

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.

AAPI Cultural workplace common culture fun fact

Be mindful of unspoken culture etiquette practices in the workplace.

"Relationship First" Approach

- Did you know instead of small talk, it is more common in most AAPI cultures to have 'get-to-know-you' or 'check-in' conversations about family, community, and cultural traditions at the start of meetings? Many seek more than just a surface level relationship or help from a service provider; they look to build trust and create a meaningful partnership.
- In both South and East Asian businesses, you will often be offered tea or chai before discussing numbers. Accepting this hospitality is a sign of respect.

Business Ethics & Community Trust

- For South Asian Muslims, business practices are guided by Halal principles, and their success is defined by “Barakah” - meaning divine blessing, which comes from working ethically and helping others.

Did you know that in order to follow these principles businesses often use a Halal bank to ensure their practice remains Halal (such as using interest free loans)?

- While the American work culture grows increasingly causal, many AAPI cultures maintain a clear hierarchy within the workplace.
- It is common in AAPI cultures to address someone by their title + last name, for example at work: Dr., Ambassador, Director, Mr./Ms. + their last name even in the community you would say Uncle/Aunty even if you have known someone for years.

Communication Tips

- Mainstream American culture prizes politeness and professional directness, but many AAPI cultures find the art of communication within subtext.
- High-context communication phrases like “I will try my best” or “That might be difficult” is often a polite way of saying “No” to a supervisor or coworker without causing them to “lose face”.
- The meaning of “Insha’Allah”: In many South Asian Muslim and Arabic culture, the phrase “Insha’Allah” is a respectful and honest response meaning “In Gods wills”. It is often used in business meetings not to deflect commitment, but as a reminder that certainty belongs to God and not people. It is a polite way of saying both sides will maintain flexibility and understanding within each commitment.

Negotiation is part of the social dance

- In U.S., “haggling” or “negotiating” can feel confrontational and disrespectful, but in AAPI culture, it is an essential part of the social exchange, the back-and-forth dialogue intends to find a middle ground where both parties feel seen and valued.
- In AAPI culture, many business negotiations take place over food and drinks (tea or alcohol in some cultures), as food is a universal language of goodwill.

Did you know that your ability to handle alcohol plays a significant role in making business deals and building trust in modern Chinese and Korean business cultures?