Minneapolis, MN 55409
(612) 627-2939

National Distance Education Center
500 North Kimball Avenue, Suite 105
Southlake, TX 76092
(800) 664-5112
Fax (800) 556-5112

National Tax Training School
4 Melnick Drive
P.O. Box 382
Mansey, NY 10952
(800) 914-8138
ntts@concentric.net
<http://www.nattax.com>

Newspapers

These newspapers offer information on issues affecting home-based businesses nationally, insights from experienced home-based business owners, and other articles and editorials. Most will send a sample copy of their newspaper so you can see how useful it may or may not be before you decide to subscribe. Cost varies.

Home Run Business Newsletter
Front Office Systems, Inc.
19751 Frederick Road, Suite 326
Germantown, MD 20874

Home Venture
Home Venture Enterprises
10 Michel Court
Thornhill, ON L4J3A9 CANADA

Home Work Digest
EJP Publishing Company
Box 420126
Houston, TX 77242

Mind Your Own Business At Home
P.O. Box 144060
Chicago, IL 60614

National Home Business Report
Brabec Productions
Box 2137
Naperville, IL 60565

Sideline Business Newsletter
Box 323
18 South 7th Street
Emmans, PA L8049

Small Business America
National Association for the Self-Employed
2328 Gravel Road
Fort Worth, TX 76118

Workstader News
2396 Coolidge Way
Rancho Cordova, CA 95670

Financial Assistance

Capital Dimensions Venture Fund, Inc.
7831 Glenroy Road, #480
Minneapolis, MN 55439-3132
(612) 831-2025

Capital Dimensions Venture Fund, Inc. makes venture investments by supplying equity capital and extending unsecured loans to small businesses.

Center for Energy and the Environment
The Butler Square Building
100 North 6th Street, Suite 412
Minneapolis, MN 55403
(612) 348-4834

The Center for Energy and the Environment offers loans to improve the energy efficiency of homes and rental units, as well as cash rebates to business owners who improve the energy efficiency of their homes.

Community Action of Minneapolis
3737 3rd Avenue South
Minneapolis, MN 55409
(612) 827-1758

Community Action offers grants and other programs to low-income Minneapolis residents for home improvement and repair, particularly for weatherization.

Milestone Growth Fund
401 Second Avenue South, Suite 1032
Minneapolis, MN 55401
(612) 338-0090
Fax: (612) 338-1172

The Milestone Growth Fund makes venture investments by supplying equity capital and extending unsecured loans to small businesses.

Minneapolis Community Development Agency
155 Fifth Avenue South, Suite 600
Minneapolis, MN 55401
(612) 673-MCDA
Fax: (612) 673-5111

The Minneapolis Community Development Agency offers loans and advice for homeowners and businesses, and home-based businesses, including home financing, home improvement loans, and so on.

Minnegasco
800 LaSalle Avenue
Minneapolis, MN 55402
(612) 321-5321

Minnegasco offers free weatherization services and water heaters to low-income residents, as well as offering rebates to those who upgrade the energy efficiency of their homes.

Minnesota Housing Financing Agency
400 Sibley Street, Suite 300
Saint Paul, MN 55101
(651)

The Minnesota Housing Financing Agency offers loans and grants to associations and individual homeowners for home ownership, home improvements, and also administers some rental housing programs. Specific grant and loan projects range from remodeling to improving energy efficiency.

The Department of Trade and Economic Development runs a lot of small business assistance programs, including some that are grant and loan making.

Northern States Power
Electric Marketing
414 Nicollet Mall
Minneapolis, MN 55401

NSP offers discounted rates to business customers who use electrical equipment during off-peak hours, as well as financing for energy conservation equipment. The program is called Limited Off-Peak Service Rate, and all residential electric customers are eligible.

Northside Residents Redevelopment Council
1014 Plymouth Avenue North
Minneapolis, MN 55411
(612) 335-5923

The Northside Residents Redevelopment Council is the community development corporation that handles requests in Bryn Mawr. Many MCDA and other programs are run through them and you can contact them directly for assistance.

Norwest Venture Capital Management, Inc.
2800 Piper Jaffray Tower
222 South 9th Street
Minneapolis, MN 55402-3388
(612) 667-1650
Fax: (612) 667-1660

Norwest Venture Capital Management, Inc. makes venture investments by supplying equity capital and extending unsecured loans to small businesses.

Minority/Women Business Assistance

These organizations offer assistance specifically to minorities or women. Assistance ranges from grants to low-interest loans or business development

consultation. Contact individual agencies to discuss opportunities for your business.
American Indian Business Development Corporation
1433 East Franklin Avenue
Minneapolis, MN 55404
(612) 870-7555
Fax: (612) 870-0327

Minority Business Development Center
Commerce at the Crossings
250 South 2nd Avenue, Suite 106
Minneapolis, MN 55401
(612) 332-6332
Fax: (612) 317-1002

Milestone Growth Fund
401 Second Avenue South, Suite 1032
Minneapolis, MN 55401
(612) 338-0090
Fax: (612) 338-1172

Minnesota American Indian Chamber of Commerce
Colonial Warehouse Building, Suite 567
212 3rd Avenue North
Minneapolis, MN 55401
(612) 333-0500
Fax: (612) 333-0330

Minnesota Indian Economic Development Fund
1000 LaSalle Avenue, Suite 331
Minneapolis, MN 55403
(612) 962-4502
(612) 872-6608
Fax: (612) 962-4235

National Association of Minority Contractors
1121 Glenwood Avenue North
Minneapolis, MN 55405
(612) 374-5129
Fax: (612) 377-8381

National Association of Women Business

Owners

Minnesota Chapter

4248 Park Glen Road

Minneapolis, MN 55416

(612) 927-8281

Fax: (612) 929-1318

Self-Employed Women

6908 Nicollet

Richfield, MN 55423

(612) 869-6426

Women Venture

2324 University Avenue, Suite 200

Saint Paul, MN 55114

(651) 646-3808

Fax: (651) 641-7223

Operations Assistance

Office of Special Learning Opportunities
University of Minnesota
220 Johnston Hall
101 Pleasant Street Southeast
Minneapolis, MN 55455
(612) 624-7577

The Office of Special Learning Opportunities (OSLO) is a program of the University of Minnesota that places students in internships with or without pay. If you need help and can offer a student training, whether in your field or simply in running a business, contact OSLO so your position can be made available to students. When you contact OSLO, you can require that your student be studying accountancy, graphic design, or any other field in which you need help or guidance.

If you need short-term help at low or no cost from a student, try contacting individual departments directly. Explain to them what you are looking for and see if they have any students who are interested in your project.

University of Minnesota Law School
Career Services -- Room 96
229 19th Avenue South
Minneapolis, MN 55455
(612) 625-1866
Fax: (612) 626-7720

University of Minnesota
School of Journalism & Mass
Communication
111 Murphy Hall
206 Church Street S.E.
Minneapolis, MN 55455
(612) 625-9824
Field: ADVERTISING

Accounting
3-110 Carlson School of Management
321 19th Avenue South
Minneapolis, MN 55455
(612) 624-6506

Business Finance
3-110 Carlson School of Management
321 19th Avenue South
Minneapolis, MN 55455
(612) 624-2888

Human Resources
3-300 Carlson School of Management
321 19th Avenue South
Minneapolis, MN 55455
(612) 624-2500

Marketing & Logistics Management
3-140 Carlson School of Management
321 19th Avenue South
Minneapolis, MN 55455
(612) 624-5055

Operations & Management
3-140 Carlson School of Management
321 19th Avenue South
Minneapolis, MN 55455
(612) 624-7010