

RESOURCES FOR TOURISM BUSINESSES IN CAMERON COUNTY

Below are programs available to small business owners and entrepreneurs in Cameron County. This list is not meant to be conclusive. Every effort is made to ensure that interest rates and other program details are current, but applicants should double-check information with program managers when applying. Also, programs listed below may have additional requirements. For more information or details on how to apply, contact the Small Business Ombudsman at tbrant@pawilds.com or 814-757-9190.

Have a program you think should be listed here? Email details to tbrant@pawilds.com. All programs must be applicable to small tourism businesses in the PA Wilds.

LOANS

FIRST INDUSTRIES FUND: This is a state loan program aimed at promoting growth in Pennsylvania's two largest industries: tourism and agriculture. Loan limit is 50 percent of the project up to \$200,000. Interest is 3 percent for applications received through May 31, 2009; after June 1 it increases to 5 percent. Money can be used on land and building acquisition; construction; machinery and equipment; working capital (limited to \$100,000). Requirements include job creation and/or job retention. Contact: North Central Commission or The Progress Fund (see below).

THE PROGRESS FUND: This non-profit financial institution is based in Southwestern Pennsylvania but does loans across the PA Wilds region. They can package the state's First Industries tourism loans (above) and also have their own pot of money, which typically lends at bank rate or better and can make for one-stop shopping on loans that require a match. One draw of The Progress Fund is that they specialize in loaning to tourism businesses (past clients include a canoe livery, vodka distiller, historic tavern, art studio, hardware store, cabins, white water rafting company, coffee shop, winery and others). They're familiar with the seasonal fluctuations often associated with tourism businesses and pride themselves on making the loan process as straightforward and simple as possible for small business owners. Contact Bob Pater, commercial loan officer, rpater@progressfund.org or 724-216-9160. Online at: www.progressfund.org.

NORTH CENTRAL REGIONAL PLANNING & DEVELOPMENT COMMISSION: The North Central Commission is based in Ridgeway and offers a variety of low-interest loan programs to start-ups and existing businesses in Jefferson, Clearfield, Elk, Cameron, McKean and Potter counties. They can package First Industries loans and other state loan programs and also have other pools of money to draw upon. Contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

SMALL BUSINESS FIRST: This loan is geared toward a number of small business enterprises with 100 or fewer employees. Loan limit is \$200,000 or 50 percent of total eligible project costs, whichever is less. Interest rate is 3 percent. Money can be used on land and building acquisition; construction; machinery and equipment; working capital

(limited to \$100,000). Requirements include job creation. For more details contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

NORTH CENTRAL COMMISSION'S SBA MICRO LOAN FUND: This is for for-profit businesses in McKean, Potter, Cameron, Elk, Jefferson and Clearfield counties. Loan limit is \$35,000; no match required. Interest rate is prime + 2-5 percent. Money can be used for machinery and equipment, inventory, advertising, working capital, land and building acquisition and renovations. Requirements include interest rate based on credit worthiness; rate reduction with on-time payments. No charge to apply, but a 1 percent fee is due at the time of closing. Contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

U.S.D.A. INTERMEDIARY RELENDING PROGRAM MICRO LOAN FUND: This is for for-profit businesses in McKean, Potter, Cameron, Elk, Jefferson and Clearfield counties. Loan limit is \$50,000; no match required. Interest rate is prime + 2-5 percent. Money can be used for machinery and equipment, inventory, advertising, working capital, land and building acquisition and renovations. Requirements include: interest rate based on credit worthiness; rate reduction with on-time payments. No charge to apply, but a 1 percent fee at the time of closing. Contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

CAMERON COUNTY REVOLVING LOAN FUND: This program is for for-profit commercial and industrial businesses in Cameron County. Loan limit is \$200,000; 50 percent match required. Interest rate is 2.5 percent. Money can be used for land and building acquisition; building construction; renovations; machinery and equipment; and working capital. Requirements include job creation or retention of low-moderate income persons, business plan, commitment letter from a private lending institution, professionally prepared financial statements. \$250 non-refundable application fee and 1 percent loan commitment fee. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

CAMERON COUNTY MICRO LOAN FUND: This program is for for-profit commercial and industrial businesses in Cameron County that have 5 or fewer employees. The business owner must be of low-moderate income status at the time the loan is made. Loan limit is \$25,000; no match is required, however, if the Micro Loan is the sole source of funding the applicant must include a letter of denial from a private lender. Interest rate is 2.5 percent. Money can be used for land and building acquisition; building construction; renovations; machinery and equipment; and working capital. Requirements include business plan, letter of denial from private lender, professionally prepared financial statements. No fees. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

CAMERON COUNTY MACHINERY & EQUIPMENT LOAN FUND: This program is for for-profit commercial and industrial businesses in Cameron County that meet the

USDA Rural Development's definition of a small and emerging business (i.e. -- "any private business which will employ 50 or fewer new employees, has less than \$1 million in projected gross revenues, has or will utilize technological innovations and commercialization of new products that can be produced/manufactured in rural areas and new processes that can be used in such production" ... A loan officer can help determine if you meet that requirement). Loan limit is \$100,000; 50 percent match is required. Interest rate is 2.5 percent. Money can be used for machinery and equipment. Requirements include business plan, professionally prepared financial statements; job creation with health care benefits. \$250 non-refundable application fee and 1 percent loan commitment fee. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

SMALL BUSINESS POLLUTION PREVENTION ASSISTANCE ACCOUNT LOAN PROGRAM: Provides low interest loans (2 percent) to small businesses undertaking projects in the Commonwealth that reduce waste, pollution or energy use. Loans will be used to fund 75 percent of the total eligible project cost, up to a maximum of \$100,000. This funding can help small businesses comply with environmental regulations while receiving the economic benefits of preventing pollution and using energy more efficiently. Go to www.depweb.state.pa.us and click on "Grants & Loans" in left side of the page. That will take you to the list of programs where you can find background and applications. Applicants are required to complete a Determination of Eligibility form, and be approved eligible by the PA Department of Environmental Protection, prior to completing the application for this program.

GRANTS & SIMILAR PROGRAMS

SMALL BUSINESS ADVANTAGE GRANT PROGRAM: Provides assistance (matching grants up to \$7500) to small business to incorporate energy efficient and pollution preventative equipment or processes to increases business competitiveness while simultaneously improving the environment of PA residents. The program is closed for fiscal year 2008; will likely open again in summer 2009. Program is first come, first serve. Go to www.depweb.state.pa.us and click on "Grants & Loans" in left side of the page. That will take you to the list of programs where you can find background and applications.

SMALL BUSINESS ENERGY EFFICIENCY GRANT PROGRAM: This Department of Environmental Protection grant is designed to provide assistance to small businesses to incorporate energy efficient, producing, or conserving equipment or processes to increases business competitiveness while simultaneously improving the environment of PA residents. The program provides a 25 percent match of up to \$25,000 for equipment or processes that significantly improve energy efficiency. The program is the first available through the Alternative Energy Investment Fund. Grants will apply to energy efficiency improvements on systems such as lighting, heating, cooling, refrigeration and process machinery, as well as building insulation and weatherization improvement projects. Eligible applicants are independent, for-profit businesses with 100 employees or

fewer located in Pennsylvania. The project must save at least 20 percent annually in energy-related expenses, with a minimum savings of \$1,000 per year. Examples of eligible small businesses include manufacturers, retailers, service providers, mining businesses and agricultural operations. The grant application and guidelines are available online at www.depweb.state.pa.us. Click on “Grants & Loans.”

REHABILITATION INVESTMENT TAX CREDIT PROGRAM: This program offers federal income tax credits as an incentive for private property owners to rehabilitate historic properties for income-producing uses. Generally speaking, if you rehab the building to the requirements you’re eligible to get 10 to 20 percent of your costs returned at tax time. This program does not provide funding up front. It is important to research and apply to this program prior to starting work. The National Park Service administers this program at the federal level. Visit <http://www.nps.gov/hps/tps/tax/index.htm> for details.

TECHNICAL ASSISTANCE

TECHNOLOGY HELP: A program called PennTAP can help small businesses with a host of technology-related questions regarding the internet, website development, software selection, connectivity, security, networks and computer systems. A limited amount of free assistance is available. Contact Donna Yale, Senior Technical Specialist, at 570-596-3585 or dyale@psu.edu or visit them online at <http://www.penntap.psu.edu>

FOOD INDUSTRY & KITCHEN INCUBATOR ASSISTANCE: In addition to other areas of expertise, PennTAP also has a food industry assistance program to help with issues such as: food safety, packaging, labeling, sanitation, shelf life, quality control, labeling and the like. This service is available to individual food processing businesses and kitchen incubators that serve multiple entrepreneurs. Contact Larry Grunden at lpg11@psu.edu or 717-948-6523 or Alan McConnell at alm4@psu.edu or visit them online at <http://www.penntap.psu.edu>

PRODUCT DEVELOPMENT ASSISTANCE: PennTAP can assist small businesses with a number of issues related to product development, such as product concept (patent and trademark search; regulatory information; evaluation of design and materials); design stage issues (research and development, evaluation and testing, finding manufacturing partners); and production stage issues (redesign assistance, production scale-up resources). For more information contact Mark Toda at mtoda@psu.edu or 570-819-8973 or visit them online at <http://www.penntap.psu.edu>.

ENTREPRENEURIAL NETWORK: The Entrepreneur's Club is a forum for business owners to come together to be educated on topics of their choice as well as network with one another. More than 200 businesses have taken advantage of the meetings. Topics have included finance, marketing, accounting, cash flow analysis, and insurance. The topics are chosen by the participants based on their needs and interests. The club meets on the first Thursday of every other month. Contact Jill Amsler Foys, Enterprise

Development Coordinator at North Central Commission, at jfoys@ncentral.com or 814.773.3162 or visit North Central online at www.ncentral.com.

BUSINESS RESOURCE CENTER: This organization offers services similar to a Small Business Development Center but it is associated with the University of Pittsburgh at Bradford. The BRC's coverage area includes Cameron, Elk, Forest, McKean, Potter and Warren counties in Pennsylvania and Cattaraugus, Allegany and Chautauqua counties in New York. The BRC's services include business plan development, business education classes and workshops and co-sponsoring a Small Business Expo – a one day event that brings together small-business, finance, government and economic development players to maximize the benefits and opportunities for entrepreneurs. Contact the Business Resource Center at 814-362-5078 or reach@pitt.edu or visit them online at http://www.upb.pitt.edu/interior2Default.aspx?menu_id=254&id=560.

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS (www.pasbdc.org): These organizations provide educational programs and no-cost, confidential consulting services to entrepreneurs looking to start or grow a business. Management consulting services provided by a professional staff emphasize education and guidance in finding practical solutions to business problems. SBDC consultants work with entrepreneurs one-to-one to help test new business ideas, shape business plans, or investigate funding opportunities. Services cover a range of topics relevant to small business owners, including in-depth services for environmental management, international business, government marketing, and technology commercialization. There are 18 university-based centers in Pennsylvania with more than 100 outreach locations. SBDCs are often the first stop for entrepreneurs. The SBDC serving Cameron County is at 814-393-2060 or www.clarion.edu/sbdc.

PA WILDS SMALL BUSINESS OMBUDSMAN: Ta Brant was hired in July 2008 to be the new PA Wilds Small Business Ombudsman. Her job is to help grow tourism businesses in the PA Wilds region. She does this in part by developing and distributing informational materials, holding workshops about how businesses can capitalize on the PA Wilds initiative and meeting with businesses and entrepreneurs one-on-one to help them navigate the technical and financial service provider network available to them. Assistance is free. Call 814-757-9190 or email tbrant@pawilds.com.

PA WILDS RESOURCE CENTER: This online resource is tailor-made for small tourism businesses in the Pennsylvania Wilds region. It includes background information on the PA Wilds initiative and how to join its programs (the Artisan Trail, Design Guide, etc), and a county-by-county breakdown of what loan, grant and technical assistance programs are available to stores, B&Bs, restaurants, lodges, guide services and other tourism businesses. The site also features free classifieds for tourism-related businesses and groups; and business success stories and tips from around the region to aid in networking. To view the site go to: www.pawildsresources.org.

MARKETING ASSISTANCE

PENNSYLVANIA ON DISPLAY: This program is for businesses interested in having their brochures carried at the state's 35 Rest Areas and 17 Turnpike Plazas. Rates vary depending on type and number of displays (rates range from \$28 per month, per location to \$120 per month, per location). Multi-location discounts are available. Find details online at www.pennsylvaniaondisplay.com or contact Christiana Sternberg at 800.320.2512 x208 or CSternberg@GetawaysOnDisplay.com.

GREAT OUTDOORS VISITORS BUREAU: The official tourism promotion agency for Cameron County, this not-for-profit membership-based organization offers assistance in tourism marketing and promotion and co-op advertising opportunities. Members receive a listing in a widely distributed Visitors Guide and the Great Outdoors website and also receive advertising discounts in various publications. Each year, Great Outdoors distributes more than 500,000 member brochures at dozens of high traffic stops within the PA Wilds region. In addition to its Visitors Guide and website, Great Outdoors also attends a minimum of eight travel and consumer shows each year (ranging from golfing to meeting planners to bus companies) and also publishes GO Magazine. For more information visit us online at www.visitpago.com or contact Carla Wehler, Membership Services/Sales Director at 814-834-1267 or Carla@visitpago.com.

HIRING RESOURCES

WORKKAMPER: Some tourism businesses in the PA Wilds, because of their remote location, struggle to find workers and therefore cannot expand even though the market would allow. Workampers is a program that might help businesses in that situation. It is a national network of RVers who want to go someplace interesting for the summer and work. More than half of the program's participants work to supplement their retirement income, while the rest work to support a full-time, or near full-time, RV lifestyle, according to the program's website. Most Workamper jobs are in the outdoor hospitality industry (resorts, campgrounds, theme parks, state and national parks, etc.). Competitive wages currently range from \$7 to \$12 per hour. Annual subscription to the Workampers program for employers runs about \$40, which gets you discounted "wanted" ads and a subscription to the program's bi-monthly magazine. For more information go to: <http://www.workamper.com/> and click on "Employers."

GI BILL ON-THE-JOB TRAINING PROGRAM: The Pennsylvania Wilds region is known for its patriotism. A lot of veterans live in the area and many active duty troops return here after serving in Iraq, Afghanistan and other places. Many of these individuals are eligible for the GI Bill, a government program that helps pay for education, vocational and on-the-job training. Small businesses can set up 'training programs' at their businesses to allow service members to learn certain skills while earning GI Bill benefits in addition to the wage you pay them. This can be a win-win situation: it can help businesses attract more serious employees and help employees earn more while

learning valuable skills. Paperwork is minimal. To date, more than 750 on-the-job training or apprenticeship programs have been approved in Pennsylvania. Email tbrant@pawilds.com for informational brochures on benefits to employers or contact Pennsylvania's State Approving Agency, which oversees this program, at 412-565-5364 or by email at: RA-VetEd@state.pa.us.

RECOGNITION PROGRAMS

BEST 50 WOMEN IN BUSINESS: This award honors Pennsylvania's most dynamic and inspiring women business leaders. Applicants can be self nominated or nominated by someone else. Applicants should be an owner, partner, president, CEO, CFO, COO, CIO, board chair, senior executive or a woman with significant decision making authority at a for-profit business in the Commonwealth. Candidates must share a commitment to business growth, professional excellence and their community. Winners are honored at a ceremony in Harrisburg. Winners are also featured in a special supplement produced by the Central Penn Business Journal. Past winners say the award has increased their business and presented opportunities with the media and speaking engagements and helped them network. Email tbrant@pawilds.com for an application. Deadline for 2009 was Jan. 29, 2009. Reception is May 11.