

RESOURCES FOR TOURISM BUSINESSES IN CLINTON COUNTY

Below are programs available to small business owners and entrepreneurs in Clinton 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: SEDA-COG 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.

SEDA-COUNCIL OF GOVERNMENTS: SEDA-COG is based in Lewisburg, Pennsylvania and offers a variety of low-interest loan programs to start-ups and existing businesses in Lycoming, Clinton and Centre counties (and other counties outside the PA Wilds). They can package First Industries loans and other state loan programs and also have other pools of money to draw upon. Call 570-524-4491 or visit them online at www.seda-cog.org.

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. Contact SEDA-COG at 570-524-4491 or finance@seda-cog.org or visit them online at www.seda-cog.org.

SEDA-COG's SBA MICRO LOAN FUND: Any for-profit business or non-profit daycare establishment in Lycoming or Clinton counties can apply for this loan. Loans range from \$2500 to \$35,000. Equity (cash) into the project by the borrower ranges from 5 percent to 50 percent, based on the quality of the collateral. Interest is fixed at 8 percent for the life of the loan. Money can be used for machinery and equipment, working capital or leasehold improvements. Contact SEDA-COG at 570-524-4491 or finance@seda-cog.org or visit them online at www.seda-cog.org.

SEDA-COG's U.S.D.A. INTERMEDIARY RELENDING PROGRAM: Any for-profit or non-profit small business in Lycoming or Clinton counties is eligible for this loan. Loan limit is \$250,000 or 40 percent of the eligible project costs, whichever is less. Interest rate is fixed for the life of the loan at two percentage points under the highest Wall Street Journal Prime Lending Rate as published at the date of approval; at no time will the rate fall below 4 percent. Money can be used for machinery and equipment, working capital, land acquisition, site improvements, acquisition of existing building, building renovations, leasehold improvements, new construction, refinancing (restrictions apply) and certain soft costs. Established businesses must provide minimum of 10 percent of project costs; start-ups or change in ownership must provide 15 percent. One job must be created or in some cases retained within three years for every \$25,000 of funds borrowed. Contact SEDA-COG at 570-524-4491 or finance@seda-cog.org or visit them online at www.seda-cog.org.

CLINTON COUNTY ENTERPRISE ZONE REVOLVING LOAN FUND: For all new and existing businesses and industries within the Enterprise Zone whose primary use is commercial or industrial in nature. Loan is \$100,000 or 33 percent of the total eligible project cost, whichever is less. Interest is fixed at 4 percent. Funds can be used for improvements to facades, interior renovation, additions, purchase of land and buildings for expansion of existing firms or the start up of new companies, the purchase and installation of machinery and capital equipment, working capital, and the payment of professional fees such as architects/engineers, surveyors, appraisers, accountants, attorneys, etc. Equity requirement is 10% of project cost. One job must be created or in some cases retained within three years for every \$25,000 of funds borrowed. Contact April Henry at 570-748-5782 or ahenry@kcnet.org or visit them online at www.clintoncountyinfo.com.

CLINTON COUNTY REVOLVING LOAN FUND: For-profit and non-profit companies in Clinton County are eligible for this loan. Loan limit is \$250,000 or 33 percent of the total eligible project cost, whichever is less. Interest is fixed at 4 percent. Funds can be used on land acquisition, site development, plant construction, closing costs, interest on interim construction financing, rehabilitation activities, machinery and equipment, working capital, pollution control improvements or bridge loans. Equity requirement for existing businesses is 10 percent of project cost; for start-ups or changes in ownership, 15 percent. One job must be created or in some cases retained within three years for every

\$25,000 of funds borrowed. Contact Clinton County Economic Partnership at 570-748-5782 or SEDA-COG at 570-524-4491 or finance@seda-cog.org or visit them online at www.seda-cog.org.

LOCK HAVEN COMMERCIAL REVOLVING LOAN PROGRAM: The purpose of this program is to establish a below-market interest rate loan program for small businesses to improve their facilities; for the expansion of existing businesses; and the start-up of new businesses in the City of Lock Haven. Maximum loan amount is \$50,000 or 50 percent of the total project costs, whichever is less. Funds can be used on façade improvements; interior renovations; additions; purchase and installation of machinery and capital equipment; working capital; and payment of professional fees such as architects/engineers, surveyors, appraisers, accountants, attorneys, etc. The use of the loan must be related to the creation and/or retention of one job for every \$10,000 borrowed. Contact the city planner at 570-893-5903 or lhcity@kcnet.org or see program guidelines online at www.lockhavencity.org – go to “Departments” and then “Community Development and Planning.”

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

LOCK HAVEN SIGN GRANT PROGRAM: Downtown Lock Haven Inc. offers grants for signage with a reimbursement up to 50 percent of the purchase of the sign, not to exceed \$500, to approved applicants. Grants are approved based on guidelines from the National Main Street Center, National Trust for Historic Preservation and focus on design, character, material and compatibility. Contact Downtown Lock Haven Inc. at 570-748-1576 or downtown@lockhaven.org.

DOWNTOWN LOCK HAVEN FAÇADE GRANT PROGRAM: Downtown Lock Haven Inc. offers matching grants up to \$5,000 for storefront and facade improvements in the downtown business district. Any person or legal entity owning commercial property in the City of Lock Haven’s Central Business District is eligible to apply. Qualifying commercial properties include single-purpose retail and office buildings and mixed-use buildings containing combinations of retail, office, and residential apartments. Contact Downtown Lock Haven Inc. at 570-748-1576 or downtown@lockhaven.org.

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 increase 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 increase 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>.

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 Lycoming and Clinton counties is at 570-484-2589 or www.lhup.edu/sbdc.

CENTRAL PENNSYLVANIA ENTREPRENURIAL ASSISTANCE NETWORK: This network was developed to promote entrepreneurship and the services available to regional entrepreneurs in Central Pennsylvania. The network is made up of more than 50 regional entities offering specific services to start-up and early stage entrepreneurs. These include economic development organizations, colleges and universities, banks, attorneys, accountants, mentors, speakers, angel investors, and venture capitalists. The network's mission is to provide information about and connections to the resources that will positively impact the success of entrepreneurs. Visit the network online at www.businessgrower.com.

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

CLINTON COUNTY ECONOMIC PARTNERSHIP – VISITOR’S BUREAU: The official tourism promotion agency for Clinton County, a not-for-profit membership-based organization. Your one Partnership membership fee includes you as a member in the Industrial Development Agency, County Chamber of Commerce and the Tourism Agency – letting you serve on decision making committees. The Partnership produces a yearly Visitor’s Guide – distributed throughout the county, region (regional partners) and the state (through Welcome Centers, and two rest areas on Interstate 80. The Partnership produces a Calendar of Events, Membership Directory / County Resource Guide, and the Partners Update (an insert in the Lock Haven Express newspaper six times per year). Member networking opportunities are arranged giving our members social functions to share contacts and show case their businesses– after hours. The Partnership hosts a business membership EXPO every year with 5-7,000 attendance. We are represented at 8-10 outdoor/travel shows during the year. The Tourism Agency represents your business while promoting all the tourism assets while working with the Pennsylvania Wilds Region Tourism and Marketing Corporation. Your membership will include your business on our website www.ClintonCountyInfo.com. For more information call 570-748-5782 local, 888-388-6991 toll free, or e-mail plopes@kcnet.org.

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.

HIRING RESOURCES

WORKAMPER: 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.