

Small Business Counseling Service Program

Our trained staff can help you **create and grow a thriving small business in Maryland or Virginia through 1-on-1 or group coaching.** This includes:

Guidance through all aspects of business creation such as tax filing, government regulations, and business promotion;

- Brainstorm ways to sustainably expand into your market and draw new customers.
- Identify methods of building funds (capital) through grants and loans.

We can also help you find and apply for resources that meet your everyday needs, such as **financial assistance for energy, rent, mortgage, hospital bills, and food (SNAP).**

Services provided in: **English and Korean**

To make an appointment with us, contact our Financial Services Coordinator (syoon@hamkaecenter.org / 571-325-9336 TTY 711 / Kakaotalk: Smallbiz-Hamkae)

or fill out the request form



Tips on starting a business in Virginia

1. Ensure you follow legal regulations by Applying for Licenses and Permits. The licenses, permits, and associated fees you need depend on your industry, state, location, and other factors. You will most likely require a mix of federal and state agency licenses and permits. You must check with your local county office to determine what requirements you need to meet.

2. Become familiar with workforce regulations if you plan to have employees. All businesses with employees must follow state & federal laws to protect their staff. Depending on your type of business, we recommend reviewing regulations such as Unemployment Insurance Tax, Immigration Act, Health and Safety, Workers' Compensation, etc.

For information on state labor laws, workforce availability, prevailing wages, unemployment insurance, unionization, benefits packages, and employment services, contact your state government.

Our **useful links and resources** section can assist with your research around these laws.

Hamkae Center: Small Business Counseling Resource List

For Grant, Loan and Event Resources for Current and Prospective Small Business Owners in Virginia, contact our Financial Service Coordinator (syoon@hamkaecenter.org) for details.



100+ Grants, Loans, and Programs to Benefit Your Small Business by USChamber.com

Need Assessment:

(available in English and Korean)



Small Business Counseling Resource Guide for new entrepreneurs and small businesses

Disclaimer: This resource list is provided by Hamkae Center's Small Business Counseling Program as a service to our community. The information, resources, and links included are for general informational purposes ONLY. While we strive to share accurate and timely information, we cannot guarantee the completeness, reliability of any third-party services, organizations, or opportunities listed. Reference to any external organizations or programs does not constitute an endorsement or a recommendation by our program. Users should independently verify all information and consult appropriate professionals before making any business, financial, or legal decisions. Hamkae Center's Small Business Counseling Program and its staff are not responsible for any loss, damage, or other consequences resulting from the use of resources included in this list.