



Southeast Texas Business Resource Directory 2011



Sponsored by the Southeast Texas Economic Development Foundation

BUSINESS RESOURCE DIRECTORY

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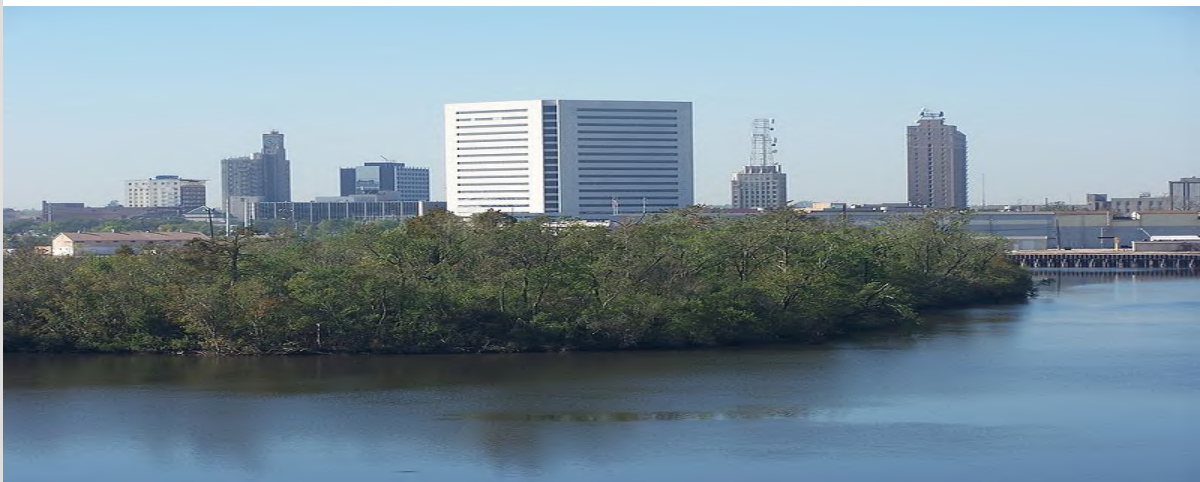
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BUSINESS RESOURCE DIRECTORY

Introduction

This directory is a guide for businesses. Regardless of what size your business is or if you are starting a new business entirely, we believe that this directory will be of use to you. This directory was created strictly with the intent of helping small businesses navigate the many requirements they face. We also created this document with the intent of being able to use it as a tool for regional economic development. We went into creating this directory holding two assumptions. First, businesses can be either small, medium, or large. That is, the size of businesses vary and the size of a particular business will dictate what equipment, services, information, resources, locations, etc. that business needs to be successful or resolve a particular problem. With that in mind we tried to include as many resources as possible that could be of use to businesses regardless of their size. Second, we believe that economic development takes place on three levels: 1) through new business creation 2) through business retention and development and 3) through business attraction. Thus, we tried to include resources in the directory that aligned to one of our three tenants of economic development. To that end one will notice that we have included a section on "getting started," we have specifically mentioned the SBAlliance Capital 504 loan program, and we have included the demographic profile of Southeast Texas located at the end of the document. We believed resources such as these followed our economic development criteria closely.

However, it is incumbent upon us to state what this directory is not, which is a one stop shop for all your business needs. Given that this directory is meant to serve the needs of multiple business owners in the Southeast Texas region, it has to be general in nature. Regardless of how many resources we include in this directory, it is up to each business owner to contact or locate that resource and get any specific information desired or needed. Undertaking such a project is beyond the scope of what we intended to do. For example, you will notice that we have listed economic development agencies, yet have not listed what incentives they offer. We do this because these incentives must be agreed to through negotiations with local officials, so we cannot tell businesses what officials will or will not agree to. Moreover, we have listed Economic Development Corporations (EDCs) yet we have not listed what incentives they offer because each EDC offers a different set of incentives that must be voted on by their board of directors. Take Groves EDC for example. It has a grant reimbursement facade improvement program started around 2007 that has been instrumental in helping to renovate dilapidated structures in Groves, Texas (as reported by the Port Arthur News - January 2, 2011) and this program is relatively recent. Thus, even we do not or cannot know of all the incentive that are potentially available to businesses.

To business owners we have to state that this directory is not an endorsement of any particular business (even though it includes some businesses contact information), it has no bearing on business relationships or agreements with the Southeast Texas Economic Development Foundation (SETEDF), SBAlliance Capital, or the Greater Beaumont Chamber of Commerce. Moreover, no business was maliciously excluded or willfully included. We wholly accept that the collection of this information was not collected in a scientific manner.

While we realize that this directory cannot be all things to all people, we hope that it can be something to some people. To that end, we hope that some businesses will be able to use the resources located in this directory to help grow and expand their business.

Sincerely,
Southeast Texas Economic Development
Foundation (SETEDF)
<http://www.setedf.org/>



BUSINESS RESOURCE DIRECTORY

Resources for New & Starting Businesses

Business Designations (Legal Structures)

Sole Proprietorships (SP) – The simplest and most common form of business. There is only one (1) owner. The business and the owner are essentially the same. Business income is reported on your personal tax return. Easy to set-up (create) and operate. Many are small-office and home office. The main drawback of setting up an SP is that you have unlimited personal responsibility for all debts or judgments related to the business.

General Partnership (GP) – Similar to a sole proprietorship except there is more than one (1) owner. A partnership agreement may be required to clearly delineate each partner’s expectations, responsibilities, and level of ownership.

Limited Partnership (LP) – The limited partnership has one or more **general partners** who make management decisions and one or more **limited partners** who are passive investors. While the general partners are personally liable for the debts of the company, the limited partners are only liable to the extent of their investments.

Limited Liability Partnership (LLP) – Partners are liable for the company’s business debts and for their own negligence, but not the negligence of other partners. Similar to an LLC.

Limited Liability Company (LLC) – Your liability is generally limited to how much you put into the company and the management structure is less formal than that of a corporation. Offers the liability coverage of a corporation but the tax treatment and operational freedom of a sole proprietorship. Functions as somewhat of a hybrid vehicle. Is popular among business owners.

S-Corporation – Similar to a C-Corporation except that ownership is limited to 100 shareholders and preferred stock is not allowed. Avoids double taxation by allowing profits to pass through the owners’ personal tax return. The firm’s profits (and losses) are not subject to corporate taxes, but instead are allocated directly to shareholders based on their ownership share (even if no money is distributed to them).

C-Corporation – A legal entity that’s completely separate from the owner(s) who create and manage its operations. Each owner is responsible for his or her own personal negligence or misdeeds but not that of co-owners. Corporations issue stock and are run by a board of directors. The major drawback includes the problem of “double taxation”.

Business Entry (Ways to Start a Business)

Start a New Business
Buy an Existing Business
Purchase a Franchise

Business Plan (General Elements)

Cover Sheet

Name of the company
Address
Website
Phone & fax number
Email address

COMMENTS

If you plan on opening a business, it’s a good idea to have a few years experience in that field first

Make sure to do research on your competitors

Make Sure to do research on your industry

Make sure to join professional associations

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Mission Statement

- Company philosophy
- Integrity
- Company values

Executive Summary

- Serves as a compact version of your idea
- Essentially a sales pitch
- Explain what your company does, who your customers are, why you and your management team are qualified to run the business, how you plan to market your products and services and what your financial projections are

Company Description

- Company details and logistics
- Organizational chart
- Physical location
- Facilities and equipment
- DBA name
- Staffing levels
- Management team
- Legal structure

Economic Analysis

- State of the local, state, regional, and national economy

Market Analysis and Plan

- Who are your customers
- What are other companies doing
- Pricing plan
- Sales strategy

Financial Plan

- Income statements (projected)
- Cash flow table
- Funding requirements
- Equity vs. debt financing

Summary

Business Registration Requirements (In Texas)

Incorporation (Inc.)

- Name Reservation
- Articles of Incorporation

Limited Liability Company (LLC)

- Name Reservation
- Articles of Organization for a LLC

Additional Resources For Creating
Business Plans

Free Sample Business Plans
www.bplans.com

National Federation of Independent Business
www.nfib.com

BizPlanIt
www.bizplanit.com

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Limited Liability Partnership (LLP)

Name Reservation
Registered LLP Application

Limited Partnership (LP)

Name Reservation
Certificate of Limited Partnership

Sole Proprietor (SP) and General Partnership (GP)

Nothing needs to be filed at the state level

Foreign Entities

Corporations, LLCs, LPs, and other businesses must file forms to transact business in the state.

Tax Registration Requirements

Sales Tax—Texas Application for Sales and Use Tax Permit (AP-201 & AP-215)

Note: Data come from Root and Koenig 2005. Data is informational in nature only and its accuracy is not guaranteed.

Employment Law Guide

"Texas is a **right-to-work state**. This means that under the **Texas Labor Code**, a person cannot be denied employment because of membership or non-membership in a labor union or other labor organization. **Tex. Labor Code Ann. §§ 101.001**, et al." **Source:** <https://www.oag.state.tx.us/agency/righttowork.shtml>

The basic rule of Texas employment is **employment at will**, which applies to all phases of the employment relationship—it means that absent a statute or an express agreement (such as an employment contract) to the contrary, either party in an employment relationship may modify any of the terms or conditions of employment or terminate the relationship altogether, for any reason, or no particular reason at all, with or without advance notice. (www.twc.state.tx.us)

Texas Workforce Commission

Website: <http://www.twc.state.tx.us/customers/bemp/bempsub5.html>

U.S. Department of Labor

Website: <http://www.dol.gov/elaws/elg/>

U.S. Department of Labor
1-866-487-2365
Monday - Friday
8AM - 8PM

Call for questions concerning laws enforced by
the Department of Labor

Employees can either be **exempt** (not subject to overtime and minimum wage) or **non-exempt** (subject to overtime and minimum wage) as determined by the Fair Labor Standards Act (**FLSA**)

Funding Sources

"Angel" Investors / Partners (Investment Partners) / Venture Capitalists / Banks / Credit Unions / Business Lines of Credit / Business Loans / Credit Cards / Signature Loans / Personal Savings
Coworkers and Colleagues / Family and Friends / Grants and contests / Microloans / Home equity loans or lines of credit / Small Business Administration (Government)

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Getting Started (Questions to Consider Before Starting a Business)

Personal & Introspective

- Am I a self-starter?
- Am I ready for this?
- Am I willing to take on numerous responsibilities? / Can I handle the responsibilities?
- Will I be able to avoid burnout?
- Do I have the motivation to succeed?
- What is my tolerance for risk?
- Am I good at making decisions?
- Have I protected my ideas?
- Have I discussed this proposed business with my family?

Product / Service

- What product / service am I selling? (Is there a need for this product?)
- Am I passionate about my product or service?
- Who is my consumer / customer?
- Have I researched my product / service?

General Business

- When should I start my business?
- What will be the name of my business?
- Do I have a business plan?
- Will this business give me greater flexibility?
- Am I prepared to accept the fact that my business might fail?
- Do I have the necessary skills to be successful in this business?
- What will be my marketing strategy?
- Am I prepared for competition?

Legal

- What will be the legal structure of my business?
- What permits do I need?
- What regulations will I face?
- What insurance do I need?

Financial & Tax

- Where will I get start-up funding / financing?
- Do I have enough money to support the business until it turns a profit?
- Who will handle the bookkeeping?
- Where will my business bank?
- Do I know the tax implications of owning a business?

Location

- Have I found the best location for my business?
- Do I need an office space or will I have an at-home business?

Management & Employees

- How many employees do I need? (Do I need them at all?)
- What compensation will I offer to my employees?
- Who will be on my management team?
- Will I take a salary for myself? If so, how much?

According to IRS Publication 535, up to \$10,000 in qualified business start-up costs are deductible if they were paid or incurred after 2009. (See IRS Publication 535 for more information)

Call the IRS with your tax questions
1-800-829-4933

General Salary Information can be found at the following locations:

Salary.com

SalaryExpert.com

Occupational Outlook Handbook

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Getting Started (Resources)

Employer Identification Number (EIN) - AKA - Federal Tax Identification Number

Do you need one? Check at this website

website: <http://www.irs.gov/businesses/small/article/0,,id=97872,00.html>

Internal Revenue Service (IRS)

Website: <http://www.irs.gov>

Golden Triangle SCORE

Phone: 409-861-2163

Address: 30 Plaza Drive - Beaumont, Texas 77706

Lamar University - Small Business Development Center

Dave Mulcahy - Director

Phone: 409-880-2367

Address: 801 Pearl St. - Beaumont, Texas 77701

Website: www.lamarbmt.sbdcnetwork.net

Email: sbdc@lamar.edu

Note: Provides **free** business consulting

Texas Roadmap to Starting a Business (Available from most SBDCs in an electronic PDF format)

Texas Secretary of State

Website: <http://www.sos.state.tx.us/corp/index.shtml>

U.S. Small Business Administration (SBA)

Website: <http://www.sba.gov>

Internal Revenue Service (IRS)
Business & Specialty Tax Line
800-829-4933
Monday - Friday
7 AM—10 PM

Insurance (Types Your Business May Need)

General Liability Insurance - Liability insurance insures against liability legally imposed upon your business because of the negligence of the business or its employees. Put another way, it protects your business when the business is sued for negligence (**Source:** businessinsure.about.com)

Professional Liability Insurance - Business owners providing services should consider having professional liability insurance (also known as errors and omissions insurance). This type of liability coverage protects your business against malpractice, errors, negligence in provision of services to your customers (**Source:** usgovinfo.about.com)

Product Liability Insurance - Companies that manufacture, wholesale, distribute, and retail a product may be liable for its safety. Product liability insurance protects against financial loss as result of a defect product that cause injury or bodily harm (**Source:** usgovinfo.about.com)

Commercial Property Insurance - Property insurance insures against loss or damage to the location of the business and its contents. It can also insure the property of others in your control when the loss occurs (**Source:** businessinsure.about.com)

Home-Based Business Insurance - Homeowners' insurance policies rarely cover home-based business losses. Depending on risks to your business, you may add riders to your homeowners' policy to cover normal business risks such as property damage (**Source:** usgovinfo.about.com)

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[Automobile Insurance](#) - Your personal automobile policy does **NOT** cover vehicles used by your business. If your business uses vehicles or anything that is required to be titled by your state, then you need a commercial auto policy. Commercial auto coverage insures against property damage to vehicles and damage caused to others by those vehicles. (Source: businessinsure.about.com)

Legislation (Business Related)

Benefits

[Employee Retirement Income Security Act of 1974](#) - Governs operation of pension and retirement benefits provided by private employers (See footnote for source)

[Family and Medical Leave Act of 1993 \(FMLA\)](#) - Provides employees of companies with fifty or more employees up to twelve weeks of unpaid leave (See footnote for source)

Equal Opportunity / Civil Rights

[Age Discrimination in Employment Act of 1967](#) - Prohibits firms with twenty or more employees from discriminating against workers forty or over. (See footnote for source)

[Americans with Disabilities Act of 1990 \(ADA\)](#) - Prohibits employers with fifteen or more employees from discriminating against handicapped persons and requires them to provide accommodations that do not pose an undue hardship (See footnote for source)

[Civil Rights Act of 1964](#) - This makes it unlawful for employers with fifteen or more employees to discriminate against people based on race, color, religion, national origin, or sex in regards to hiring and employment (See footnote for source)

[Equal Employment Opportunity Act of 1972 \(EEO\)](#) - Prohibits firms with twenty or more employees from discriminating against them based on race, color, sex, national origin, or religion (See footnote for source)

[Immigration Reform and Control Act of 1986](#) - Employers must verify proof of citizenship and legal residency in the United States of employees. Each employer must keep a completed federal I-9 form for each employee hired after 1986 (See footnote for source)

[Older Workers Benefit Protection Act of 1990](#) - Prohibits discrimination with respect to employee benefits based on age, and regulates early retirement benefits (See footnote for source)

[Pregnancy Discrimination Act of 1978](#) - Requires that pregnancy be treated just as other medical issues are treated (See footnote for source)

[Rehabilitation Act of 1973](#) - Prohibits discrimination against physically or mentally handicapped persons in federal contracts (See footnote for source)

[Vietnam Era Veterans' Readjustment Assistance Act of 1974](#) - Prohibits federal contractors with \$10,000 of work from discriminating against Vietnam veterans. (See footnote for source)

Fair Treatment

[Employee Polygraph Protection Act of 1988](#) - Makes it unlawful for employers to request a polygraph lie detector test from employees or job applicants (See footnote for source)

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Whistleblower Protection Statutes of 1989 - Protects employees of financial institutions and government contractors from retaliating against employees who report violations of the law *(See footnote for source)*

Worker Adjustment and Retraining Notification Act of 1988 - States that employers must give sixty days warning if they plan to close a plant or lay off workers *(See footnote for source)*

Fair Wages

Contract Work Hours and Safety Standards Act of 1962 - Provides for time and a half paid for work over forty hours per week *(See footnote for source)*

Davis-Bacon Act - Minimum wage for federally funded projects of \$2,000 *(See footnote for source)*

Equal Pay Act of 1963 - Prohibits discrimination in pay based on sex. *(See footnote for source)*

Fair Labor Standards Act (FLSA) - Sets the minimum wage and provides overtime pay past forty hours per week, and sets restrictions on child labor *(See footnote for source)*

Walsh-Healy Act - Sets minimum wages for federal contractors of \$10,000 or over. *(See footnote for source)*

Labor Relations

Landrum-Griffin Act of 1957 - Gives rights to members within the union

National Labor Relations Act of 1935 (The Wagner Act) - Gives employees the right to unionize

Taft-Hartley Act of 1947 - Balances rights of employees and union in relation to rights and negotiations

Workers Safety

Occupational Safety and Health Act of 1970 (OSHA) - Employers must provide safe working conditions for workers. *(See footnote for source)*

Lending Considerations (5 C's of Lending)

Character – Do you have good personal credit?

Conditions – Why do you need a loan?

Capital – How much of your own money is going into the business?

Capacity – How will you be able to repay the loan? Will your business generate enough cash to repay the loan?

Collateral – What will you offer as security for the loan?

Licenses, Permits, Regulations, and Zoning

"The State of Texas **does not** require a general "business" license; however, there are a number of regulatory agencies that have licensing and permitting requirements based on the type of service, or products associated with your business. To ensure that all permitting requirements are met you should contact your local county and city governments (or the County or city you plan to conduct business) to determine if there are any additional requirements that must be met."

Source:(http://governor.state.tx.us/ecodev/business_resources/sba)

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City of Beaumont and Texas Alcoholic Beverage Commission (TABC)
Alcoholic Beverage License

City of Beaumont - Building Codes Division
Commercial Building Permits
Inspections

- Building
- Plumbing
- Electrical
- Mechanical
- Certificate of Occupancy
- Civil

City of Beaumont - Environmental Health
Food Services Permits

City of Beaumont - Planning Division

Responsibilities: Processes zoning changes, specific use permit requests, subdivision plat requests, historic tax exemptions, historic loan requests, and other programs

City of Beaumont
Planning and Zoning
Steve Richardson—Planning Manager
409-880-3764
801 Main Street—Room 205
Beaumont, Texas 77701

City of Beaumont
Building Permits
801 Main St.—Beaumont, Texas 77701
409-880-3762



Environmental Protection Agency (EPA)

- Clean Water Act
- Endangered Species Act
- Federal Agriculture Improvement and Reform Act of 1996 (Farm Bill)
- National Environmental Policy Act of 1969
- Rivers and Harbors Appropriation Act of 1899
- Transportation Equity Act for the 21st Century (TEA-21)

Jefferson County Clerk

- Assumed names, such as business operating under names other than those of the owners, with the exception of corporations
- Bill of sale
- Funeral Directors' licenses and embalmers' licenses
- Going out of business - permits
- Other miscellaneous licenses
- Stevedores' and warehousemen's licenses

Jefferson County Clerks Office
Carolyn L. Guidry—County Clerk
409-835-8475 (Beaumont Office)
409-983-8340 (Port Arthur Office)
1001 Pearl St. #2—Beaumont, Texas 77701

Texas Commission on Environmental Quality (TCEQ)

- Permitting Programs
 - Air Permits / Bioenergy
 - Dry Cleaner Registration
 - Edwards Aquifer Plans
 - Landscape Irrigation / Mining and Mineral Extraction
 - On-Site Sewage Facilities, Including Septic Systems

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Petroleum Storage Tanks (PSTs)
 Public Water Systems (permit by rule) / Storm Water Permits
 Radioactive Materials / Surface Casing
 Waste Management Permits
 Water Quality Permits / Water Rights Permits

Licenses

Backflow Prevention Assembly Tester (BPAT)
 Customer Service Inspector (CSI)
 Landscape Irrigator, Technician and Inspector
 Leaking Petroleum Storage Tank (LPST) Corrective Action Specialist and Project Manager
 Municipal Solid Waste (MSW) Operator
 On-Site Sewage Systems (OSSFs), Including Septic Tanks
 Smoke School: Visible Emissions Evaluators
 Stage II Vapor Recovery Facility Representative & Approved Training Providers
 Underground Storage Tank Contractors and On-Site Supervisors
 Wastewater Operators / Wastewater Collection Operators
 Water Operators / Water Treatment Specialists

Occupational Licenses and Permits

Website: <http://www.texas.gov/en/discover/Pages/topic.aspx?topicid=%2Flicenses%2Fpermits>

Marketing , Advertising Resources, & Social Media

Marketing—The process that companies use to get consumers interested in the items they're selling.

Target Market— The market (or group of customers) that you want to target (or focus on and sell to).

Resources Include:

- Ads
 - Newspaper / Radio
 - Television / Internet
- Billboards
- Brochures
- Flyers
- Business Cards
- Company Shirts
- Events
- Website
- Logos
- Organizational Membership
- Social Media
- Build your reputation
- Create you distinct identity
- Determine the benefits of your product or service
- Determine your growth strategy
- Research your customers



Low Cost Sites:

- Southeasttexas.com
- Craigslist.com
- eBay.com

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1. Develop a Marketing Strategy
 - Identify customers
 - Identify trends that affect sales and profitability
 - Focus on a target market
 - Address unmet customer needs
 - Components of a marketing program
 - ◇ Products and services
 - ◇ Promotion
 - ◇ Price
 - ◇ Distribution (including online selling)
2. Focus on Market Segments
 - Geographical Segmentation—Specializing in serving the needs of customers in a particular geographical area
 - Customer Segmentation—Identifying those people most likely to buy your product or service and targeting those people
3. Tips
 - Adapt to customer behavior
 - Be repetitive, but consistent
 - Sell what customers want, not what you want
 - People buy benefits, not products
 - Handle customer complaints accordingly
 - Customers are twice as likely to talk about their bad experience than their good
 - Get to know your prime customers
 - Know your competition and their strengths and weaknesses

Social Media

- Facebook / Twitter / LinkedIn / Youtube / Blogger / Flickr / MySpace / Digg

Management Documents

Employee Handbook - Describes both the employee and employer responsibilities and expectations. Might also describe company rules (Dress code, cell phone policy, overtime rules, etc.), benefits and salary schedule, organizational chart, and other company policies and procedures

Operations Manual - Describes the process of managing and operating the company on a day-to-day basis.

Types of Management

General Business Management - The activities associated with running a company

Financial Management - The planning, directing, monitoring, and organizing of the monetary resources of an organization

Resource Management - The process of using a company's resources in the most efficient way possible

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SBAlliance Capital (SBA 504 Lender)

The SBA 504 loan program, administered by SBAlliance Capital, provide small and medium sized businesses with long-term fixed-rate financing for the acquisition or construction of fixed-assets. Most businesses are eligible provided they have less than 15 million in net worth and less than 5 million in net income (after tax).

Eligible Projects

- The purchase of land or the construction of a New business
- Renovation or property improvements including upgrades for health, safety or environmental purposes
- Purchase and / or repair of machinery and equipment with a demonstrated useful life of 10 years or greater
- Professional fees
- Lender's Interim Interest

Lending Limits

- 5 million (typical project)
- 5 million (including public policy goals)
- 5.5 million (for small manufacturers)

For more information please contact:

Jessica Hill
 Business Development Manager
 1110 Park Street
 Beaumont, Texas 77701
 Phone: 409-838-6581
 Website: www.sballiancecapital.org

Benefits for Borrowers

- Equity injection as low as 10%
- Assets are fully amortized
- No balloon payments
- Long-term / fixed-rate financing
- Repayment terms of 10 or 20 years
- Competitive interest rates

Benefit for Lenders

- Low Loan-to-Value (LTV)
- 1st Lien Position
- No SBA / CDC paperwork to handle
- SBA loan portion does not count against lending limits



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Sample List of Documents Required for a SBA 504 loan
(see <http://www.sballiancecapital.org/> for a more detailed list)

Documents

- Resume / Management Resume
- Personal History Form
- Estimated Project Costs
- Source of Equity Injection
- Credit Report (Personal & Business)
- Business Plan (Including Projected Financial Statements)
 - What is your product?
 - Who are your competitors?
 - Who is your consumer/customer?
 - How large is your market?
 - Describe your industry
- Personal Income Tax Returns (3 Years)
- Financial Statements (Personal & Business)
- Cash Flow Statement
- Bank Statements
- SBA Loan Application
- Legal Documents
 - Commercial / Business Lease
- Ownership Structure (Number of Owners, Percent of Ownership, and Corporate Officers)
- Business Documents
 - Business Designations
 - Certificate of Formation
 - Operating Agreement
 - Franchise Agreement

Other Potential Documents

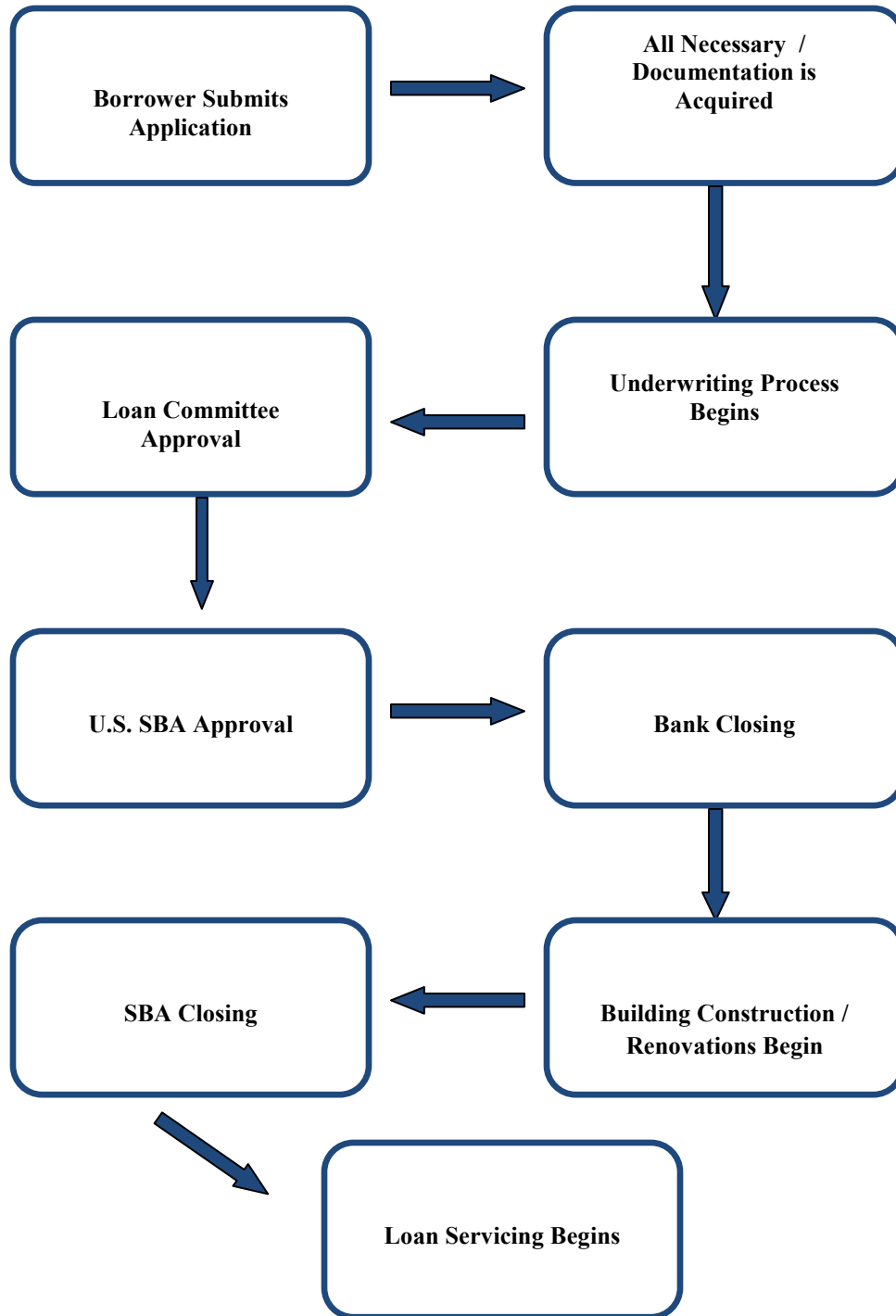
- Insurance
- Appraisal
- Environmental Reports
- List of Collateral



U.S. Small Business Administration

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SBA 504 Loan Flowchart



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Small Business Development Center (SBDC)

Lamar State College Port Arthur - Small Business Development Center

Conrad P. Cooper - Advisor

Ben K. Stafford - Advisor

Phone: 409-984-6533 (Ben) or 409-984-6532 (Conrad)

Address: 1401 Proctor St. - Port Arthur, Texas 77640

Website: <http://www.lamarpa.edu/?url=/dept/sbdc/index.html>

Email: coopercp@lamarpa.edu (Conrad) or staffordbk@lamar.edu (Ben)

Lamar University - Small Business Development Center

Dave Mulcahy - Director

Phone: 409-880-2367

Address: 801 Pearl St. - Beaumont, Texas 77701

Website: www.lamarbmt.sbdcnetwork.net

Email: sbdc@lamar.edu

Note: Provides **Free** business consulting and inexpensive training sessions



Taxes

Texas **does not** have a state income tax

The **State** sale tax rate is **6.25%** - Most **municipal** sales tax rates are at **2.00%** (Total rate of **8.25%**)

Texas Franchise Tax (Corporate Income Tax)

1.0% (.01) for most entities

0.5% (.005) for qualifying wholesalers and retailers

0.575% for those entities with \$10 million or less in Total Revenue (annualized per 12 month period on which the report is based) electing the E-Z Computation

Federal Taxes

Employment Taxes

Social Security and Medicare

Federal Unemployment Tax

Federal Income Tax Withholdings

Income Tax - " All businesses except partnerships must file an annual income tax return.... The federal income tax is a pay-as-you-go tax. You must pay the tax as you earn or receive income during the year. An employee usually has income tax withheld from his or her pay. If you do not pay your tax through withholding, or do not pay enough tax that way, you might have to pay estimated tax. If you are not required to make estimated tax payments, you may pay any tax due when you file your return" **Source:** (www.irs.gov)

Self-Employment Tax - " Self-employment tax (SE tax) is a social security and Medicare tax primarily for individuals who work for themselves. Your payments of SE tax contribute to your coverage under the social security system. Social security coverage provides you with retirement benefits, disability benefits, survivor benefits, and hospital insurance (Medicare) benefits." **Source:** (www.irs.gov)

BUSINESS RESOURCE DIRECTORYLocal **Property Tax** Rates (Per \$100) - 2010

Entity:	City: <i>Beaumont</i>	<i>Port Arthur</i>	<i>Orange</i>
Beaumont ISD	1.31000	---	---
City of Beaumont	640000	---	---
Port of Beaumont	.074025	---	---
Drainage #6	.205587	---	---
Sabine-Neches	.027398	.027398	---
Jefferson County	.365000	.365000	---
Port Arthur ISD	---	1.37000	---
City of Port Arthur	---	.792000	---
Port of Port Arthur	---	.128150	---
Drainage #7	---	.138977	---
LCM ISD	---	---	1.15721
City of Orange	---	---	.745000
Orange County Navigation & Port District	---	---	.008320
Orange County Drainage District	---	---	.096690
County of Orange Lateral Road	---	---	.005380
Orange County	---	---	.530210
Total:	2.62201	2.821525	2.54281

BUSINESS RESOURCE DIRECTORY

Various Sources of Information for Business Owners

Books

How to Get a Small Business Loan by Bryan Milling
The SBA Loan Book by Charles H. Green
Small Business for Dummies by Eric Tyson and Jim Schell
The Small Business Handbook by Irving Burstiner
Your First Business Plan by Joseph Covello and Brian Hazelgren

Government Sources

Internal Revenue Service (IRS)
Website: <http://www.irs.gov/>

Minority Business Development Agency (MBDA)
Website: <http://www.mbda.gov/>

Office of the Governor: Rick Perry -
Small Business Assistance
Website: http://governor.state.tx.us/ecodev/business_resources/sba/

Official Website of the State of Texas
Website: www.texas.gov

Texas Comptroller of Public Accounts
Website: <http://www.window.state.tx.us/>

Texas Secretary of State
Website: <http://www.sos.state.tx.us/corp/index.shtml>

U.S. Department of Commerce
Website: <http://www.commerce.gov/>

U.S. Department of Labor
Website: <http://www.dol.gov/>

U.S. Small Business Administration (SBA)
Website: <http://www.sba.gov>

Internet

Business.com
Business Advisor Site
Hallsmallbusiness.com
Online Women's Business Center (www.onlinewbc.gov)
Smartbiz (www.smartbiz.com)

Organizations and Groups

American Chamber of Commerce Executives (ACCE)
American Success Institute
Better Business Bureau(BBB)
Chamber of Commerce
Entrepreneur Media, Inc.

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National Association for the Self-Employed
National Association of Women Business Owners
National Federation of Independent Business Owners
National Small Business United
Service Corps of Retired Executives (SCORE) (<http://www.score.org/>)
International Franchise Association

Online Publications

Beaumont Business Journal
Website: <http://www.bmtcoc.org>

Business Week
website: www.businessweek.com

Center for Business Planning
Website: <http://businessplans.org/>

CNN Money
Website: <http://money.cnn.com/>

Fast Company
Website: <http://www.fastcompany.com/>

Financial Times
Website: <http://www.ft.com/home/uk>

INC
Website: <http://www.inc.com/>

Wall Street Journal
Website: <http://online.wsj.com>

Bizstats
Website: <http://www.bizstats.com/>

Other

Texas Small Business Summit (TXSBS)
Website: http://members.texasone.us/site/PageServer?pagename=sbs_homepage

Texas & U.S. Small Business Overview
Website: <http://www.texaswideopenforbusiness.com/assets/documents/Small-Business-one-pager-small.pdf>

The Franchise Opportunity Handbook

Encyclopedia of Associations

The Sourcebook of Zip Code Demographics

Services

EDR Payment Services
Merchant's Choice Card Services

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National Business Library Start-Up Guides

Software (General Software)

Microsoft Office Professional

Microsoft Word—Word Processing

Microsoft Excel—Spreadsheets

Microsoft PowerPoint—Presentations & Slide Shows

Microsoft Outlook—Email

Microsoft OneNote—Digital Notebook

Microsoft Publisher—Brochures, Flyers, Stationary, Business Cards, etc.

Microsoft Access—Databases

Quickbooks Pro or Peachtree Accounting—Accounting

Turbo Tax or H&R Block—Tax Software

Sugar Sync, Open Drive, Mozy or Box.net—Online Data Storage

Neat Desk, Epson or Plustek Smart Office—Document Scanner

Lotus—Spreadsheets

Money—Financial Management

Quicken or Ace Money—Personal Finance

Dave Ramsey or Berkshire Hills—Personal Financial Management & Advice

NAICS—The North American Industry Classification System (NAICS) is the standard used by federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

NAICS replaced the Standard Industrial Classification (SIC) system in 1997.

Search for NAICS codes.

BUSINESS RESOURCE DIRECTORY

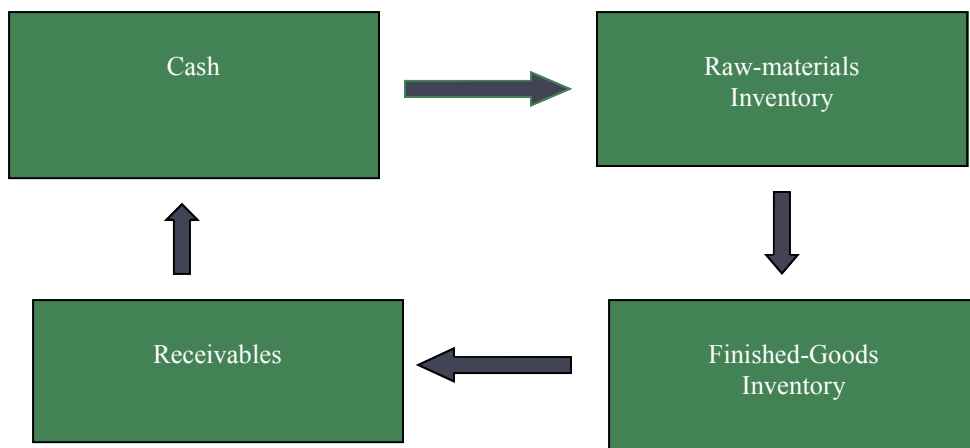
Business Functions



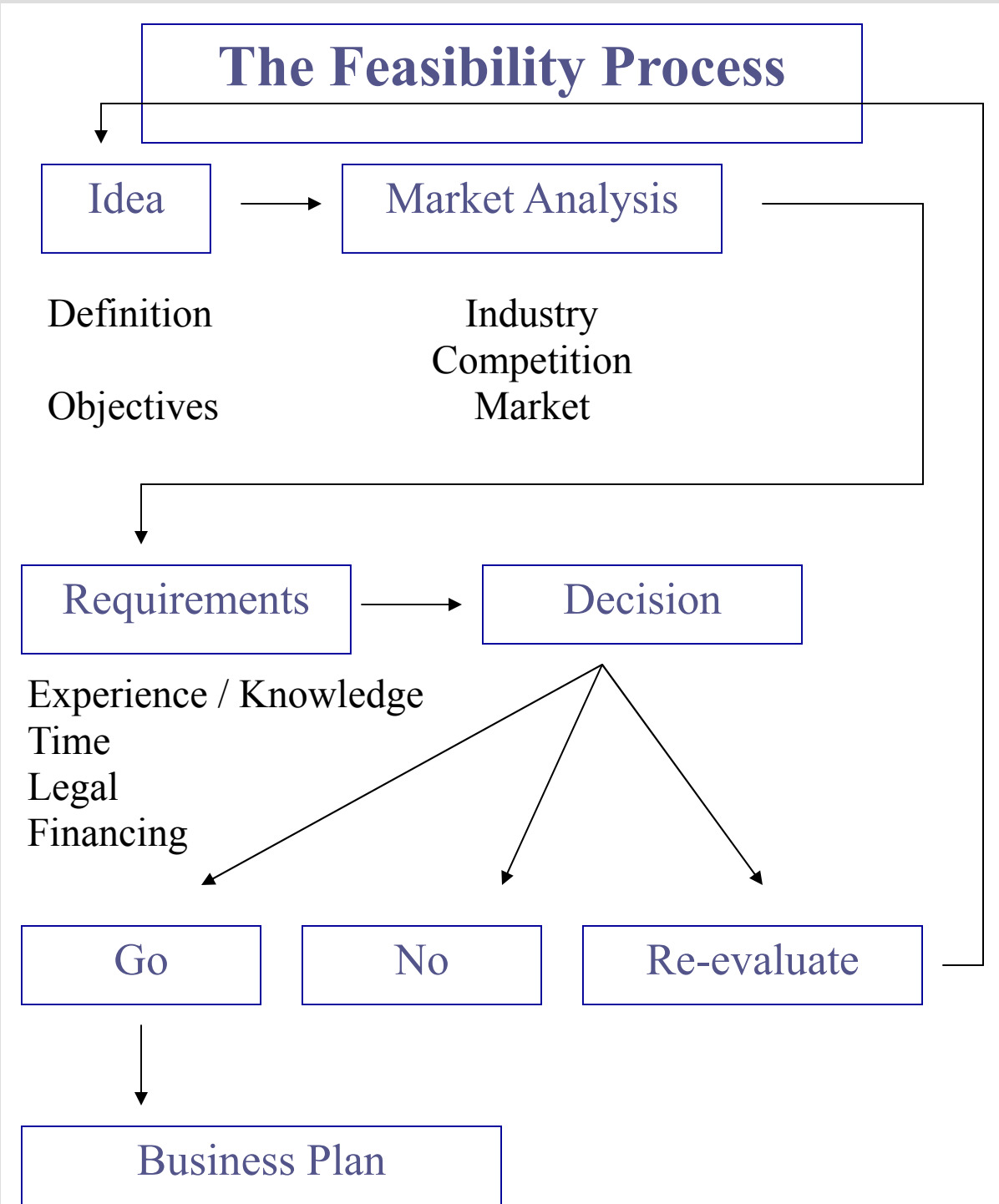
Early Stages

1- Seed 2- Start-Up 3- Growth

The Production Cycle



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Note: Derived from the Texas Roadmap to Starting a Business

BUSINESS RESOURCE DIRECTORY

Why Texas?

2011

- Texas is ranked the **#2** state to do business in by CNBC
- Texas is ranked the **#1** state for Infrastructure and Transportation by CNBC

2010

- Texas is ranked the **#7** best state to do business by Forbes
- Texas is ranked **#1** in growth prospects by Forbes
- Texas is ranked **#2** in economic climate by Forbes

2009—2011

- Ranked **3rd** in employment growth by Moody's Analytics
- Cost of doing business is below the national average according to Moody's Analytics

Other reasons to come to Texas

- 20% population growth from 2000 to 2010 according to the U.S. Census
- Created 29% of all jobs in the nation from June 2009 to May 2010 according to ABC News
- Ranked **#3** for the friendliest state for small business and entrepreneurship in the country by the Small Business and Entrepreneurship Council
- Ranked **2nd** best state to live in in the South by Forbes

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Resources for Job Seekers

Employment Resources & Major Employers (For Job Seekers)

Beaumont Enterprise - Classified Section

Website: <http://beaumontenterprise.kaango.com/>

Capital One

Website: <https://www.capitalone.com/>

CareerBuilder

Website: <http://www.careerbuilder.com/>

Chemical Plants

Flint Hills Resources, LP

Website: www.fhr.com

KMTEX, Inc.

Website: www.kmtex.com

TPC Group

Website: www.tpcgrp.com

Education (College & University)

Lamar Institute of Technology

Website: http://dept.lamar.edu/humanresources/hr_index.php

Lamar State College - Orange

Website: https://jobs.lsc.edu/applicants/jsp/shared/Welcome_css.jsp

Lamar State College - Port Arthur

Website: <http://www.lamarpa.edu?url=/dept/hr/index.html>

Lamar University - Beaumont

Website: http://dept.lamar.edu/humanresources/hr_index.php

Education (K-12, Independent School Districts (ISDs))

Beaumont ISD

Website: <http://www.beaumont.k12.tx.us/employment/jobs.asp>

Jasper ISD

Website: <http://jasperisd.net/HumanResources/tabid/5984/Default.aspx>

Kountze ISD

Website: <http://www.kountzeisd.org/education/components/scrapbook/default.php?sectiondetailid=2037>

Little Cypress Mauriceville (LCM) ISD

Website: <http://www.lcmcisid.org/hr/jobs.htm>

These resources are composed of major regional employers, job sites, and other sources where job seekers can search for employment. These resources are meant to be taken as a starting point and not as an exhaustive list.

BUSINESS RESOURCE DIRECTORY

Lumberton ISD

Website: <http://www.lumberton.k12.tx.us/education/school/school.php?sectionid=785>

Nederland ISD

Website: <http://www.nederland.k12.tx.us/>

Orangefield ISD

Website: <http://www.orangefieldisd.com/>

Port Arthur ISD

Website: <http://www.paisd.org/hr/Vacancies.htm>

Port Neches ISD

Website: <http://www.pngisd.org/>

Sabine Pass ISD

Website: <http://www.sabinepass.net/>

Silsbee ISD

Website: <http://www.silsbee.k12.tx.us/>

Vidor ISD

Website: <http://www.vidorisd.org/joblisting.php>

West Orange Cove ISD

Website: <http://www.woccisd.net/apps/jobs/>

Entergy Texas, Inc.

Website: <http://www.entergy.com/careers/>

Franks Educational School

Phone: 409-842-8338

Address: 1310 I-10 S., Ste 213A - Beaumont, Texas 77707

Website: <http://frankseducational1.org/>

Golden Triangle Empowerment Center

Phone: 409-982-0522

Address: P.O. Box 354 - Port Arthur, Texas 77641

Website: <http://gtec-triangle.org/>

Government

City Government

Beaumont

Website: http://www.cityofbeaumont.com/hr_job.htm

Groves

Website: <http://cigrovestx.com/personnel.php>

Jasper

Website: <http://www.jaspertx.org/>



BUSINESS RESOURCE DIRECTORY

Nederland

Website: http://www.ci.nederland.tx.us/hr/hr_job.php

Orange

Website: <http://www.orangetexas.net/BottomUtilityNav/Employment.aspx>

Pinehurst

Website: <http://www.cityofpinehurst.com/>

Port Arthur

Website: <http://www.portarthur.net/employment.cfm>



Port Neches

Website: <http://www.ci.port-neches.tx.us/hr/jobpostings.php>

West Orange

Website: <http://www.cityofwestorange.com/>

County Government

Hardin County

Website: <http://www.co.hardin.tx.us/ips/cms/jobs.html>

Jefferson County

Website: <http://co.jefferson.tx.us/employ/empl.htm>

Jefferson County Sheriff's Department

Website: http://www.co.jefferson.tx.us/sheriff/hr/Empl_Opps.htm

Orange County

Website: <http://www.co.orange.tx.us/>

Federal Government

Website: <http://www.usajobs.opm.gov/>

Regional Government

Southeast Texas Regional Planning Commission

Website: http://setrpc.org/index.php?option=com_jobline&Itemid=68

State Government

Texas **does not** have a centralized human resources or personnel office. Therefore, a job applicant must search each individual state agency for employment listings. Search here (<http://www.tsl.state.tx.us/apps/lrs/agencies/index.php>) for a list of Texas state agencies

Special Purpose Government

Port of Beaumont

Website: <http://www.portofbeaumont.com/career.htm>

Port of Orange

Website: www.portoforange.com

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Port of Port Arthur

Website: <http://www.portofportarthur.com/dyncat.cfm?catid=3702>

Orange County Drainage District

Phone: 409-745-3225

Sabine Neches Navigation District

Phone: 409-729-4588

Website: www.navigationdistrict.org

Health Care

Cancer Center of Southeast Texas

Website: <http://cancerdocssetexas.com/>

CHRISTUS Health (St. Elizabeth & St. Mary)

Website: <http://www.christushealth.org/body.cfm?id=76&fr=true>

Endoscopy Center of Southeast Texas

Phone: 409-833-5555

Address: 950 N. 14th St. - Beaumont, Texas 77702

Website: <http://southeasttexasendo.com/>

Harbor Hospital of Southeast Texas

Phone: 409-882-7202

Address: P.O. Box 12686 - Beaumont, Texas 77726

Healthsouth Rehab Hospital of Beaumont

Phone: 409-835-0835

Address: 3340 Plaza 10 Blvd - Beaumont, Texas 77707

Memorial Herman (Baptist)

Website: <http://baptistcareers.silkroad.com/>

Promise Hospitals of Southeast Texas

Phone: 409-726-8700

Address: 2600 Highway 365 - Nederland, Texas 77627

Renaissance Hospital

Phone: 409-962-5733

Address: 5500 39th St. - Groves, Texas 77619

Texas Home Health

Phone: 409-839-8166

The Medical Center of Southeast Texas

Website: <http://www.medicalcentersetexas.com/careers/>

Indeed

Website: <http://www.indeed.com/>



BUSINESS RESOURCE DIRECTORY

Jobs Today Southeast Texas

Website: <http://jobstodayset.com/>

Manufacturing

BASF

Website: <http://www.basf.com/group/corporate/us/en/about-basf/worldwide/north-america/USA/careers/index>

Chemtrade Refinery Services, Inc.

Phone: 409-835-6641

Address: 1400 Olin Road - Beaumont, Texas 77705

Helena Laboratories Corp.

Website: <http://www.helena.com/>

Huntsman

Website: http://www.huntsman.com/eng/Careers/Careers_in_Huntsman/

Ohmstede

Website: <http://www.ohmstede.com/>

Sigma International

Website: <http://www.sigmaintl.com/>

Transit Mix

Website: <http://www.transitmixoncrete.com/careeropportunities.shtml>

Monster

Website: <http://www.monster.com/>

Non-Profit

Buckner

Website: <http://www.buckner.org/>

Schlesinger Geriatric

Phone: 409-842-6622

Address: 4195 Milam – Beaumont, Texas
77707



Prison System (Correctional Complex)

Federal Institutions

1 - Federal Correctional Institution (FCI) Beaumont Low

2 - Federal Correctional Institution (FCI) Beaumont Medium

3 - United States Penitentiary (USP) Beaumont

Listings at all three federal prisons can be accessed from USAjobs.com

State Institutions

4 - Gist Unit (State Jail)

5 - Leblanc Unit (Pre-Release Facility)

6 - Stiles Unit (Prison)

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Listings at all three state institutions can be accessed from the Texas Department of Criminal Justice website (<http://www.tdcj.state.tx.us/>)

Refinery (Petrochemical)



Chevron

Website: <http://careers.chevron.com/>

Exxon Mobile

Website: <http://www.exxonmobil.com/Corporate/>

Motiva

Website: <http://www.motivaenterprises.com/>

Shell

Website: <http://www.shell.com/home/content/careers/>

Total

Website: <http://www.totalpetrochemicalsusa.com/home/default.asp>

Valero

Website: <http://www.valero.com/Careers/Pages/Home.aspx>

Retail

Central Mall

Website: <http://www.centralmallportarthur.com/jobs/>

Conn's

Website: <https://pangea.geninfo.com/Conns/Apply/>

Jefferson City Shopping Center

Phone: 409-962-0296

Lowe's

Website: <https://careers.lowes.com/>

Parkdale Mall

Website: <http://www.parkdalemalltx.com/shop/parkdale.nsf/job>

Wal-Mart

Website: <http://walmartstores.com/Careers/>

Services

Becon Construction

Website: <http://www.beconconstruction.com/Pages/Default.aspx>

Brock Services, Ltd

Website: <http://www.brockgroup.com/>

BUSINESS RESOURCE DIRECTORY

Chicago, Bridge & Iron

Website: <http://www.cbi.com/>

Conex International

Website: <http://www.conexworks.com/>

Englobal Engineering, Inc.

Website: <http://www.englobal.com/>

Matrix Engineering

Website: <http://www.matrixchicago.com/home/index.html>

Sanserve

Website: <http://www.sanserve.net/>

Spindletop Center

Website: www.spindletopmhr.org

United Marine

Phone: 409-833-7070

US Infrastructure Corp.

Website: <http://www.clsltd.com/>

Simply Hired

Website: <http://www.simplyhired.com/>

Southeast Texas.Com

Website: <http://www.southeasttexas.com/jobseek/>

Southeast Texas Help Wanted

Website: <http://southeasttexashelpwanted.com/home/234.htm>

Staffing Agencies (Staffing agencies also list available jobs)

Work-in-Texas

Website: <http://www.twc.state.tx.us/jobs/job.html>

Workforce Solutions - Southeast Texas

Website: <http://www.setworks.org/>

Workforce Centers

Work-in-Texas

Website: <http://www.twc.state.tx.us/jobs/job.html>

Workforce Solutions Beaumont

Phone: 409-839-8045

Address: 304 Pearl St. - Beaumont, Texas 77701

Workforce Solutions Orange

BUSINESS RESOURCE DIRECTORY

Phone: 409-882-0302

Address: 320 Green Avenue - Orange, Texas 77630

Workforce Solutions Port Arthur

Phone: 409-962-1236

Address: 3901 N. Twin City Hwy - Port Arthur, Texas 77642

Workforce Solutions - Southeast Texas

Website: <http://www.setworks.org/>

Workforce Solutions Winnie

Phone: 409-296-2000

Address: 111 W. Pine St. - Winnie, Texas 77665



BUSINESS RESOURCE DIRECTORY

Sources of Data (Economic, Demographic, & Business Related)

Economic & Related Statistics

American Fact Finder

Website: www.factfinder.census.gov

Note: Has tons of demographic, social, and economic data at various levels of government, including the municipal, county, and state level.

Website: http://factfinder.census.gov/home/saff/main.html?_lang=en

Note: Has occupation and industry data under the "selected economic characteristics" heading

Bureau of Labor Statistics (BLS)

Website: <http://www.bls.gov/news.release/union2.t05.htm>

Note: has data on union membership by state

Website: http://www.bls.gov/ro6/fax/qcew_tx.pdf

Note: Has data on average weekly wage in Texas counties

CenterPoint Energy

Website: <http://www.centerpointenergy.com/services/naturalgas/>

Note: Natural Gas prices for business can be found online at their website. The June 2011 rate for residential customers is \$0.63553 / CCF

Construction Cost

Website: <http://www.realestateinvestmentcenter.com/locations/74609-texas-beaumont>

Note: Contains data on average construction costs for various types of facilities

Cost of Living Index

Website: <http://cgi.money.cnn.com/tools/costofliving/costofliving.html> Or <http://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx>

Note: Allows users to calculate cost-of-living comparisons between major metropolitan areas

Entergy Texas, Inc.

Website: http://www.entergy-texas.com/your_business/business_price.aspx

Note: Fee schedule for electric power is listed online

Federal Reserve Bank of Dallas

Website: <http://www.dallasfed.org/>

Note: Has some regional and state level data

Real Estate Center at Texas A&M University

Website: <http://recenter.tamu.edu/>

Note: Has data on building permits, employment, unemployment, and housing activity and affordability at the state and metropolitan statistical area (MSA) level.

Sabine Area Central Labor Council

Phone: 409-982-8180

Address: 1500 Jefferson Drive

Note: has information on regional Levels of union membership

SE Texas Real Estate Talk

Website: <http://www.setexasrealestatetalk.com/>

Note: Blog site containing information about the Southeast Texas real estate market.

BUSINESS RESOURCE DIRECTORY

Texas County Data

Website: <http://www.txcountydata.com/>

Note: Property records database

Texas Department of Transportation

Website: <http://www.txdot.gov/>

Note: Has data on local travel and transportation.

Texas Education Agency (TEA)

Website: <http://www.tea.state.tx.us/index.aspx>

Note: Contains data on Texas school districts.

Texas Records and Information Locator

Website: <http://www.tsl.state.tx.us/trail/>

Note: Has links to virtually all Texas state agencies

U.S. Department of Commerce

Website: <http://www.commerce.gov/>

Note: Houses a number of useful agencies including the Economics and Statistics Administration (ESA), Bureau of Economic Analysis (BEA), Census Bureau, Economic Development Administration (EDA), and Minority and Business Development Administration (MBDA).

Texas Department of Public Safety

Website: <http://www.txdps.state.tx.us/>

Note: Has data on crime statistics.

Texas Edge Data Center

Website: <http://www.texasahead.org/texasedge/>

Note: Up-to-date data for accurate planning and economic forecasting.

Texas LMCI Tracer

Website: [http://www.texasindustryprofiles.com/apps/win/eds.php? /geocode=4802013140](http://www.texasindustryprofiles.com/apps/win/eds.php?/geocode=4802013140)

Note: Has MSA wage data

Website: <http://www.tracer2.com/>

Note: Has data on city and state level employment, unemployment, and labor force rates

Texas State Data Center

Website: <http://txsdc.utsa.edu/>

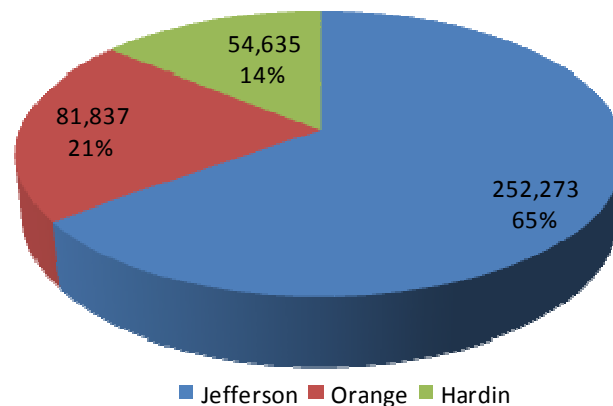
Note: Links to the Census Bureau data and has a number of reference and maps

U.S. Department of Housing and Urban Development (HUD)

Website: <http://www.huduser.org/portal/datasets/50per.html>

Note: Has data on "Fair Market Rents" and "50th Percentile Rent Estimates" and has data from the American Housing Survey

Southeast Texas Population by County - 2010



BUSINESS RESOURCE DIRECTORY

Business Resource Directory

Accounting Services

Brammer, Begnaud, & Lattimore

Phone: 409-983-1669

Address: 3025 Plaza Circle - Port Arthur, Texas 77642

Website: www.bblcpa.cpm

Cavett, Turner, & Wyble, LLP

Phone: 409-898-0070

Address: 2920 Toccoa Road - Beaumont, Texas 77703

Website: <http://www.ctwllp.com/>

Cook Parker, PLLC

Phone: 409-899-1040

Address: 3560 Delaware, Suite 202 - Beaumont, Texas 77726

Website: <http://www.cookparker.net/>

Edgar, Kiker & Cross

Phone: 409-892-0233

Address: 3440 Eastex Freeway - Beaumont, Texas 77703

Website: <http://www.ttdcpa.com/>

Eileen H. Law, CPA P.C.

Phone: 409-727-3877

Address: 3016 Nederland Avenue - Nederland, Texas 77627

Website: <http://www.eileenlawcpa.com/>

Funchess, Mills, White & Co., PC

Phone: 409-838-3755

Address: 1150 N. 11th St. - Beaumont, Texas 77702

Website: www.fmwcpas.com

McClelland, Samuel, Fehnel & Busch, LLP

Phone: 409-899-4900

Address: 4335 Laurel - Beaumont, Texas 77707

Website: <http://www.msflp.com/>

Richmond Bennet & Co., PC

Phone: 409-896-2600

Address: 2965 IH-10 E. - Beaumont, Texas 77702

Website: www.rbennett.com

Theobald Demahy & Co., P.C

Phone: 409-833-7556

Address: 2522 Calder Street - Beaumont, Texas 77702

Website: <http://www.ttdcpa.com/>

BUSINESS RESOURCE DIRECTORY

Wathan, DeShong, and Juncker, LLP

Phone: 409-838-1605

Address: 4140 Gladys Avenue, Suite 101 - Beaumont, TX 77706-3648

Website: <http://wdjcpa.com/>

Email: pat@wdjcpa.com

Advocacy

Golden Triangle Business Roundtable

Paula Gobert - Administrative Assistant

Phone: 409-727-3586

Website: <http://www.gtbr.org/>

Email: pgobert@boumans.com

Leadership Southeast Texas

Bessie Chisum - Executive Director

Phone: 409-790-3850

Website: <http://www.lsetx.org/>

Appraisal Districts

Hardin County Appraisal District

Phone: 409-246-2507

Address: 105 South Pine Street—Kountze, Texas 77625

Website: <http://hardintx.mygisonline.com/>

Jefferson County Appraisal District (JCAD)

Phone: 409-840-9944 (Beaumont) or 409-727-4611 (Mid-County)

Address: 4610 S. 4th Street - Beaumont, Texas 77705

Website: <http://www.jcad.org/>

Note: Has data on current tax rates and levy info for Jefferson County

Orange County Appraisal District (OCAD)

Phone: 409-745-4777

Address: 9157 Interstate 10-E - Orange, Texas 77630

Website: <http://www.orangecad.net/Appraisal/PublicAccess/>

Note: Note: Has data on current tax rates and levy info for Orange County

Appraisal Services

Aulbaugh & Associates, LLC

Phone: 409-924-0840

Address: 4347 Phelan Boulevard, Suite 101B - Beaumont, Texas 77707

Website: <http://www.aulbaughassociates.com/>

Bishop Real Estate Appraisers, Inc.

Phone: 409-898-8800

Address: 4749 Odom Rd, Suite 101 - Beaumont, Texas 77706

BUSINESS RESOURCE DIRECTORY

Cook & Associates, Inc.

Phone: 409-835-1430

Address: 2640 McFaddin St. - Beaumont, Texas 77702

Website: <http://www.cookandassociatesinc.com/>

Hall Appraisers Co.

Phone: 409-892-3186

Address: 1102 Longfellow Dr. - Beaumont, Texas 77706

Scott C. Cook & Associates, Inc.

Phone: 409-835-6490

Address: 2352 Calder St. - Beaumont, Texas 77702

Catering Companies

Courville's Catering & Special Events

Phone: 409-860-9811

Address: P.O. Box 315 - China, Texas 77613

Website: www.cajunflavors.com

Hamilton Catering

Phone: 409-745-0440

Address: 10861 Highway 62 N. - Orange, Texas 77632

Moncla's

Phone: 409-840-9051

Address: 2530 W. Cardinal Drive - Beaumont, Texas 77705

Website: www.monclas.com

Mouton's Catering Inc.

Phone: 409-842-4933

Address: 3485 Washington Blvd - Beaumont, Texas 77705

Website: www.moutonscatering.com

Treat America Food Services

Phone: 409-835-1546

Address: 701 Main St. - Beaumont, Texas 77701

Chambers of Commerce

American Association of Chamber Executives

Website: <http://www.acce.org/>

Beaumont Chamber of Commerce

Jim Rich - President

Phone: 409-838-6581

Address: 1110 Park Street - Beaumont, Texas 77701

Website: <http://www.bmtcoc.org/>

BUSINESS RESOURCE DIRECTORY

Bridge City Chamber of Commerce

Phone: 409-735-5671

Address: 150 West Round Bunch Road - Bridge City, Texas 77611

Chamber of Commerce

Website: <http://www.chamberofcommerce.com/>

Groves Chamber of Commerce

Ronnie Boneau - Executive Manager

Phone: 409-962-3631

Address: 4399 Main Avenue - Groves, Texas 77619

Website: <http://www.grovescofc.com/>

Kountze Chamber of Commerce

Ann Boyett - President

Phone: 409-246-3413

Address: P.O. Box 878 - Kountze, Texas 77625

Website: www.kountzechamber.com

Lumberton Chamber of Commerce

Tammy Melvin - Executive Director

Phone: 409-755-0554

Address: P.O. Box 8574 - Lumberton, Texas 77657

Website: <http://www.lumbertoncoc.com/index.htm>

Email: lcoc@lumbertoncoc.com

National Black Chamber of Commerce

Website: <http://www.nationalbcc.org/>

Nederland Chamber of Commerce

Jinni Akins - Executive Director

Phone: 409-722-0279

Address: 1515 Boston Avenue - Nederland, Texas 77627

Website: <http://www.nederlandtx.com/>

Port Arthur Chamber of Commerce

Paige Snyder - Administrator

Phone: 409-963-1107

Address: 4749 North Twin City Highway #300 - Port Arthur, Texas 77642

Website: <http://www.portarthurtexas.com>

Port Neches Chamber of Commerce

Debbie Plaia - Executive Director

Phone: 409-722-9155

Address: 1110 Port Neches Avenue - Port Neches, Texas 77651

Website: <http://www.portnecheschamber.com>

Email: pncoc@swbell.net

BUSINESS RESOURCE DIRECTORY

Silsbee Chamber of Commerce

Jessie Anderson - President

Phone: 409-385-5562

Address: 545 North 5th Street - Silsbee, Texas 77656

Website: <http://silsbeechamber.com/>

Email: jim@silsbeechamber.com

Texas Chamber of Commerce

Note: A list of chambers of commerce in Texas can be found at this website -

<http://www.lone-star.net/mall/main-areas/chamber/chambers.htm>

U.S. Chamber of Commerce

Phone: 202-659-6000 (Main Number)

Address: 1615 H. Street NW - Washington, D.C. 20062-2000

Website: <http://www.uschamber.com/>

Vidor Chamber of Commerce

Phone: 409-769-6336

Address: 945 North Main - Vidor, Texas 77662

Website: <http://www.vidorchamber.com>

Commercial Real Estate Services

American Real Estate

Phone: 409-860-2900

Address: 3550 Dowlen Rd, #A - Beaumont, Texas 77706

Website: www.americanrealestate.com

Burns Properties Inc.

Andrew Burns - President

Phone: 409-866-2398

Website: <http://www.burnspropertiesinc.com/home.asp>

Coldwell Banker Commercial - Arnold and Associates

Sheri Arnold - President

Phone: 409-833-5055

Address: One Acadiana Court - Beaumont, Texas 77706

Website: <http://cbcaaa.com/>

Double H. Property Management

Debbie Hanna

Phone: 409-246-3047

Address: 2592 Digmon Rd—Kountze, Texas 77625

ERA Team Realtors

Phone: 409-898-0701

Address: 2396 Eastex Frwy, #101 - Beaumont, Teas 77703

Website: www.erateamrealtors.com

BUSINESS RESOURCE DIRECTORY

Foxworth Real Estate Company

Charlie Foxworth - Principal

Phone: 409-892-7245Address: 2580 N. Eleventh St. - Beaumont, Texas 77726Website: <http://www.foxworthrealty.com/>

George L. Scully Realtors

Phone: 409-983-3333Address: 5045 Griffing Ct. - Groves, Texas 77619Website: www.scullyrealty.com

Hayes Real Estate

Phone: 409-724-00889Address: 4121 Turtle Creek Drive - Port Arthur, Texas 77642

NAI Wheeler - Commercial Real Estate Services

Lee Y. Wheeler - President

Phone: 409-899-3300Address: 2660 Sweetgum Lane - Beaumont, Texas 77703Website: <http://www.naiwheeler.com/>

Parigi Property Management

Phone: 409-833-9555Address: 445 N. 14th St. - Beaumont, Texas 77702Website: www.parigiproperty.com

Phelan Investments

Phone: 409-832-0211Address: 1277 Calder - Beaumont, Texas 77701Website: <http://www.phelaninvestments.com/>Email: info@phelaninvestments.com

ReMax Beaumont

Phone: 409-860-3200Address: 6430 Wellington - Beaumont, Texas 77706Website: www.remaxbeaumont.com**Economic Development Agencies & Programs - (Excluding Economic Development Corporations (EDCs) and Chambers of Commerce (COCs))**

City of Beaumont - Revolving Loan Fund

Total Loan Fund Value: \$750,000Phone: 409-880-3772Website: <http://cityofbeaumont.com/Click2GOV/smallbus.pdf>

City of Orange - Department of Economic Development

Jay Trahan - Director

Phone: 409-883-1077Address: 803 W. Green Avenue, Room 201 - Orange, Texas 77631Website: [http://www.orangetexas.net/Departments-and-Services/Economic-Development-\(1\).aspx](http://www.orangetexas.net/Departments-and-Services/Economic-Development-(1).aspx)

BUSINESS RESOURCE DIRECTORY

Entergy Texas, Inc. - Economic Development
Michael Barnhill - Director of Economic Development and Real Estate
Phone: 800-729-7483
Address: 350 Pine Street - Beaumont, Texas 77701
Website: <http://www.energy.com/txed>

Incentive Programs
Website: www.setedf.org
Note: Has a list of potential economic development incentives listed under "Economic Incentives"

International Economic Development Council (IEDC)
Website: <http://www.iedconline.org/>

Jefferson County Texas - Tax Abatement Guidelines
Website: http://www.co.jefferson.tx.us/eco_dev/eco_dev_2010.htm

Lower Neches Valley Authority (LNVA) - Economic Development
Phone: 409-892-4011
Address: 7850 Eastex Freeway - Beaumont, Texas 77708
Website: <http://www.lnva.dst.tx.us/>

Office of the Governor - Economic Development & Tourism
Website: <http://www.governor.state.tx.us/ecodev/>

Partnership of Southeast Texas
Website: <http://www.digitaltexas.com/cdps/cditem.cfm?nid=636>

Sabine River Authority of Texas - Economic Development
Ann Galassi - Manager for Economic Development and Public Relations
Phone: 409-746-2192
Address: P.O. Box 579 - Orange, Texas 77631
Website: <http://www.sratx.org/services/ecodev/default.asp>
Email: agalassi@sratx.org

SBAAlliance Capital - 504 Loan Program
Jessica Hill - Business Development Manager
Email: jhill@bmtcoc.org
Phone: 409-838-6586 Ext. 109
Address: 1110 Park Street - Beaumont, Texas 77701

Southeast Texas Economic Development Foundation (SETEDF)
Jessica Hill
Phone: 409-838-6581
Address: 1110 Park St. - Beaumont, Texas 77701
Website: <http://www.setedf.org/>
Note: Has a list of potential economic development incentives listed under "Economic Incentives"

BUSINESS RESOURCE DIRECTORY

Southeast Texas Regional Planning Commission (SETRPC) - Economic Development

Bob Dickinson

Phone: 409-899-8444 ext. 7520

Address: 2210 Eastex Freeway - Beaumont, Texas 77703

Website: http://www.setrpc.org/ter/index.php?option=com_content&view=article&id=4&Itemid=10

Email: bdickinson@setrpc.org

Texas Economic Development Council (TEDC)

Website: <https://www.texasedc.org/>

Note: Professional Organization for economic development practitioners

Texas Economic Development Directory

Website: <http://www.ecodevdirectory.com/texas.htm>

Texas Forest County Partnership

Website: <http://www.tfcpartnership.org/>

Note: "The Texas Forest Country Partnership (TFCP) has served East Texans for more than 45 years. With its emphasis on economic development activities in the thirteen-county region that it represents, TFCP has championed the development of East Texas' natural resources, promoted tourism efforts and supported initiatives to improve transportation throughout the region."

Economic Development Corporations (EDCs)

Groves Economic Development Corporation

D.E. Sosa - City Manager

Phone: 409-960-5788

Address: 3947 Lincoln Avenue - Groves, Texas 77619

Jasper Economic Development Corporation

Phone: 409-383-6120

Address: 246 E. Milam St. - Jasper, Texas 75951

Website: <http://www.jasperedc.com/>

Kountze Economic Development Corporation

Shawna Tucker - Secretary

Phone: 409-246-3463

Address: P.O. Box 188 - Kountze, Texas 77625

Lufkin Economic Development Corporation

Jim Wehmeier - Director

Phone: 936-633-0221

Address: 2915 Atkinson Drive - Lufkin, Texas 75901

Website: <http://www.lufkinedc.com/>

Lumberton Industrial Development Corporation

Steve Clark - City Manager

Phone: 409-755-0031 Ext. 101

Address: 836 North Main - Lumberton, Texas 77657

BUSINESS RESOURCE DIRECTORY

Nacogdoches Economic Development Corporation

Bill King - President/CEO

Phone: 936-559-1255

Address: 412 North St., Suite E - Nacogdoches, Texas 75961

Website: <http://www.nedco.org/>

Nederland Economic Development Corporation

Tracie Killian - Executive Director

Phone: 409-729-1020

Address: 1903 Atlanta - P.O. Box 1325 - Nederland, Texas 77627

Website: <http://nededc.com/>

Email: tracie@nededc.com

Orange City Economic Development Corporation

Jay Trahan—Director

Phone: 409-883-1077

Address: 803 W. Green Avenue, Room 201—Orange, Texas 77631

Website: <http://www.orangetexasedc.com/>

Email: jtrahan@orangetx.org

Orange County Economic Development Corporation

Bobby Fillyaw - Executive Director

Phone: 409-883-7770

Address: 1201 Childers Road - Orange, Texas 77630

Website: <http://www.orangecountyedc.com/>

Email: bobbyf@orangecountyedc.com

Port Arthur Economic Development Corporation

Floyd Batiste - Executive Director

Phone: 409-963-0579

Address: 4173 39th Street - Port Arthur, Texas 77642

Website: <http://www.portarthuredc.org/>

Email: fbatiste@paedc.org

Port Neches Economic Development Corporation

Amy B. Guidroz - Finance Officer

Phone: 409-719-4211

Address: P.O. Box 758 - Port Neches, Texas 77651

Silsbee Economic Development Corporation

Kimberly Garrett - Executive Director

Phone: 409-385-9459

Address: 590 North 6th Street - Silsbee, Texas 77656

Website: <http://silsbeeedc.com/>

Email: kgarrettsilsbeeedc.com

Sour Lake Economic Development Corporations

Larry Saurage - City Manager

Phone: 409-287-3573

Address: 625 Hwy 105 West - Sour Lake, Texas 77659

BUSINESS RESOURCE DIRECTORY

Education (College and University)

Lamar Institute of Technology

Phone: 409-880-8321

Address: 855 East Lavaca - Beaumont, Texas 77705

Website: <http://www.lit.edu>

Lamar State College - Orange

Phone: 409-883-7750

Address: 410 Front St. - Orange, Texas 77630

Website: <http://www.lSCO.edu>

Lamar State College - Port Arthur

Phone: 409-883-7750

Address: 1500 Proctor St. - Port Arthur, Texas 77640

Website: <http://www.lamarpa.edu/>

Lamar University - Beaumont

Phone: 409-880-7011

Address: 4400 MLK Blvd - Beaumont, Texas 7710

Website: <http://www.lamar.edu/>



Education (Independent School Districts (ISDs))

Beaumont ISD

Phone: 409-617-5000

Address: 3395 Harrison Avenue - Beaumont, Texas 77706

Website: <http://www.bmtisd.com/>

Jasper ISD

Phone: 409-382-1165

Address: 128 Park Lane - Jasper, Texas 75951

Website: <http://www.jasperisd.net/>

Kountze ISD

Phone: 409-246-3352

Address: 160 W. Vaughn - Kountze, Texas 77625

Website: <http://www.kountzeisd.org>

Little Cypress Mauriceville (LCM) ISD

Phone: 409-883-2232

Address: 6586 FM 1130 - Orange, Texas 77632

Website: <http://www.lcmcisid.org/>

Lumberton ISD

Phone: 409-923-7580

Address: 121 S. Main - Lumberton, Texas 77657

Website: <http://www.lumberton.k12.tx.us>

BUSINESS RESOURCE DIRECTORY

Nederland ISD

Phone: 409-724-2391

Address: 220 17th Street - Nederland, Texas 77627

Website: <http://www.nederland.k12.tx.us/>

Orangefield ISD

Phone: 409-735-5337

Address: 9974 FM 105 - Orange, Texas 77630

Website: <http://www.orangefieldisd.com/>

Port Arthur ISD

Phone: 409-989-6100

Address: 733 5th Street - Port Arthur, Texas 77640

Website: <http://www.paisd.org/>

Port Neches-Groves ISD

Phone: 409-722-4244

Address: 620 Avenue C. - Port Neches, Texas 77651

Website: <http://www.pngisd.org/>

Sabine Pass ISD

Phone: 409-971-2321

Address: 5641 S. Gulfway Drive - Sabine Pass 77655

Website: <http://www.sabinepass.net/>

Silsbee ISD

Phone: 409-980-7800

Address: 415 Highway 327 W. - Silsbee, Texas 77656

Website: <http://silsbeeisd.org>

Vidor ISD

Phone: 409-951-8700

Address: 120 E. Bolivar - Vidor, Texas 77662

Website: <http://www.vidorisd.org/>

West Orange Cove ISD

Phone: 409-882-5437

Address: 505 N. 15th Street - Orange, Texas 77631

Website: <http://www.woccisd.net/>

Education (Private - Religious)

All Saints Episcopal School

Phone: 409-892-1755

Address: P.O. Box 7188 - Beaumont, Texas 77726

Website: <http://www.allsaints-beaumont.org/>

BUSINESS RESOURCE DIRECTORY

Cathedral Christian Center & School

Phone: 409-892-1503

Address: 2350 Eastex Frwy - Beaumont, Texas 77703

Community Christian School - Orange

Phone: 409-883-4531

Address: 3400 MLK Drive - Orange, Texas 77632

Website: <http://www.ccsorange.org/>

Legacy Christian Academy

Phone: 409-924-0500

Address: 8200 Why 105 - Beaumont, Texas 77713

Website: <http://www.legacychristianacademy.org/>

Monsignor Kelly Catholic High School

Phone: 409-866-2351

Address: 5950 Kelly Drive - Beaumont, Texas 77707

Website: <http://kelly.beaumont.tx.us/>

Ridgewood Christian School

Phone: 409-729-6000

Address: 6920 Memorial Blvd - Port Arthur, Texas 77642

Website: www.ridgewoodcs.org

Saint Catherine of Siena Catholic School

Phone: 409-962-3011

Address: 3840 Woodrow Dr. - Port Arthur, Texas 77642

Website: <http://stcats.org/>

St. Anne Catholic School

Phone: 409-832-5939

Address: 375 N. 11th St. - Beaumont, Texas 77702

Website: <http://stannecatholic.org/>

St. Anthony Cathedral School

Phone: 409-832-3486

Address: 850 Forsythe - Beaumont, Texas 77701

Website: <http://www.stanthonycathedralschool.org/>

St. Mary Catholic School

Phone: 409-883-8913

Address: 2600 Bob Hall Road - Orange, Texas 77630

Website: <http://www.stmaryschooltx.org/>

Education (Public - Other)

Bob Hope School

Phone: 409-983-6659

Address: 2849 Ninth Avenue - Port Arthur, Texas 77642

Website: <http://bobhopeschool.org/>

BUSINESS RESOURCE DIRECTORY

Harmony Science Academy

Phone: 409-838-4000

Address: 4055 Calder Ave, - Beaumont, Texas 77706

Website: www.hsabeaumont.org

Premier High School of Beaumont

Phone: 409-835-4303

Address: 209 N. 11th St. - Beaumont, Texas 77702

Website: <http://beaumont.premierhighschools.com/>

Tekoa Academy of Accelerated Studies

Phone: 409-982-5400

Address: 326 Thomas Blvd - Port Arthur, Texas 77640

Website: <http://www.tekoacharterschool.org/>

Engineering Services

Arceneaux & Gates

Phone: 409-724-7888

Address: 3501 Turtle Creek Drive, Suite 102 - Port Arthur, Texas 77642

Website: <http://www.ageng.com/>

Bob Shaw Consulting Engineers

Phone: 409-962-0263

Address: 4749 Twin City Highway, #305 - Port Arthur, Texas - 77642

Website: www.bobshawce.com

Carrol & Blackman, Inc

Phone: 409-833-3363

Address: 3120 Fannin St. - Beaumont, Texas 77701

Website: <http://www.cbieng.com/>

CDI Engineering Solutions

Phone: 409-835-5290

Address: 350 Pine Street, Suite 290 - Beaumont, Texas 77701

Website: www.cdicorp.com

China & Associates, Inc.

Phone: 409-833-4343

Address: 505 Orleans, Suite 106 - Beaumont, Texas 77701

Website: <http://www.chicaandassociates.com/>

EN Global Engineering Inc.

Phone: 409-840-2100

Address: 3105 Executive Boulevard - Beaumont, Texas 77705

Website: <http://www.englobal.com/>

FESCO Inc.

Phone: 409-842-3000

Address: 2205 West Florida Street - Beaumont, Texas 77705

Website: www.fescoinc.com

BUSINESS RESOURCE DIRECTORY

Furgo Consultants, Inc

Phone: 409-840-5551

Address: 1850 I-10 S - Beaumont, Texas 77707

Website: www.furgo.com

LEAP Engineering, LLC

Phone: 409-813-1862

Address: 905 Orleans Street - Beaumont, Texas 77701

Website: <http://leapengineering.com/>

Olson Engineering Inc.

Phone: 409-697-3333

Address: 365 West Round Bunch Road - Bridge City, Texas 77611

ReCon Engineering Inc.

Phone: 409-842-8103

Address: 1495 West Cardinal Drive - Beaumont, Texas 77705

Website: <http://www.recon-group.com/>

Sigma Engineers, Inc.

Phone: 409-898-1007

Address: One Sigma Center - Beaumont, Texas 77706

Website: <http://www.sigmaengineers.com/>

Environmental Services & Reports

Apollo Environmental Strategies, Inc.

Phone: 409-833-3330

Address: P.O. Box 12114 - Beaumont, Texas 77726

Website: <http://apolloenvironmental.com/index.html>

CAM Environmental Services

Phone: 409-962-0400

Address: 5215-B Twin City Highway - Port Arthur, Texas 77642

Website: <http://www.cam-enviro.com/>

Southwestern Laboratories - Beaumont

Phone: 409-842-0414

Address: 4770 Washington Blvd - Beaumont, Texas 77707

Website: <http://www.southwesternlab.com/>

Overland Consulting and Inspection Services

Phone: 832-250-2899

Address: 2204 Oak North - Nederland, Texas 77627

Website: <http://www.overlandassessments.com/>

BUSINESS RESOURCE DIRECTORY

Federal Agencies

Grants.gov

Website: www.grants.gov

Note: The source to find and apply for federal grants. Is a central storehouse for information on over 1,000 grant programs and provides access to approximately \$500 billion in annual awards.

Minority Business Development Agency (MBDA)

Website: <http://www.mbda.gov/>

Note: An agency within the Department of Commerce created specifically to foster the establishment and growth of minority-owned businesses. 40 national development centers provide minority entrepreneurs with one-on-one assistance. Also conducts studies on the state of Minority Business Enterprise (MBE).

U.S. Department of Agriculture

Lufkin Sub-Area Office

Address: 1520 East Denman, Suite 104—Lufkin, Texas 75901-5917

Phone: 936-634-9900

Website: www.usda.gov

Note: Has a number of programs designed to help residents in small rural communities

U.S. Census Bureau

Website: <http://www.census.gov/>

Note: Huge repository of information gathered through a number of surveys, including the American Community Survey (ACS), the Survey of Business Owners, and the Economic Census. Data is available at the federal, state, county, and city level.

U.S. Department of Commerce (DOC)

Website: <http://www.commerce.gov/>

Note: The Commerce Department's mission is to help make American businesses more innovative at home and more competitive abroad. The DOC includes a number of agencies which collect economic and business information. Also houses the U.S. Patent and Trademark Office (USPTO).

U.S. Department of Housing and Urban Development

Website: <http://portal.hud.gov/portal/page/portal/HUD>

Note: Has a number of resources including information on "Fair Market Rent" a "Rent vs. Buy Calculator" and a "Loan Estimator Calculator". Also links into information at the state level.

U.S. Department of Justice (DOJ)

Website: <http://www.justice.gov/>

Note: Its Office of Small and Disadvantaged Business Utilization (OSDBU) is focused on increasing contracting opportunities for small business, small disadvantaged business, and women-owned small business.

U.S. Department of Labor (DOL)

Website: <http://www.dol.gov/>

Note: Administers and enforces more than 180 federal laws, including the Fair Labor Standards Act (which establishes the minimum wage and full-time workweek), the Occupational Safety and Health Act, the Family and Medical Leave Act, worker's compensation laws, and wage garnishment laws. Descriptions of these statutes can be found on www.dol.gov.

U.S. Department of Treasury

Website: www.treasury.gov

BUSINESS RESOURCE DIRECTORY

Note: Treasury oversees a number of programs designed to help small businesses create jobs in local communities across the United States, including the newly created Small Business Lending Fund and State Small Business Credit Initiative

U.S. Small Business Administration (SBA)

Website: <http://www.sba.gov>

Note: The only federal agency created exclusively to assist small business. Offers a number of loan programs including the 504 loan program (see page 14 for more information). Provides a host of information for small businesses including tips for starting a business, how to write a business plan, marketing strategies, and general advice on running a business.

Housing (Corporate)

Corporate Housing, Inc.

Website: <http://www.corporatehousinginc.com/>

Note: Has housing in Beaumont and Port Arthur

Insurance Companies

Allstate Insurance

Website: <http://www.allstate.com/>

Note: 4 agents near 77631; 7 agents near 77701

Cravens Insurance Agency, Inc

Phone: 409-385-2854

Address: 510 N. 5th Street - Silsbee, Texas 77656

Website: <http://cravensinsurance.com/>

Farmers Insurance Group

Phone: 409-860-3633

Address: 1271 N. Major Dr. - Beaumont, Texas 77706

Website: <http://www.farmersagent.com>

FB Taylor Insurance

Phone: 409-729-5551

Address: 1509 S. Hwy 69 - Nederland, Texas 77627

Website: <http://www.fbtaylor.com/>

Golden Moss Insurance Agency

Phone: 409-727-1692

Address: 1107-B Magnolia Ave. - Port Neches, Texas 77651

Website: <http://www.goldmossinsurance.com/>

Gulf Coast Insurance Agency, Inc.

Phone: 409-898-4444

Address: 2860 IH-10 E. - Beaumont, Texas 77703

Website: <http://gccompanies.com/>

J.S. Edwards & Sherlock Insurance Agency

Phone: 409-832-7736

Address: 4155 Phelan Blvd - Beaumont, Texas 77707

Website: <http://www.edwardsandsherlock.com/>

BUSINESS RESOURCE DIRECTORY

Julian Salter Insurance Agency

Phone: 409-729-3298

Address: 3230 Central Mall Drive - Port Arthur, Texas 77642

Website: <http://jsalter.us/>

McFerrin Insurance

Phone: 409-722-8317

Address: 1425 Nall St. - Port Neches, Texas 77651

Website: <http://www.mcferrin.com/>

Mid County Insurance Agency

Phone: 409-727-7677

Address: 2323 Nederland Avenue - Nederland, Texas 77627

Website: <http://www.midcounty.com/>

Mike Roby

Phone: 409-899-1600

Address: 7620 Eastex Freeway - Beaumont, Texas 77708

Website: <http://mikeroby.com/>

State Farm

Website: <http://www.statefarm.com/agent/>

Note: 40 agents near 77701

Talon Insurance, Ltd

Phone: 409-721-6400

Address: 3500 Hwy 365 - Port Arthur, Texas 77642

Website: <http://talonins.com/>

Land Surveyors

Access Surveyors

Phone: 409-838-6322

Address: 505 South 4th St. - Beaumont, Texas 77701

Website: <http://www.accesssurveyors.com/>

Arceneaux & Gates

Phone: 409-724-7888

Address: 3501 Turtle Creek Drive, Suite 102 - Port Arthur, Texas 77642

Website: <http://www.ageng.com/>

Faust Engineering & Surveying, Inc.

Phone: 409-813-3410

Address: 2525 Calder - Beaumont, Texas 77702

Website: <http://www.fausteng.com/>

Fittz & Shipman - Consulting Engineers and Land Surveyors

Phone: 409-832-7238

Address: 1405 Cornerstone Court - Beaumont, Texas 77706

Website: <http://www.fittzshipman.com/>

BUSINESS RESOURCE DIRECTORY

Soutex Surveyors, Inc.

Phone: 409-983-2004

Address: 3737 Doctors Drive - Port Arthur, Texas 77642

Website: <http://www.soutexsurveyors.com/>

Wortech Land Surveyors, Inc.

Phone: 409-866-9769

Address: 1480 Cornerstone Court - Beaumont, Texas 77706

Website: <http://www.wortech.com/>

Legal Services

Benckenstein & Oxford, LLP

Phone: 409-833-9182

Address: 3535 Calder, #300 - Beaumont, Texas 77706

Website: www.benoxford.com

Mahaffy Weber Attorneys

Phone: 409-835-5011

Address: 2615 Calder Ave, Ste 800 - Beaumont, Texas 77704

Website: <http://www.mehaffyweber.com/>

McPherson, Hughes, Bradley, Wimberly, Steele & Chatelain, LLP

Phone: 409-724-6644

Address: 3120 Central Mall Drive - Port Arthur, Texas 77642

Website: www.mhbwsc.com

Orgain Bell & Tucker, LLP

Phone: 409-838-6412

Address: 470 Orleans Street - Beaumont, Texas 77704

Website: <http://obt.com/>

Sanders & Sanders, LLP

Phone: 409-883-7495

Address: 707 W. Front Avenue - Orange, Texas 77630

Website: <http://sandersandsandersllp.com/>

Snider Law Firm, PLLC

Phone: 409-924-9595

Address: 3560 Delaware, Suite 308 - Beaumont, Texas 77706

Website: <http://sniderlawfirm.com/>

Minority Business Resources

Black Enterprise (Magazine)

Website: <http://blackenterprise.com/>

BUSINESS RESOURCE DIRECTORY

Golden Triangle Minority Business Council (GTMBBC), Inc.

Phone: 409-722-5400

Address: P.O. Box 21664 - Beaumont, Texas 77720

Website: <http://www.gtmbc.com/main.html?src=%2F>

Historically Underutilized Businesses (HUBs) (In Texas)

Phone: 888-863-5881

Website: www.texas4hubs.org

Note: To apply for HUB status, a business must be at least 51% owned by someone in the following categories: Asian Pacific, Black, Hispanic, Native American, or Women (additional restrictions apply).

Minority Business Development Agency (MBDA)

Phone: 713-357-9559

Address: 410 Pierce Street, Suite 229 - Houston, Texas 77002

Website: <http://www.mbda.gov/>

Minority Business Entrepreneur Magazine

Website: <http://www.mbemag.com/>

National Black Business Council

Website: <http://www.nbbc.org/>

National Black Chamber of Commerce

Website: <http://www.nationalbcc.org/>

Monitoring

Better Business Bureau - Beaumont

Phone: 409-835-5348

Address: 550 Fannin Ste 100 - Beaumont, Texas 77701

Website: <http://southeasttexas.bbb.org/>

News and Media

Beaumont Enterprise

Pili Linares - Advertising Manager

Phone: 409-838-2836 (Pili Linares)

Address: 380 Main St. - Beaumont, Texas 77701

Website: <http://www.beaumontenterprise.com>

El Perico (Spanish Newspaper)

Phone: 409-724-0814 or 409-724-0227

Address: P.O. Box 276 - Port Neches, Texas 77651

Website: <http://elpericonews.net/index.php>

Port Arthur News

Phone: 409-721-2417 (Advertising) or 409-721-2424 (Customer Service)

Address: 3501 Turtle Creek Drive - Port Arthur, Texas 77642

Website: <http://panews.com>

BUSINESS RESOURCE DIRECTORY

The Examiner

Phone: 409-832-1400

Address: 795 Willow - Beaumont, Texas 77701

Website: <http://theexaminer.com>

Railroads

Kansas City Southern (KCS)

Website: <http://www.kcsouthern.com/en-us/Pages/default.aspx>

Union Pacific (UP)

Website: <http://www.up.com/>

Regional Governments & Agencies

Deep East Texas Council of Governments

Phone: 409-384-5704

Address: 210 Premier Drive - Jasper, Texas 75951

Website: <http://www.detcog.org/>

East Texas Council of Governments

Phone: 903-984-8641

Address: 3800 Stone Road - Kilgore, Texas 75662

Website: <http://www.etcog.org/>

Southeast Texas Regional Planning Commission

Phone: 409-899-8444

Address: 2210 Eastex Freeway - Beaumont, Texas 77703

Website: <http://www.setrpc.org/>

Texas Association of Regional Councils

Phone: 512-478-4715

Address: 701 Brazos, Suite 780 - Austin, Texas 78701

Website: <http://www.txregionalcouncil.org/>

Note: Complete listing and information on the State of Texas' Regional Councils of government. (COGs)

Site Selection Locations (Commercial & Industrial Properties)

Beaumont Main Street (Downtown Beaumont Properties)

Website: http://www.beaumontmainstreet.com/econdev_property.php

Entergy Texas, Inc. - Economic Development

Website: <http://txsiterelection.com/>

Groves Economic Development Corporation (EDC)

Website: <http://www.cigrovestx.com/Economic%20Development.php>

BUSINESS RESOURCE DIRECTORY

Southeast Texas Economic Development Foundation (SETEDF)

Website: www.setedf.org

Note: Is the primary location to search for sites and buildings in the Southeast Texas region.

To search for buildings, go to the home page of www.setedf.org. From the home page, go about halfway down the page and look on the right hand side for the "Building & Sites" link (located about the "News" link on the home page). Click on the link and you will be brought to a separate page. From here click on the "Building & Sites" tab (2nd tab from the left) to search for buildings and sites. You can search by property name, property address, or enter a custom search.

Small Business Administration (SBA)

SBA - Houston District Office

Phone: 713-773-6500

Address: 8701 S. Gessner Drive, Suite 120 - Houston, Texas 77074

SBAlliance Capital - 504 Loan Program (See page 14 for more information)

Jessica Hill - Business Development Manager

Email: jhill@bmtcoc.org

Phone: 409-838-6586 Ext. 109

Address: 1110 Park Street - Beaumont, Texas 77701

Website: <http://www.sballiancecapital.org/>

Staffing Agencies

Advance Staffing, Inc.

Phone: 409-835-5566

Address: 2358 Eastex Freeway - Beaumont, Texas 77703

Website: <http://www.advancedstaffinginc.com/>

Advantage Staffing

Phone: 409-842-6800

Address: 1310 IH 10-S, #200 - Beaumont, Texas 77707

Website: www.hirethnking.com

American Personnel & Temps

Phone: 409-892-0310

Address: 3450 Eastex Freeway - Beaumont, Texas 77703

Website: <http://www.americanpersonneltemps.com>

Boumans & Associates, Inc.

Phone: 409-722-8615

Address: 3911 North Twin City Highway - Nederland, Texas 77627

Website: <http://www.boumans.com/>

Cooper Group Staffing, LTD

Phone: 409-832-6500

Address: 355 N. 18th St., Suite 103 - Beaumont, Texas 77707

Website: <http://www.cgs-tx.com/>

BUSINESS RESOURCE DIRECTORY

Express Employment Professionals

Phone: 409-898-1168

Address: 2574 N. 11th Street - Beaumont, Texas 77703

Website: <http://beaumonttx.expresspros.com/>

HT Staffing

Phone: 409-898-8449

Address: 5695 Eastex Freeway - Beaumont, Texas 77706

Website: <http://www.htstaffing.com/>

Infinity Staffing Solutions, LLC

Phone: 409-527-5463

Address: 906 Highway 69 N. - Nederland, Texas 77627

Website: <http://infstaffing.com/>

Kelly Services, Inc.

Phone: 409-899-9975

Address: 4414 Dowlen Rd, #103 - Beaumont, Texas 77706

Website: <http://www.kellyservices.com>

Lanmark Staffing

Phone: 409-813-2727

Address: 277 N. 18th Street #1 - Beaumont, Texas 77707

Website: <http://www.lanmarkstaffing.com/>

Lofton Staffing Services

Phone: 409-833-0800

Address: 85 IH-10 North Regents Park, Suite 207 - Beaumont, Texas 77707

Website: <https://www.loftonstaffing.com/>

Manpower

Phone: 409-892-1972

Address: 4310 Dowlen Rd #16 - Beaumont, Texas 77706

Website: <http://www.manpower.com/>

Outsource Staffing, Inc.

Phone: 409-813-2900

Address: 2611 Laurel - Beaumont, Texas 77702

Website: <http://www.outsourcestaffing.com/>

Personnel Staffing

Phone: 409-835-1191

Address: 3821 Stagg Dr - Beaumont, Texas 77701

Website: <http://www.personnelstaffing.com/>

Silva Employment Network

Matt Silva - President

Phone: 409-727-4024

Address: 221 S. Memorial Fwy, Suite 200 - Nederland, Texas 77627

Website: <http://www.silvaemployment.net/>

BUSINESS RESOURCE DIRECTORY

Technical Resource Staffing Services

Phone: 409-883-3100

Address: 2497 MLK Jr. Drive - Orange, Texas 77630

Workplace Staffing Solutions, LLC

Phone: 409-899-5627

Address: 2736 N. 11th St. - Beaumont, Texas 77703

Website: www.workplacestaffingsolutionsllc.com

State Agencies

Historically Underutilized Businesses (HUBs)

Phone: 888-863-5881

Website: www.texas4hubs.org

Lower Neches Valley Authority (LNVA)

Phone: 409-842-4011

Address: 7850 Eastex Freeway - Beaumont, Texas 77708

Website: <http://www.lnva.dst.tx.us/>

Office of the Governor - Rick Perry

Website: <http://www.governor.state.tx.us/>

Texas Alcoholic and Beverage Commission (TABC)

Phone: 512-206-3333 (Main Switchboard)

Address: 5806 Mesa Dr - Austin, Texas 78731

Website: <http://www.tabc.state.tx.us/>

Texas Attorney General

Website: <https://www.oag.state.tx.us/>

Texas Centralized Master Bidder's List (CMBL) (Department is in the State Comptroller's Office)

Phone: 512-463-3459

Address: 1711 San Jacinto—Austin, Texas 78711

Website: <http://www.window.state.tx.us/procurement/prog/cmb/>

Email: e.cmbl@cpa.state.tx.us

Note: The Centralized Master Bidder's List (CMBL) is an online directory of businesses that have registered with the state of Texas. State agencies, colleges, universities, and local governments use the CMBL to find sellers for products and services.

Texas Commission on Environmental Quality (TCEQ)

Phone: 409-898-3838

Address: 3870 Eastex Fwy - Beaumont, Texas 77703

Website: <http://www.tceq.state.tx.us/>

Note: Has permitting and licensing responsibility for air permits, dry cleaner registration, landscape irrigation, radioactive materials, water quality permits and others.

BUSINESS RESOURCE DIRECTORY

Texas Comptroller of Public Accounts

Phone: 409-899-4650

Address: 6440 Concord Road - Beaumont, Texas 77708

Website: <http://www.window.state.tx.us/>

Email: comptroller.help@cpa.state.tx.us

Note: Has data on a number of various tax rates (including the sales and use tax). Also has collection data for sales and use tax and one can also apply for a sales tax permit here.

Texas Department of Public Safety (DPS)

Phone: 409-924-5456

Address: 7200 Eastex Freeway - Beaumont, Texas 77708

Website: <http://www.txdps.state.tx.us/>

Texas Department of Rural Affairs (TDRA)

Phone: 409-246-8712

Address: 440 W. Monroe (Kountze Field Office)

Website: <http://www.tdra.state.tx.us/TxDRA/tdraFwHome2.aspx>

Texas Department of Transportation (TxDot)

Phone: 409-898-5731

Address: 8350 Eastex Freeway - Beaumont, Texas 77708

Website: <http://www.txdot.gov/>

Texas Secretary of State

Website: <http://www.sos.state.tx.us/>

Texas Workforce Commission

Website: <http://www.twc.state.tx.us/>

Telephone Companies

AT&T

Phone: 409-899-1613

Address: 6155 Eastex Freeway - Beaumont, Texas 77706

Website: <http://www.att.com/>

Maverick Communications, Inc.

Phone: 409-840-5223

Address: P.O. Box 2233 - Beaumont, Texas 77704

Website: <http://www.maverickinc.com/>

Time Warner Cable

Phone: 877-503-6296

Address: 190 IH-10 N. - Beaumont, Texas 77702

Website: <http://www.timewarnercable.com>

BUSINESS RESOURCE DIRECTORY

Title Companies

First American Title Co.

Phone: 409-212-1400

Address: 505 Orleans St., #105 - Beaumont, Texas 77701

Hooks Title and Abstract Company

James A. McKin III

Phone: 409-246-3447

Address: 245 Crocker St. - Kountze, Texas 77625

Website: <http://www.hookstitle.com/>

Note: Only title company in Hardin county

Jefferson County Title Company

Phone: 409-833-9191

Address: 80 IH-10 N. - Beaumont, Texas 77702

Website: <http://www.jeffersoncountytitle.com/>

Sabine Title Co.

Phone: 409-883-8495

Address: 711 W. Front St. - Orange, Texas 77630

Website: <http://www.sabinetitle.com/>

Security Abstract & Title Co.

Phone: 409-883-4514

Address: 3800 N. 16th St. - Orange, Texas 77632

Website: <http://www.satcdba.com/>

Stewart Title Co.

Phone: 409-866-8880

Address: 3050 Dowlen Rd. #G - Beaumont, Texas 77706

Website: <http://www.stewart.com/>

Texas Regional Title

Phone: 409-861-7300

Address: 7890 Anchor Drive, Bldg. 300A - Port Arthur, Texas 77642

Website: <http://www.texasregional.com/>

Transportation Infrastructure

Air Travel (Airport)

Jack Brooks Regional Airport

Phone: 409-719-4900

Address: N. Hwy 69 - Nederland, Texas

Website: <http://flysetx.com/>

Email: hrosstx@co.jefferson.tx.us

Highways (State and Federal)

Highway 69

Highway 73

Highway 87

BUSINESS RESOURCE DIRECTORY

Highway 90
 Highway 96
 Highway 105
 Highway 287
 Highway 327

Interstate Highway 10

Ports (Seaport)

Port of Beaumont - Navigation District of
 Jefferson County, Texas

Phone: 409-835-5367

Address: 1225 Main St. - Beaumont, Texas 77701

Website: <http://www.portofbeaumont.com/>

Port of Orange

Phone: 409-883-4363

Address: 1201 Childers Rd - Orange, Texas 77631

Website: <http://www.portoforange.com/>

Port of Port Arthur

Phone: 409-983-2011

Website: <http://www.portofportarthur.com/>

Railroads

Kansas City Southern (KCS)

Website: <http://www.kcsouthern.com/en-us/Pages/default.aspx>

Union Pacific (UP)

Website: <http://www.up.com/>

Utilities

CenterPoint Energy - Gas

Website: <http://www.centerpointenergy.com/home/>

Entergy - Electric

Phone: 409-981-2000

Address: 350 Pine Street - Beaumont, Texas 77701

Website: <http://www.entergy-texas.com>

Texas Gas Service - Natural Gas

Phone: 800-700-2443

Address: 4201 39th Street - Port Arthur, Texas 77642

Website: <http://www.texasgasservice.com>

Time Warner Cable - Cable

Phone: 409-571-9816

Address: 125 N. 11th St. - Beaumont, Texas 77702

Website: <http://www.timewarnercable.com/>



BUSINESS RESOURCE DIRECTORY

Water Resources

Angelina and Neches River Authority

Phone: 936-632-7795

Address: P.O. Box 387 - Lufkin, Texas 75902

Website: <http://www.anra.org/>

Lower Neches Valley Authority (LNVA)

Phone: 409-892-4011

Address: 7850 Eastex Freeway - Beaumont, Texas 77708

Website: <http://www.lnva.dst.tx.us/>

Sabine River Authority of Texas - Economic Development

Phone: 409-746-2192

Address: P.O. Box 579 - Orange, Texas 77631

Website: <http://www.sratx.org/services/ecodev/default.asp>

Texas Water Development Board (TWDB)

Phone: 512-463-7847

Address: 1700 N. Congress Avenue - P.O. Box 13231 - Austin, Texas 78711-3231

Website: <http://www.twdb.state.tx.us/>

BUSINESS RESOURCE DIRECTORY*Southeast Texas Demographic Profile*

	Year	Jefferson	Orange	Hardin	Southeast Texas*
Geographic Unit					
Unit	2010	County	County	County	Region
State	2010	Texas	Texas	Texas	Texas
Population					
Total Pop.	2010	252,273 (100%)	81,837 (100)	54,635 (100)	388,745 (100)
Male Pop.	2010	128,946 (51.1%)	40,708 (49.7)	26,942 (49.3)	196,596 (50.6)
Female Pop.	2010	123,327 (48.9%)	41,129 (50.3)	27,693 (50.7)	192,149 (49.4)
Total Pop.	2010	252,273 (64.9%)	81,837 (21.1)	54,635 (14.1)	388,745 (100)
Median Age					
Total	2010	36.0	38.6	38.1	37.6
Male	2010	34.9	37.5	36.9	36.4
Female	2010	37.4	39.7	39.2	38.8
Race					
Total	2010	252,273 (100%)	81,837 (100)	54,635 (100)	388,745 (100)
White	2010	131,574 (52.2%)	70,478 (86.1)	49,505 (90.6)	251,557 (64.7)
Black	2010	85,291 (33.8%)	6,979 (8.5)	3,193 (5.8)	95,463 (24.6)
American Indian	2010	1,381 (0.5%)	426 (0.5)	21 (0.4)	2,024 (0.5)
Asian	2010	8,630 (3.4%)	804 (1.0)	276 (0.5)	9,710 (2.5)
Hawaiian	2010	83 (0.0%)	43 (0.1)	6 (0.0)	132 (0.0)
Other	2010	20,353 (8.1%)	1,681 (2.1)	720 (1.3)	22,754 (5.9)
Multi-Racial	2010	4,961 (2.0%)	1,426 (1.7)	718 (1.3)	7,105 (1.8)

APPENDIX*Southeast Texas Demographic Profile (Continued)*

	Year	Jefferson	Orange	Hardin	Southeast Texas*
Ethnicity					
Hispanic	2010	42,899	4,766	2,384	50,049
Housing					
% Vacant Housing Units	2010	10.5	12.1	9.4	10.7
Total Occupied Housing	2010	93,441 (100%)	31,031 (100)	20,462 (100)	144,934 (100)
Owner Occupied	2010	59,066 (63.2%)	23,808 (76.7)	16,429 (80.3)	99,303 (68.5)
Renter Occupied	2010	34,375 (36.8%)	7,223 (23.3)	4,033 (19.7)	45,631 (31.5)
Avg. Household Size	05-09	2.45	2.49	2.74	2.56
Education					
% High School	05-09	81.4	86.6	84.6	84.2
% Bachelors	05-09	18.0	12.8	14.4	15.1
Economics					
Unemployment Rate	2010	10.9	10.8	9.3	10.3
Labor Force	2010	117,865	42,059	27,602	62,508
Avg. Weekly Wage (Private—Q4)	2010	\$969	\$907	\$748	\$874
Travel Time To Work (Mean Time In Minutes)	05-09	18.8	22.6	27.0	22.8
Median Family Income	05-09	\$51,688	\$56,198	\$59,630	\$55,838
Per-Capita Income	05-09	\$21,670	\$22,826	\$23,551	\$22,682
% Families Below Poverty	05-09	14.4	12.3	10.8	12.5

BUSINESS RESOURCE DIRECTORY

Southeast Texas Demographic Profile (Continued)

	Year	Jefferson	Orange	Hardin	Southeast Texas*
Occupations (% Employed In)					
<u>Blue Collar</u>		<u>26.8%</u>	<u>34.5</u>	<u>33.1</u>	<u>31.5</u>
FFF	05-09	0.3%	0.1	0.7	0.4
CEMR	05-09	12.0%	16.3	16.1	14.8
PTMM	05-09	14.5%	18.1	16.3	16.3
<u>White Collar</u>		<u>73.2%</u>	<u>65.5</u>	<u>66.8</u>	<u>68.5</u>
MPR	05-09	30.2%	27.9	27.4	28.5
Service					
Occupations	05-09	18.2%	14.7	14.8	15.9
S&O	05-09	24.8%	22.9	24.6	24.1

* Southeast Texas = Jefferson + Orange + Hardin

Note: Data come from American Fact Finder and Texas LMCI Tracer.

Key: FFF = Farming, Fishing, and Forestry

CEMR = Construction, Extraction, Maintenance, and Repair

PTMM = Production, Transportation, and Material Moving

MPR = Managerial, Professional, and Related

S&O = Sales and Office

BUSINESS RESOURCE DIRECTORY

Location Quotients (LQ) for Southeast Texas (2009)

	Jefferson County Texas	Orange County Texas	Hardin County Texas
Top # = Texas (Base)			
<i>Bottom # = U.S. (Base)</i>			
Petroleum and coal products manufacturing	14.79 41.48	---	---
Chemical Manufacturing	3.68 4.28	12.63 14.69	---
Construction of Buildings	3.37 4.49	---	3.32 4.43
Waste management and remediation services	3.03 2.82	---	---
Electronics and Appliance Stores	2.30 2.43	---	---
Water Transportation	2.04 ---	---	---
Heavy and civil engineering construction	1.99 3.39	---	---
Pipeline transportation	1.98 8.25	2.14 8.91	6.36 26.52
Primary Metal Manufacturing	---	16.56 11.65	---
Fabricated metal product manufacturing	1.91 2.20	2.98 3.44	---

BUSINESS RESOURCE DIRECTORY

Location Quotients (LQ) for Southeast Texas (2009) (Continued)

	Jefferson County Texas	Orange County Texas	Hardin County Texas
Top # = Texas (Base)			
<i>Bottom # = U.S. (Base)</i>			
Broadcasting, except internet	1.61 ---	--- ---	--- ---
Support activities for transportation	--- 2.43	--- 1.85	--- ---
Oil and gas extraction	--- 2.09	--- ---	--- ---
Forestry and logging	--- ---	2.73 ---	26.71 12.00
Wood product manufacturing	--- ---	--- ---	12.63 9.39
Plastics and rubber products manufacturing	--- ---	2.47 1.96	--- ---
Transportation equipment manufacturing	--- ---	2.22 ---	--- ---
Gasoline Stations	--- ---	2.21 2.38	2.35 2.54
Building material and garden supply stores	--- ---	1.84 1.84	--- ---
Food and beverage stores	--- ---	1.70 ---	--- ---

BUSINESS RESOURCE DIRECTORY

Location Quotients (LQ) for Southeast Texas (2009) (Continued)

	Jefferson County Texas	Orange County Texas	Hardin County Texas
Top # = Texas (Base)			
Bottom # = U.S. (Base)			
Support activities for mining	---	---	2.22
	---	6.22	11.19
Motor vehicle and parts dealer	---	---	2.22
	---	---	2.46
Ambulatory health care services	---	---	3.39
	---	---	4.15
Nursing and residential care facilities	---	---	2.20
	---	---	1.49
Unclassified	---	---	2.21
	---	---	---

Note: A Location Quotient (LQ) greater than 1.25 suggests that an industry is a basic (exporting) industry and a local concentration (cluster).

Source: Bureau of Labor Statistics (BLS)

BUSINESS RESOURCE DIRECTORY**Top 20 Industries by Percentage of Employment**Jefferson County, Texas

1. NAICS 722 Food services and drinking places	9.52%
2. NAICS 621 Ambulatory health care services	7.46%
3. NAICS 238 Specialty trade contractors	5.64%
4. NAICS 236 Construction of buildings	5.61%
5. NAICS 541 Professional and Technical Services	5.50%
6. NAICS 622 Hospitals	5.19%
7. NAICS 561 Administrative and support services	4.59%
8. NAICS 324 Petroleum and coal products manufacturing	4.44%
9. NAICS 452 General merchandise stores	3.64%
10. NAICS 325 Chemical manufacturing	3.20%
11. NAICS 237 Heavy and civil engineering construction	2.70%
12. NAICS 332 Fabricated metal product manufacturing	2.69%
13. NAICS 423 Merchant wholesalers, durable goods	2.50%
14. NAICS 445 Food and beverage stores	2.35%
15. NAICS 623 Nursing and residential care facilities	2.11%
16. NAICS 441 Motor vehicle and parts dealers	1.81%
17. NAICS 522 Credit intermediation and related activities	1.67%
18. NAICS 444 Building material and garden supply stores	1.41%
19. NAICS 811 Repair and maintenance	1.34%
20. NAICS 424 Merchant wholesalers, nondurable goods	1.23%

Orange County, Texas

1. NAICS 722 Food services and drinking places	11.26%
2. NAICS 325 Chemical manufacturing	11.00%
3. NAICS 332 Fabricated metal product manufacturing	4.20%
4. NAICS 445 Food and beverage stores	4.16%
5. NAICS 331 Primary metal manufacturing	3.96%
6. NAICS 522 Credit intermediation and related activities	3.13%
7. NAICS 621 Ambulatory health care services	3.09%
8. NAICS 423 Merchant wholesalers, durable goods	3.03%
9. NAICS 623 Nursing and residential care facilities	2.71%
10. NAICS 561 Administrative and support services	2.59%
11. NAICS 236 Construction of buildings	2.31%
12. NAICS 336 Transportation equipment manufacturing	2.25%
13. NAICS 541 Professional and Technical Services	2.14%
14. NAICS 444 Building material and garden supply stores	1.99%

BUSINESS RESOURCE DIRECTORY**Top 20 Industries by Percentage of Employment (Continued)**

15. NAICS 441 Motor vehicle and parts dealers	1.86%
16. NAICS 447 Gasoline stations	1.83%
17. NAICS 811 Repair and maintenance	1.81%
18. NAICS 213 Support activities for mining	1.59%
19. NAICS 484 Truck transportation	1.51%
20. NAICS 446 Health and personal care stores	1.20%

Hardin County, Texas

1. NAICS 621 Ambulatory health care services	22.44%
2. NAICS 236 Construction of buildings	5.53%
3. NAICS 238 Specialty trade contractors	4.63%
4. NAICS 623 Nursing and residential care facilities	4.30%
5. NAICS 441 Motor vehicle and parts dealers	3.75%
6. NAICS 445 Food and beverage stores	3.44%
7. NAICS 321 Wood product manufacturing	3.15%
8. NAICS 213 Support activities for mining	2.86%
9. NAICS 423 Merchant wholesalers, durable goods	2.47%
10. NAICS 447 Gasoline stations	1.95%
11. NAICS 424 Merchant wholesalers, nondurable goods	1.83%
12. NAICS 624 Social assistance	1.73%
13. NAICS 541 Professional and Technical Services	1.54%
14. NAICS 332 Fabricated metal product manufacturing	1.29%
15. NAICS 444 Building material and garden supply stores	1.22%
16. NAICS 237 Heavy and civil engineering construction	1.17%
17. NAICS 486 Pipeline transportation	1.03%
18. NAICS 453 Miscellaneous store retailers	0.99%
19. NAICS 522 Credit intermediation and related activities	0.88%
20. NAICS 713 Amusements, gambling, and recreation	0.86%

Beaumont-Port Arthur Metropolitan Statistical Area (MSA)

1. NAICS 621 Ambulatory health care services	8.02%
2. NAICS 238 Specialty trade contractors	5.50%
3. NAICS 236 Construction of buildings	5.16%
4. NAICS 541 Professional and Technical Services	4.75%
5. NAICS 452 General merchandise stores	4.06%
6. NAICS 325 Chemical manufacturing	4.01%
7. NAICS 332 Fabricated metal product manufacturing	2.78%

BUSINESS RESOURCE DIRECTORY**Top 20 Industries by Percentage of Employment (Continued)**

8. NAICS 445 Food and beverage stores	2.68%
9. NAICS 423 Merchant wholesalers, durable goods	2.57%
10. NAICS 623 Nursing and residential care facilities	2.36%
11. NAICS 237 Heavy and civil engineering construction	2.27%
12. NAICS 441 Motor vehicle and parts dealers	1.97%
13. NAICS 522 Credit intermediation and related activities	1.80%
14. NAICS 444 Building material and garden supply stores	1.48%
15. NAICS 811 Repair and maintenance	1.43%
16. NAICS 424 Merchant wholesalers, nondurable goods	1.15%
17. NAICS 448 Clothing and clothing accessories stores	1.11%
18. NAICS 488 Support activities for transportation	1.11%
19. NAICS 812 Personal and laundry services	0.95%
20. NAICS 447 Gasoline stations	0.94%

BUSINESS RESOURCE DIRECTORY

Glossary & Acronyms

Accumulated Depreciation - The amount of a long term asset's cost that has been allocated to depreciation expense since the time that the asset was acquired.

Acre - 43,560 square feet.

Ad Valorem Tax - Taxes assessed based on the value of the land and improvements.

Agent - A person who has been appointed to act on behalf of another for a particular transaction.

Agency Problem - A misalignment of the interests of the owners and managers of a firm.

Aging Schedule - A detailed listing of how long a company has been waiting for its customers to pay their bills. Allows management to gauge the effectiveness of a company's accounts receivable collection efforts.

AICPA - American Institute of Certified Public Accountants.

Allocations - Apportionments of costs to different departments or activities within a company.

Amortization - The repayment of a loan through regular periodic payment.

Amortization - The write-off of an amount spent for certain capital assets, similar to depreciation. This tax meaning is different from the common meaning of the term that describes, for example, payment schedules of loans.

AMT - Alternative Minimum Tax.

A/P - Accounts Payable. A record of amounts owed to your business to creditors.

Appraisal - A "defensible" and carefully documented opinion of value. Most commonly derived using recent sales of comparable properties by a licensed, professional appraiser.

A/R - Accounts Receivable. A record of amounts owed to your business by customers.

Arm's Length Transaction - A phrase that indicates a transaction was between two independent parties and that the resulting amount is a fair representation of the value.

Assessment Ratio - Relationship of assessed value of a property to its market value.

Assets - Property with economic value owned by an entity.

Audit - A review and critique of a company's accounting systems, its control procedures, and the actual accounting process by a disinterested auditor.

Audit (Types) - (1) Financial Audit (2) Performance Audit.

Balance Sheet - The balance sheet reports the assets, liabilities, and owner's (stockholders') equity at a specific point in time.

Basis Point - 1/100 of 1 percent (.01%). Ten basis points equal 1/10 of 1 percent (.1%).

BUSINESS RESOURCE DIRECTORY

BDO - Business Development Officer.

BMT - Beaumont, Texas.

Board of Directors – The governing body of a corporation.

BOC - Business Organization Code.

BPP - Business Personal Property.

Breakeven Analysis (1) - A financial technique that involves studying the relationships among a product's selling price, variable and fixed costs, and production volume and their cumulative impact on business profitability.

Breakeven Analysis (2) - Fixed Costs / (Selling Price - Variable Costs).

Breakeven Analysis (3) - Revenue - (Costs + Expenses)

Broker - An individual who facilitates the purchase of property by bringing together a buyer and a seller.

Buffer Zone - A segment of land between two disparate municipal zones which acts as a shield to keep one zone from encroaching upon the other. Often used to separate residential districts from commercial areas.

Cash Flow - Actual changes in cash as opposed to accounting revenues and expenses.

Capital – A generic term that describes the total resources available to the company.

Capital Asset Pricing Model— A model that describes the relationship between risk and expected return and that is used in the pricing of risky securities.

Capital Expenditure – The purchase of an item that's considered a long-term investment, such as equipment.

Capital Gains – Earnings from selling capital assets, such as stocks, paintings, and houses.

Capital Markets—A market in which individuals and institutions trade financial securities. Includes both the primary and secondary market.

Cash – The money a company has in the bank, plus anything else (like stocks and bonds) that can readily be turned into cash.

Cash Management – A company's operation of the payment and collection functions.

CDBG - Community Development Block Grant.

CDC—Certified Development Company.

CDC - Community Development Corporation.

Certificate of Title - A document designating the legal owner of a parcel of real estate. Usually provided by a title or abstract company.

CFO – Chief Financial Officer. The top financial executive in a company.

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Chart of Accounts - A listing of the accounts available in the accounting system in which to record entries.

Collateral - An asset which is placed at risk to secure the repayment of a loan.

COGS – Cost of Goods Sold. Includes all the costs directly involved in producing a product or delivering a service.

Collateral – Assets pledged as security for a loan.

CPA – Certified Public Accountant. A person who is well trained in GAAP and related accounting matters and has passed state CPA exams.

CPI – Consumer Price Index. An index that captures the change over time in the cost of purchasing a “typical” bundle of goods.

Credit Report - A detailed report of an individual's credit, employment and residence history prepared by a credit bureau. Used by lenders to determine credit worthiness of individuals.

Current Liabilities – Those that have to be paid off in less than a year.

DBA / dba - Doing Business As.

Debt Service - (1) Payment of Principle and Interest due on an existing debt (2) Cash required over a given period for the repayment of interest and principal on a debt.

Debt-to-Equity Ratio - The ratio of total liabilities to stockholders' equity. The higher the proportion of debt to equity, the more risky the company appears to be.

Debenture – A type of corporate bond secured only by the full faith and credit of the debtor company, not by a specific collateral.

Default – Failure to pay a bond's principal and/or interest when due.

Depreciation - A system that allows a business or individual to deduct a portion of the cost of an asset ("recover its cost") during each year of its predetermined "life" (or "recovery period").

DSC—Debt Service Coverage.

DSO – Dales Sales Outstanding.

EBIDA - Earnings before, interest, depreciation, & amortization.

EBIT - Earnings before interest & taxes.

EBITDA - Earnings before interest, taxes, depreciation, & amortization.

EDA - U.S. Economic Development Administration.

EDC - Economic Development Corporation.

EPC - Eligible Passive Company. Is a small entity that does not engage in regular and continuous business activity.

Equity – A company's book value. Assets minus Liabilities.

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Escrow – (1) Money or other property held by a disinterested party, known as an escrow agent, until the conditions of a contract are fulfilled (2) An amount retained by a third party in a trust to meet a future obligation.

ETJ - Extra-Territorial Jurisdiction.

Existing Business (as defined as SBA) - A business with two (2) full years of business operations.

Factoring - The sale of one's accounts receivable (usually for a fee) to a third party known as a factor. Customer's either remit directly to the factor (notification basis) or indirectly through the seller (non-notification basis).

FEIN - Federal Employer Identification Number.

First Lien - Primary Claim on a property that takes precedence over all subsequent claims.

Fixed Asset - (1) An asset that is not consumed or sold during the normal course of business, such as land, buildings, equipment, machinery, vehicles, leasehold improvements, and other such items. (2) A long-term tangible piece of property that a firm owns and uses in the production of its income and is not expected to be consumed or converted into cash any sooner than at least one year's time.

Fixed Costs - Costs that do not vary with output, such as rent and insurance.

FIFO – First in, first out.

Fiscal Year (FY) – Any twelve-month period that a company uses for accounting purposes.

Free Cash Flow – The cash generated by operating the business minus the money invested to keep it running.

GAAP – Generally Accepted Accounting Principles.

General Ledger – The summary set of accounting books that contains consolidated information on each account.

Goodwill – The difference between the net assets acquired (that is, the fair market value of the assets less the assumed liabilities) and the amount of money the acquiring company pays for them. Examples would include, the company's name, reputation, customer list, customer loyalty, etc.

Gross Profit – Sales minus Cost of Goods Sold (COGS).

HGAC - Houston-Galveston Area Council.

Hurdle Rate – The minimum ROI that companies required before they will approve a capital expenditure proposal.

IEDC - International Economic Development Council.

Income Statement - A statement that summarizes revenues and expenses for a specific period.

Inflows – The cash moving into a business.

Intangibles – Assets that the company owns but that cannot be touched or spent. Examples include brand names and patents.

Interest – The fee paid to a lender for funds borrowed.

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Invoice – A notification to a customer that the customer owes the company money for products and services provided.

IRR – Internal Rate of Return.

IRS – Internal Revenue Service.

KPI – Key Performance Indicator.

Lease - A legal agreement to pay rent to the lessor for a stated period of time.

Leverage (Financial) – The use of borrowed funds to expand the business and increase its profitability.

LIBOR—London Interbank Offered Rate (LIBOR)

LIFO – Last in, first out.

Liquidity – The ability of a company to pay its bills on a regular basis and maintain working capital levels necessary to support the business.

LOC—Line of Credit.

Location Quotient (LQ) - Also called a concentration factor—is a technique used to identify the concentration of an industry sector in a local economy relative to a larger reference economy.....In essence, the Location Quotient is an index of specialization. (Blake and Leigh 2010: 167-168).

Long-term Liabilities – Those that have to be paid off in over a year.

LTV - Loan-to-Value.

Marginal Cost – The incremental cost to a firm of producing one more unit of a good.

MRQ – Most Recent Quarter.

MRFY – Most Recent Fiscal Year.

NADCO - National Association of Development Companies.

NADO - National Association of Development Organizations.

NAICS - North American Industry Classification System.

Net Income - The mathematical result of revenues and gains minus the cost of goods sold and all expenses and losses (including income tax expense if the company is a regular corporation) provided the result is a positive amount. If the net amount is a negative amount, it is referred to as a net loss.

Net Profit / Income – Total Revenue (TR) minus Total Cost (TC).

Noncash Expense – One that is charged to a period on the income statement but is not actually paid out in cash.

Note (Promissory) – A written agreement to repay a debt plus interest at a certain date or on demand.

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OC - Operating Company.

Operating Expenses (Overhead) - The costs that are required to keep the business going day to day, but are not directly related to making the product or delivering a service. Examples would include rent, utilities, research and development, marketing, and management salaries.

Operating Profit – Sales minus Cost of Goods Sold minus Operating Expenses.

Opportunity Cost – (1) is the value of a resource in its next best alternative use (2) The sum of explicit and implicit costs (3) The amount of other products that must be forgone or sacrificed to produce a unit of a product.

Outflows – The cash moving out of a business.

P & L - The abbreviation for profit and loss statement. Also known as the income statement.

Point - .1%

PPE – Property, Plant, and Equipment – A term that is usually synonymous with fixed assets.

Prepaid Expenses – Expenses that are paid before the time period that will benefit.

Primary Market—A market that issues new securities in an exchange.

Prime Rate—Rate at which banks will lend money to their most-favored customers.

Pro Forma – Projection.

Profit - Total Revenue (TR) minus Total Cost (TC).

Profit (Three (3) Types) – (1) Gross Profit (2) Operating Profit (3) Net Profit.

Real Estate - A piece of land and any improvements or fixtures located on that land.

Reconciliation – Means getting the cash line on a company's balance sheet to match the actual cash the company has in the bank.

REDI - Regional Economic Development Initiative. The Steering committee for the Southeast Texas Economic Development Foundation (SETEDF).

Reserves – Allowances for future negative events.

Retained Earnings - (1) The percentage of net earnings not paid out as dividends, but retained by the company to be reinvested in its core business or to pay debt (2) The profits that have been reinvested in the business instead of being paid out to debt or equity holders.

RMA – Risk Management Association.

ROA - Return on Assets.

ROE - Return on Equity.

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ROI - Return on Investments.

Sales – Also called revenue, is the dollar value of all the products or services a company provided to its customers during a given period of time.

SBA - U.S. Small Business Administration.

SBIC— Small Business Investment Company.

Secondary Market—A market where investors purchase securities or assets from other investors, rather than from issuing companies.

Servicing - The processing of payments, mailing of monthly statements, management and disbursement of escrow funds etc. Typically carried out by the company you make payments to.

SETEDF - Southeast Texas Economic Development Foundation.

SETRPC - Southeast Texas Regional Planning Commission.

SRA—Sabine River Authority

TEDC - Texas Economic Development Council.

TRC - Total Resource Campaign .

TTM – Trailing Twelve Months.

UCC - Uniform Commercial Code.

Variable Costs – Are the costs that do vary with output.

WSJ—Wall Street Journal

Working Capital - The cash available for day-to-day operations of an organization.

Write-Off - The reduction or removal of an asset amount. For example, an account receivable will be removed or written off if the customer is not able to pay the amount owed to the company.

YPO - Young Professionals Organization.

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Disclaimer

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