

# Small Business Resource Guide

*Booming Downriver.*



**St. Bernard**  
ECONOMIC DEVELOPMENT FOUNDATION

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# Funding Resources

## **LiftFund**

LiftFund offers small to medium-scale start up loans for businesses in Louisiana, ideally for amounts under \$50,000. They focus on under-resourced entrepreneurs and small business owners.

**Contact:** Jarrett Woods  
[jwoods@liftfund.com](mailto:jwoods@liftfund.com)

## **TruFund**

TruFund supports historically disadvantaged individuals and communities to create thriving and resilient small businesses and entrepreneurial ecosystems in order to close racial and economic disparities and ensure an inclusive and equitable society. Lending rates can be as low as 3-4%.

**Contact:** Juan Nathan  
[jnathan@trufund.org](mailto:jnathan@trufund.org) | (504) 293-5528  
[louisiana@trufund.org](mailto:louisiana@trufund.org) | (504) 293-5550

## **Kiva Fund at Fund 17**

Kiva does 0% interest loans for up to \$15,000, but there is a bit more work involved in an initial crowdfunding stage.

**Contact:** Veranisha Thompson  
[veranisha@fund17.org](mailto:veranisha@fund17.org)

## **Liberty Bank**

Liberty Bank offers a wide variety of loans available to businesses with a 2+ year history of financials and a banking relationship. Ideal for \$100-250k loans.

**Contact:** Maria Newman  
[mnewman@libertybank.net](mailto:mnewman@libertybank.net)

## **Cooperative New Orleans**

CNO is a resource to help businesses and start ups develop or shift into an employee-owned cooperative.

**Contact:** [cooperationnola@gmail.com](mailto:cooperationnola@gmail.com)  
Susan Sakash | [susan.sakash@gmail.com](mailto:susan.sakash@gmail.com)  
Tamah Yisrael | [tamah@tmhfinancial.solutions](mailto:tamah@tmhfinancial.solutions)

## **JEDCO SBA 504 Loans**

The JEDCO SBA 504 Loan Program helps small business owners start up, grow and thrive. Your business doesn't have to be in Jefferson Parish to take advantage of this program. JEDCO's SBA 504 Loan Program crosses parish lines and can support a business located anywhere in Louisiana. Program features:

- Borrower equity as low as 10%
- Below-market fixed rate
- New businesses are eligible borrowers
- Approvals using projected revenues
- finance "special purpose" properties

**Contact:** [loans@jedco.org](mailto:loans@jedco.org) | (504) 875-3908

# Business & Entrepreneur Support

## **Louisiana Small Business Development Center**

The LSBDC based at Xavier offers free business counseling and supports you in developing your business plan. Services and benefits include:

- Free consulting (funded at the State and Federal level)
- Help focused on pivoting your business model
- Identifying funding and financial management
- Data/resources for scaling/new market research
- Connections to financial institutions and CDFIs for financial loans
- Website/digital presence development workshop

## **GO.BE (formerly Good Work Network)**

Go.Be. is focused on enhancing the community through skills development, contracts and capital to grow, and networks to scale as businesses go beyond survival to success. They serve minority & female-owned business owners between \$150,000-\$1 million in annual revenue (there's a minimum of \$50,000 annual revenue to qualify for programming). Resources include:

- Mastering Money course
- Leveling Up: a 4-month multi-year strategic plan series
- Business coaching
- Can cover some program costs for Elevate Program participants

## **Fund 17**

Provides support for under-resourced entrepreneurs who are usually in the early stages of their business development/growth:

- **BenchMarks** is an 8-week program for early-stage entrepreneurs. In addition to 8 one-on-one sessions with an assigned Business Case Manager, entrepreneurs will participate in 2-3 additional workshops and events. BenchMarks typically begins in February of each year.
- **Capital Ready** is a 10-week program that matches entrepreneurs with a Financial Specialist for weekly one-on-one meetings to work on personal and business finances and prepare to apply for a loan. The program typically begins in mid-May.
- **Be the Boss** provides one-on-one business coaching and bi-weekly educational workshops for entrepreneurs who are ready to operate their business full-time and/or hire their first employee or contractor. This program lasts 10 weeks and typically runs from September to November. Coaching sessions are scheduled at a time convenient for the participant.

**Contact:** [info@fund17.org](mailto:info@fund17.org) | (504) 656-4176

## **Urban League of Louisiana Women's Business Resource Center**

The Center for Entrepreneurship & Innovation is the Urban League of Louisiana's statewide entrepreneurial development organization. Its mission is to provide impactful support to women and minority entrepreneurs who wish to create and grow scalable, profitable, and sustainable business ventures. Resources and programs include:

- Women's Business Resource Center
- Contract Resource Center – support DBE for winning bids
- State DBE certification – partnership with LA DOTD
- Technology Lab
- Cohort programming (10-11 weeks) and one-on-one business coaching/advising
- Scale Up! program – a 9 week, 4 web class series to scale revenue

## **SCORE**

SCORE is a respected association of volunteer business executives providing FREE or low-cost confidential, professional business advice, workshops, and mentors to entrepreneurs and business owners.

- Mentoring (in-person and virtual) with professionals
- They also have a resource library.

## **Propeller Incubator**

Propeller is a 501c3 nonprofit that grows and supports entrepreneurs to tackle social and environmental disparities. Propeller's vision is an inclusive and thriving entrepreneurial ecosystem in New Orleans that responds to community needs and creates the conditions for an equitable future.

- Accelerator topics of relevance: (Open in April)
  - Food: sustainable, packaged, retail food (also skincare products)
  - Health: anything impacting pre determinants of health
  - Water: eco-tourism, water management, etc.
- Business Tax Filing Workshop

## **SBEDF**

As the parish's official economic development organization, the St. Bernard Economic Development Foundation is tasked with business attraction, retention and expansion, neighborhood revitalization, workforce and talent development, and small business assistance.

- **Startup St. Bernard** annual pitch competition
- **Grow St. Bernard** business growth series
- Small Business Matters Summit: one-day seminar to connect local business owners to resources and opportunities

The St. Bernard Economic Development Foundation (SBEDF)'s mission is to create and retain jobs, build prosperity, and improve quality of life. SBEDF offers confidential, one-on-one consultation, site selection, and incentives information, and serves as a liaison to ensure businesses can access needed resources.

**Contact:** Meaghan McCormack  
contact@sbedf.org | (504) 277-4009

## **Flyte**

Flyte's Entrepreneur Empowerment Program tackles the barriers business owners of color experience accessing the capital critical to strengthen and expand their businesses. Each member of the cohort has access to the same resources over 12 months:

- 20+ hours of personal and business finance training from professionals
- A minimum of five hours of non-financial business training
- 40+ hours of professional mentorship
- Access to discounted professional services like marketing, web development, bookkeeping, CPA, etc.
- \$1,000 stipend

**Contact:** Alexander Bigbie  
[abigbie@flyteeducation.org](mailto:abigbie@flyteeducation.org)

### **Louisiana Economic Development**

State economic development agency that is particularly beneficial for understanding available tax incentives, procurement processes, and scaling. Resources include:

- [Small Business support services](#)
- [Veteran-owned business programming](#)
- [Tax incentives](#)

### **St. Bernard Chamber of Commerce**

The St. Bernard Chamber is a business organization committed to the representation & support of our local business community. With the help of our membership and the direction of our Board, the Chamber continues to grow while cultivating a better business environment and providing growth and community involvement opportunities for our members.

**Contact:** Elizabeth Dauterive  
[admin@stbernardchamber.org](mailto:admin@stbernardchamber.org)

### **Hispanic Chamber of Commerce**

HCCL members gain access to a broad network of businesses, nonprofits, and government entities as well as a selection of seminars, training courses, and networking events dedicated to making their businesses grow.

**Contact:** Mayra Pineda  
[president@hispanicchamberla.com](mailto:president@hispanicchamberla.com)

### **The Ella Project**

The Ella Project offers pro-bono legal and business services for New Orleans area arts and cultural businesses.

- Workshops for creative entrepreneurs for legal and business aspects of life
- Pro bono consulting on arts-based business development

### **The Idea Village**

VILLAGEx is New Orleans' industry-leading GAN accelerator focused on catalyzing rapid growth in post-idea stage companies who have ventures with highly scalable, technology-enabled business models. They are best fit for businesses that are looking to go the investment/rapid growth route.

### **New Orleans Black Regional Chamber of Commerce**

The New Orleans Regional Black Chamber of Commerce (NORBCC) is a resource and voice for black businesses and entrepreneurs in the New Orleans region. They support, promote, and educate our members for sustainable growth and expansion through advocacy, frequent networking events, access to educational resources such as business and professional development training, other business resources, and technical assistance.

### **StayLocal**

StayLocal is Greater New Orleans' independent business alliance. They create an environment for local businesses to thrive through research, education, and advocacy. They're great for general small business advocacy support and small business ecosystem questions.

**Contact:** Maryann Miller  
[maryann@staylocal.org](mailto:maryann@staylocal.org)

# Infrastructure & Building Resources

## **Loans for Lots Program**

SBPG's Community Development Dept. has partnered with the University of New Orleans Federal Credit Union (UNOFCU) to provide residents of St. Bernard with a loan product designed to help them acquire adjudicated property adjacent to their existing property. Residents must maintain the grass on the adjudicated property for a minimum of one year in order to be eligible for this program.

**Contact:** Julie Bradbury, Office Manager  
[jbradbury@sbsp.net](mailto:jbradbury@sbsp.net) | (504) 278-4310

## **Regional Planning Commission**

Source for daily traffic counts for main travel avenues, information on regional planning projects, grant applications, and more.

**Contact:** Tom Haysley, Principal Planner  
[thaysley@norpc.org](mailto:thaysley@norpc.org) | (504) 483-8510

## **TOOLS**

### **St. Bernard Parish Property Search**

Tax assessor's website showing all parish properties, zoning districts, tax details, and ownership history.

### **St. Bernard Parish Parcel Viewer**

Parish map and GIS database with all property information.

### **St. Bernard Parish Zoning Map**

Parish map and GIS database with all code designations and information.

## **FLOOD MITIGATION**

### **LSU AgCenter Flood Maps**

LSU AgCenter's Flood Maps allow viewers to locate property by searching the address or selecting the parish and clicking on the property's location. You can use this site to:

- Find flood risk\* at your place
- See how risk\* has changed
- See if risk\* is about to change (new map)
- Estimate 100-year flood depth in your building

\* Defined as flood zone and Base Flood Elevation (BFE) depicted on the Flood Insurance Rate Map (FIRM)

### **Flood Hazard Reduction Ordinance**

SBPG has adopted numerous flood mitigation strategies from designing an official floodplain management ordinance and hazard mitigation plan to maintaining floodplain managers on staff, to requiring all new construction to meet standards set by the FEMA flood zone.

### **Flood Information**

SBPG provides the FIRM information on:

- Whether a property is located inside or outside of the Special Flood Hazard Area (SFHA), as shown on the current FIRM
- Additional flood insurance data for a site, such as the FIRM zone, BFE, or depth, and whether the property lies in a floodway as shown on the FIRM
- If the property has a Federal mandatory purchase requirement
- If there are any known drainage problems or locally regulated flood zones
- If the property has historically experienced flooding
- If there are any natural conservation areas and/or wetlands on the property

**Contact:** Merritt Landry, Building Official  
[mldandry@sbsp.net](mailto:mldandry@sbsp.net)

# Parish Department Contacts & Links

## **St. Bernard Parish Government Office of Community Development**

The Department of Community Development assists residents in matters of permitting, building, and code enforcement.

## **Safety & Permits Division**

The Safety and Permits Division processes applications and issues permits for both residential and commercial construction. The Division handles and schedules all building code inspections and oversees code compliance for the Parish.

## **St. Bernard Parish Comprehensive Plan**

The concepts, policies, and actions contained in the St. Bernard Parish Comprehensive Plan aim to bring to life a bold, exciting, and long overdue vision for St. Bernard—one that has evolved from the aspirations expressed by participants in this planning process.

## **St. Bernard Parish Council**

Access all Ordinances and Resolutions. Agendas are available prior to the meetings. Minutes are available following approval.

**Contact:** Roxanne Adams, Clerk of Council  
[radams@sbsp.net](mailto:radams@sbsp.net) | (504) 278-4228

## **Coastal Division**

The Office of Coastal Zone Management processes applications for Coastal Use Permits (CUPs) and serves as a liaison between St. Bernard Parish and all state and federal coastal wetlands regulatory agencies. All CUP applications received and processed by the office are advertised and publicly heard before Coastal Zone Advisory Committee (CZAC).

## **Office of Tourism & Film**

The SBPG Office of Tourism & Film develops and executes the parish's yearly events, manages parish venues, and handles all film incentive applications and permits. Works in tandem with the **St. Bernard Tourist Commission**.

## **Department of Public Works**

The Department of Public Works supports the health, environment, and safety of our Parish by providing our residents with safe drinking water, managing stormwater, and keeping our neighborhoods clean and accessible.

## **General/Non-Emergency Requests Citizen Request Tracker®**

Submit work orders for non-emergency issues such as an item in the right of way, missing traffic signs, and issues with public property through the **Citizen Request Tracker®**. Can also be used to submit requests for trees in the public right of way and neutral grounds in front of your business to be trimmed/maintained.