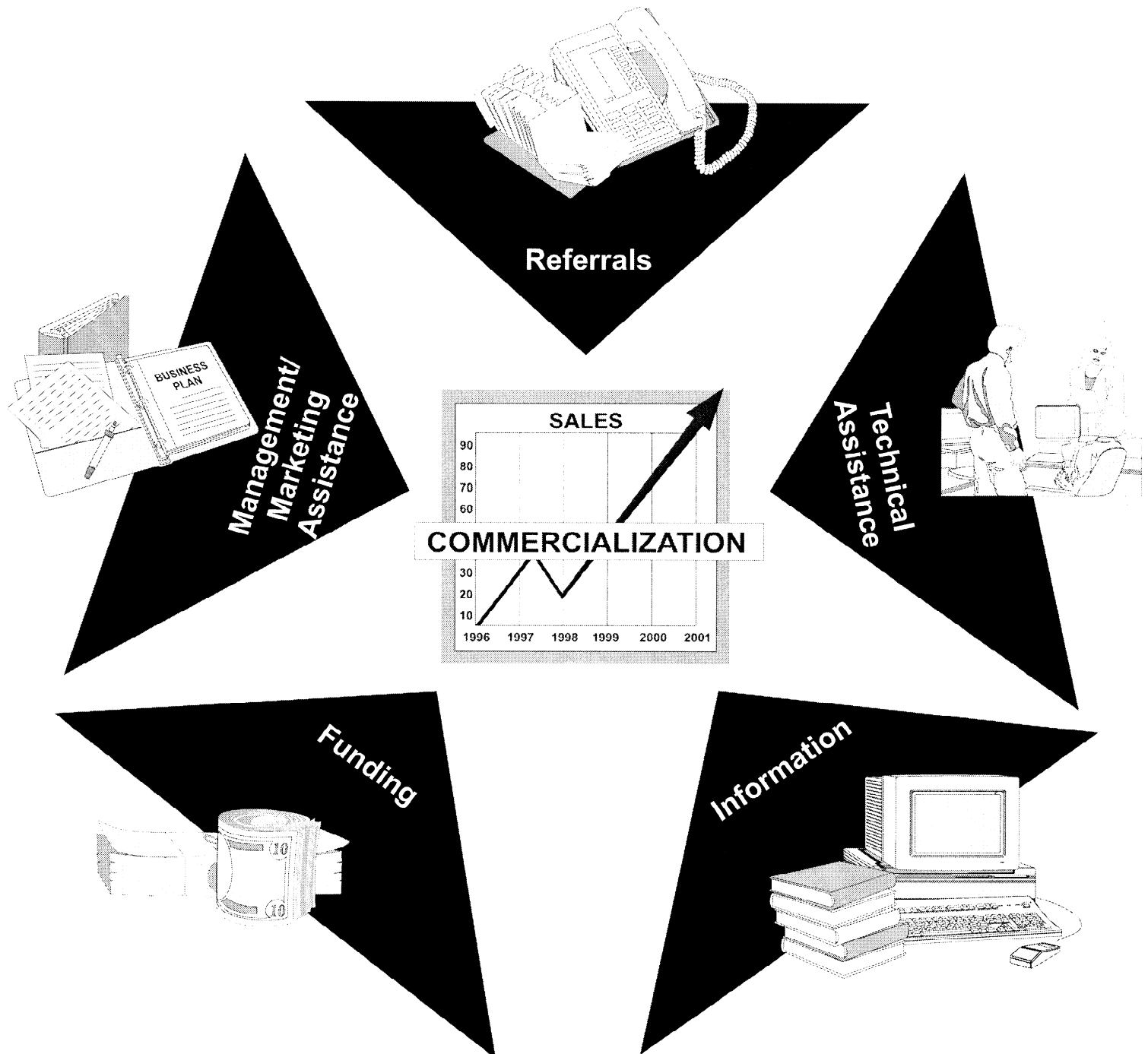




# Guide to Technology Commercialization Assistance for EPA Small Business Innovation Research (SBIR) Program Awardees



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## Notice

Preparation of this commercialization assistance guide has been funded by the United States Environmental Protection Agency (EPA) under contract numbers 68-D4-0014 and 68-D7-0010 with The Scientific Consulting Group, Inc. This guide is intended to be used as a point of departure for EPA SBIR awardees seeking assistance for commercialization of their technologies. Inclusion in this guide or the mention of trade names, commercial firms, or ventures does not constitute an endorsement by the U.S. EPA. In addition to the numerous resources identified in this guide, SBIR awardees are encouraged to contact their local universities, chambers of commerce, and state offices for information on other sources that may be helpful.

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## Overview

EPA's Small Business Innovation Research (SBIR) Program is administered by the Agency's National Center for Environmental Research and Quality Assurance (NCERQA) in the Office of Research and Development. The Agency's SBIR Program solicits proposals on cutting-edge research on advanced concepts that address EPA priority needs. The goal is to promote technology innovation and commercialization. The Program is intended to spawn commercial ventures that improve our environment and quality of life, create jobs, increase productivity and economic growth, and enhance the international competitiveness of the U.S. technology industry. Generally, businesses with fewer than 500 employees are eligible to receive an SBIR award. Phase I of the Agency's SBIR Program determines the technical feasibility and quality of performance of the proposed innovation. Phase II awards are based on the results of Phase I and the technical merit and commercial potential of the innovation. (Phase II may not complete the total research and development needed for commercialization.)

This commercialization assistance guide presents information on various programs and organizations that offer technical and financial assistance, as well as information and other resources, to small businesses and entrepreneurs. Some of the programs are specific to SBIR awardees, while others are open to any company that qualifies for the assistance. The programs, organizations, and sources described in the guide fall into the following four categories:

- ❖ Programs sponsored or cosponsored by the federal government.
- ❖ Programs/organizations that are organized at the state or local level and targeted toward companies in that state or area (these programs are not necessarily funded by the state).
- ❖ Private programs/organizations that are not limited to a particular state or city.
- ❖ Resources available on the Internet that may provide useful information for companies interested in commercializing a technology.

For each of the programs and organizations included in this guide, there is a brief description of: (1) the purpose and mission of the program/organization, (2) the types of technical (e.g., business plan development, market analyses, etc.) and financial assistance offered by the program/organization, (3) whether the program/organization charges a fee for services, and (4) information on how to contact the program/organization for assistance. For each of the Internet sources included in Section IV of this guide, a brief description of the types of information available and contact information—typically the Universal Resource Locator (URL)—are presented.

Information contained in this guide was gathered primarily from various federal agencies and the programs and organizations that provide technical and financial assistance to small businesses and entrepreneurs.

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## How to Use This Guide

This guide describes sources of technical assistance, financial support, and information that may be helpful in bringing SBIR-developed technologies to the commercialization stage. It includes information on federal, state and local, and private sources of assistance, as well as Internet resources that may be helpful. The guide is intended to be used as a point of departure for contacting these various organizations that could be of assistance to companies seeking to commercialize a technology. For each organization or resource identified in the guide, a brief overview of the various types of services (e.g., financial assistance, market plan development, market research, technical assistance, management assistance, etc.), is provided. Many of the organizations listed in the guide provide all of these services, while others provide only one or two. For companies interested in learning about the types of services offered in a particular region (e.g., federal or individual state programs), the guide's table of contents should be consulted for the area of interest. The index of this guide should be used for seeking a specific organization or type of type of assistance—for example, the most efficient way to identify potential sources of financial assistance is to consult that entry in the index. The description of services for each noted organization should be scanned to determine which of those organizations could provide the needed services. The company should then contact the organization at the address, telephone number, fax number, or e-mail address listed in the guide to determine if the organization can provide the needed assistance and the fees (if any) that will be charged for such assistance. We have tried to indicate in the guide those organizations that charge fees for their services; however, none of the organizations provided fee structures so companies must contact the organizations to get such information. In general, those organizations that provide very tailored, specific support (e.g., development of a market plan, market research for a specific product), charge a fee for services.

It is our hope that the information contained in the guide will be useful to both first-time and repeat SBIR awardees. Your comments and suggestions for future editions of the guide are welcome. The form at the back of this publication can be used to make such suggestions or send us your comments by e-mail on our Home Page at <http://www.epa.gov/ncerqa>.



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# Contents

<b>Notice</b> .....	<b>i</b>
<b>Overview</b> .....	<b>ii</b>
<b>How to Use This Guide</b> .....	<b>iii</b>
<b>Chapter 1: Federal Sources of Commercialization Assistance</b> .....	<b>1</b>
U.S. Small Business Administration .....	3
SBIR Commercialization Matching System .....	3
Small Business Development Centers (SBDCs) .....	3
Service Corps of Retired Executives (SCORE) .....	4
Business Information Centers and Tribal Business Information Centers .....	5
Small Business Investment Company Program .....	5
SBA Programs of Financial Assistance .....	9
Office of International Trade .....	14
U.S. Environmental Protection Agency .....	14
Environmental Finance Program .....	14
Technology and Markets Program, Technology Innovation Office .....	15
Center for Environmental Industry and Technology .....	16
EPA Region III Business Assistance Center .....	16
U.S. Department of Defense .....	17
Department of Defense Small Business Innovation Research (SBIR)/	
Small Business Technology Transfer (STTR) Help Desk and Home Page .....	17
U.S. Department of Energy .....	17
Commercialization Assistance Project .....	17
National Science Foundation .....	18
Small Business Guide to Federal R&D Funding Opportunities .....	18
U.S. Department of Commerce .....	18
Office of Environmental Technologies and Exports .....	18
The Trade Information Center .....	19
U.S. Agency for International Development .....	19
Environmental Technology Network for Asia .....	19
National Aeronautics and Space Administration .....	20
U.S. Regional Technology Transfer Centers (RTTCs) .....	20
National Technology Transfer Center .....	22
TAP-IN .....	22
<b>Chapter 2: State- and Local-Level Sources of</b>	
<b>Commercialization Assistance</b> .....	<b>25</b>
Alabama .....	27
Alaska .....	29
Arizona .....	33
Arkansas .....	36

---

---

California .....	38
Colorado .....	46
Connecticut .....	50
Delaware .....	56
District of Columbia .....	59
Florida .....	60
Georgia .....	63
Hawaii .....	66
Idaho .....	68
Illinois .....	69
Indiana .....	76
Iowa .....	82
Kansas .....	84
Kentucky .....	88
Louisiana .....	90
Maine .....	92
Maryland .....	96
Massachusetts .....	102
Michigan .....	106
Minnesota .....	112
Mississippi .....	114
Missouri .....	117
Montana .....	120
Nebraska .....	124
Nevada .....	126
New Hampshire .....	127
New Jersey .....	128
New Mexico .....	131
New York .....	133
North Carolina .....	138
North Dakota .....	145
Ohio .....	147
Oklahoma .....	156
Oregon .....	160
Pennsylvania .....	165
Rhode Island .....	177
South Carolina .....	180
South Dakota .....	181
Tennessee .....	185
Texas .....	187
Utah .....	194
Vermont .....	197
Virginia .....	199
Washington .....	204
West Virginia .....	207
Wisconsin .....	208
Wyoming .....	220

---

---

**Chapter 3: Other Private Sources of Commercialization Assistance ..... 223**

Advanced Business Consulting, Ltd. ....	225
American Entrepreneurs for Economic Growth .....	225
The Business Clearinghouse .....	226
Calvert Social Venture Partners .....	226
The Center for Entrepreneurship .....	226
Center for Hazardous Materials Research .....	227
Environmental Business Council—New England .....	228
Environmental Export Council .....	228
Foresight Science and Technology, Inc. ....	230
Information International .....	231
International Venture Capital Institute .....	231
The John F. Baugh Center for Entrepreneurship .....	231
MBI International’s Center for Biotechnology Entrepreneurship .....	232
Michael D. Dingman Center for Entrepreneurship .....	233
The MIT Enterprise Forum .....	233
National Association of Management and Technical Assistance Centers .....	234
National Association of State Development Agencies .....	234
National Business Incubation Association .....	235
National Center for Industrial Competitiveness .....	235
National Consortium of Entrepreneurship Centers .....	236
National Venture Capital Association .....	236
New Enterprise Associates .....	237
Olympic Venture Partners .....	237
Pacific Rim Enterprise Center .....	238
Research Triangle Institute .....	238
Small Business Advancement National Center .....	239
Technology Advancement Program .....	240
Technology Capital Network at MIT .....	241
UNISPHERE .....	241
ventureresources .....	242
Wiesen Associates .....	242

**Chapter 4: Internet Resources of Commercialization Assistance ..... 243**

Access Business Online .....	245
America’s Business Funding Directory .....	245
Angel Capital Electronic Network (ACE-Net) .....	245
Arizona Small Business Resource Page .....	246
Business Essentials Library .....	246
Business Resource Center .....	246
DataMerge, Inc. ....	247
Directory of Small Business Information Providers .....	247
EnterpriseOnline .....	247
EntrepreNet .....	247
Entrepreneurs Resource Center .....	248
Entrepreneurs on the Web .....	248
Entrepreneur’s Reference Guide .....	248



---

eWeb .....	249
Finance Hub .....	249
Great Lakes Information Network .....	249
Idea Cafe’s Financing Your Business .....	250
MCI Sites on the Net .....	250
Michigan Electronic Library .....	250
MoneyHunter .....	251
NAFTAnet Small Business Information .....	251
Resources for Entrepreneurs & Small Business .....	251
smallbizNet and Entrepreneurial Edge Online .....	252
U.S. Small Business Connection, Inc. ....	252
U.S. Small Business Advisor .....	253
Venture Capital OnLine .....	253
Venture Capital Web Site Links .....	253
VistaWEB IPO .....	253
<b>Comment Form .....</b>	<b>255</b>
<b>Index .....</b>	<b>257</b>

EPA does not intend to mail this Publication in large quantities. Copies of this Publication can be obtained by consulting our Home Page at <http://www.epa.gov/ncerqa> and downloading the file.

## Contact Information

Company:

This report was prepared for the Engineering Research Division of the National Center for Environmental Research and Quality Assurance (NCERQA) by The Scientific Consulting Group, Inc. (SCG), under contract numbers 68-D4-0014 and 68-D7-0010 with the Environmental Protection Agency. Contact Name: Ad

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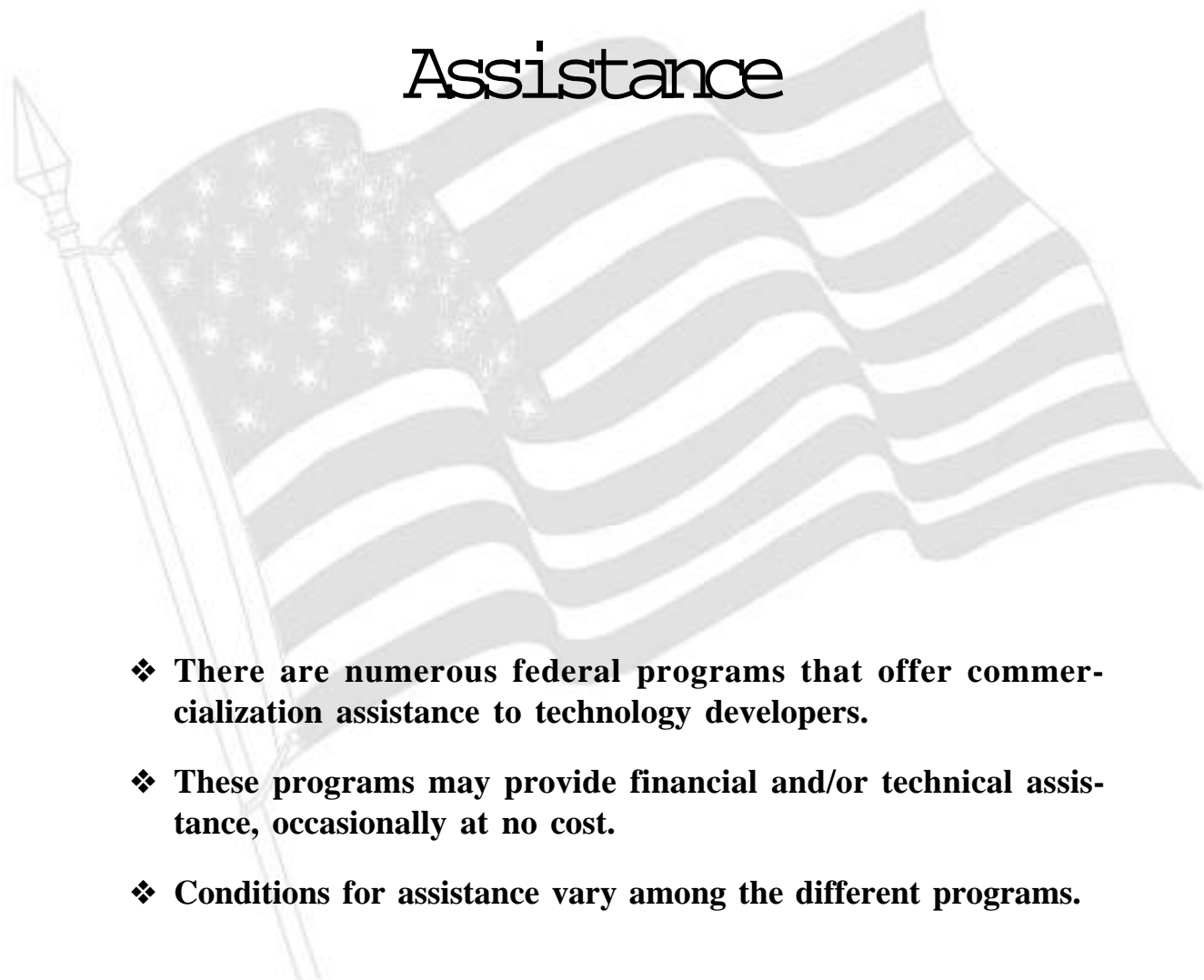
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# Chapter 1: Federal Sources of Commercialization Assistance



- ❖ **There are numerous federal programs that offer commercialization assistance to technology developers.**
- ❖ **These programs may provide financial and/or technical assistance, occasionally at no cost.**
- ❖ **Conditions for assistance vary among the different programs.**



## U.S. Small Business Administration

**Organization/Program:** SBIR Commercialization Matching System

**Contact:** U.S. Small Business Administration  
Commercialization Matching System  
SBA-SBIR  
409 Third Street, SW, Mail Code 6470  
Washington, DC 20416  
Tel: 202-205-6450



The U.S. Small Business Administration (SBA) operates the Commercialization Matching System (CMS), which is designed to link potential sources of capital with hi-tech firms that are participating in the SBIR Program. This free service provides investors with a list of SBIR awardees and, likewise, provides SBIR awardees with the names of investors who would consider financing an SBIR company. SBA maintains and operates CMS for the benefit of SBIR awardees. Currently, there are 22,000 SBIR awardees and 600 venture capital firms listed on the system. The list for awardees and venture capital firms can be searched and sorted by: (1) geographical location, (2) investment amounts, (3) type of financing, and (4) industry or technology preference. The list of venture capitalists is not for public release and can only be provided to SBIR awardees upon written request to the above address. The following information should be provided with the request:

- ❖ The approximate amount of funds required.
- ❖ The state in which the funds are required (if other than that on the requestor's letterhead).
- ❖ The appropriate number items checked off on the industry area list available from SBA to assist them in matching your firm's capabilities with the interest of potential sources of capital.

In order to evaluate this service, SBA asks that companies inform them if any funding agreements are subsequently arranged through the CMS.

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**Organization/Program:** Small Business Development Centers (SBDCs)

**Contact:** U.S. Small Business Administration  
Office of Small Business Development Centers  
409 Third Street, SW  
Washington, DC 20416  
Tel: 202-205-6766

Small Business Answer Desk  
Tel: 1-800-8-ASK-SBA  
Fax: 202-205-7064  
TDD: 202-205-7333

SBA administers the Small Business Development Center (SBDC) Program to provide management and technical assistance to current and prospective small business owners. SBDCs offer

one-stop assistance to small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. The program is a cooperative effort of the private sector, the academic community, and federal, state, and local governments (SBA provides 50 percent or less of the operating funds for each state SBDC). There are currently 56 SBDCs—one in every state (Texas has four), the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands—with a network of nearly 1,000 service locations. In each state there is a lead organization that sponsors the SBDC and manages the program. The lead organization coordinates program services offered to small businesses through a network of subcenters and satellite locations in each state. Subcenters are located in colleges, universities, community colleges, vocational schools, chambers of commerce, and economic development corporations. To aid in their efforts to assist small businesses, SBDC counselors have access, free of charge, to the National SBDC Research Network—a national clearinghouse of information relevant to business management funded by SBA and administered by the State University of New York. The SBDC National Research Network Web Site (<http://www.smallbiz.suny.edu>) provides useful information for entrepreneurs, a link to the SBDC electronic bulletin board, which has been established to share individual experiences, and links to other Internet sites of relevance to small businesses.

SBDC assistance is tailored to the local community and the needs of individual clients. Each center develops services in cooperation with local SBA district offices to ensure statewide coordination with other available resources. The SBDC Program is designed to deliver up-to-date counseling, training, and technical assistance in all aspects of business management. SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering, and technical problems and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, technical assistance, procurement assistance, venture capital formation, and rural development. Descriptions of the specific services offered by each SBDC are provided in Chapter 2 of this guide, which presents state- and local-level sources of assistance. The SBDCs are presented at the end of the section of each state.

Assistance from an SBDC is available to anyone interested in beginning a small business or improving or expanding an existing small business, who cannot afford the services of a private consultant.

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**Organization/Program:** Service Corps of Retired Executives (SCORE)

**Contact:** U.S. Small Business Administration  
409 Third Street, SW  
Washington, DC 20416  
SCORE Association  
Tel: 1-800-634-0245

The SCORE Association is a nonprofit organization dedicated to entrepreneur education and the formation, growth, and success of small business nationwide. SCORE Association volunteers, working and retired executives and business owners, donate their time and expertise to serve as counselors to America's small businesses. Experts in accounting, finance, law, marketing, engineering, and retail provide free counseling and mentoring to entrepreneurs. More than 12,000 volunteer members provide individual counseling and business workshops for aspiring entrepreneurs and small business owners. There are more than 750 counseling locations throughout the

country. Entrepreneurs and small business owners can contact their local SBA office or SCORE office (call the 800 number above to locate the SCORE office nearest you) to request a meeting with a counselor.

The SCORE Association offers the following services:

- ❖ No fee prebusiness counseling.
- ❖ No fee existing business counseling.
- ❖ No fee mentoring for longer term business advising sessions.
- ❖ Low cost, local workshops on topics such as business planning and management, financing, and marketing.
- ❖ A toll-free hotline to obtain referrals to local chapters (1-800-634-0245).
- ❖ Access to information on relevant subjects, including business planning, financing, and marketing.
- ❖ Local contacts for additional assistance.

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**Organization/Program:** Business Information Centers and Tribal Business Information Centers

**Contact:** U.S. Small Business Administration  
409 Third Street, SW  
Washington, DC 20416  
Business Information Centers  
Tel: 202-205-6665

Business Information Centers (BICs) and the Tribal Business Information Centers (TBICs) are joint ventures between the SBA and private partners. They provide the latest in high-tech hardware, software, and telecommunications, as well as access to reference materials, videotapes, online services, and the Internet, to help start-up and expanding businesses. BICs also offer a wide array of counseling services and training opportunities. BICs provide the tools and advice necessary to evaluate and improve marketing and sales techniques, price products, or investigate the possibilities of exporting. Free onsite assistance and counseling are available at BICs from SCORE volunteers. Many BICs offer an assortment of other counseling resources and an array of useful training seminars. A list of BICs is provided in Table 1 and the TBICs are presented in Table 2.

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**Organization/Program:** Small Business Investment Company Program

**Contact:** U.S. Small Business Administration  
Small Business Investment Company Program  
409 Third Street, SW  
Washington, DC 20416  
Tel: 202-205-6520 (SBIC) or 202-205-6570 (Loan Programs)



**Table 1. Business Information Centers**

<b>Location of BIC*</b>	<b>Telephone Number</b>
Albany, NY	518-446-1118
Atlanta, GA	404-347-4749
Baltimore, MD	410-605-0990
Boise, ID	208-334-9077
Boston, MA	617-565-5615
Charleston, SC	803-853-3900
Charlotte, NC	704-344-9797
Chicago, IL	312-353-1825
Chiloquin, OR	541-783-2219
Chula Vista, CA	619-482-6375
Denver, CO	303-844-3986
El Paso, TX	915-534-0531
Fairmont, WV	304-366-2577
Ft. Worth, TX	817-871-6001
Grand Ronde, OR	541-879-2478
Helena, MT	406-441-1081
Honolulu, HI	808-522-8131
Houston, TX	713-845-2422 or 713-643-8000
Kansas City, MO	816-374-6675
Lewiston, ME	207-782-5355
Los Angeles, CA	213-251-7253
Nashville, TN	615-749-4000
Newark, NJ	201-645-6049
Oklahoma City, OK	405-232-1968
Omaha, NE	402-221-3606
Providence, RI	401-528-4688
Providence, RI	401-272-1083
Randolph Center, VT	802-828-4518
St. Louis, MO	314-854-6861
Salt Lake City, UT	801-364-1331
San Diego, CA	619-557-7252
Seattle, WA	206-553-7311
Spokane, WA	541-353-2630
Warm Springs, OR	541-553-3592
Washington, DC	202-606-4000 Ext. 266
Wilmington, DE	302-831-1555

\* New BICs are opening monthly. For more information, please call 202-205-6665.

**Table 2. Tribal Business Information Centers (TBICs)**

State	TBIC Address	Telephone and Fax Numbers
Arizona	The Navajo Nation Reservation Economic Development Division Attn: James Lee P.O. Box 663 Window Rock Shopping Center Hwy N12 and State Hwy 264 Window Rock, AZ 86515	Tel: 520-871-6486 Fax: 520-871-5043
	LaCasa Blanca Shopping Center Sp. 6 Attn: Henry Saltclah Indian Service Route 7	Tel: 520-674-3611/3614 Fax: 520-674-5073
Montana	Flathead Reservation Salish & Kootenai College Attn: Michelle Lansdowne P.O. Box 117 5200 Highway 93 Pablo, MT 59855	Tel: 406-675-4800 Fax: 406-675-4801
	Fort Peck Reservation Attn: John Braunbeck P.O. Box 1027 605 Indian Avenue Poplar, MT 59255	Tel: 406-768-3198 Fax: 406-768-3199
	Northern Cheyenne Reservation Attn: Steve Small P. O. Box 128 Little Coyote Drive Lame Deer, MT 59043	Tel: 406-477-6130/6129 Fax: 406-477-6210
	Rocky Boy Reservation Stone Child College Attn: Anna Gardipee/Luanne Belcourt Rural Route 1, Box 1082 Box Elder, MT 59521	Tel: 406-395-4334 Fax: 406-395-4836
	Crow Reservation Crow Tribe of Indians of Montana Attn: David Small Little Big Horn College Micro Business Institute 1 Forestry Lane Crow Agency, MT 59022	Tel: 406-638-7223 Fax: 406-638-7213
	Blackfeet Reservation Blackfeet Community College Attn: Zana McDonald P. O. Box 370 U.S. Highway 89 Browning, MT 59417	Tel: 406-338-5113/5441 Ext. 252 Fax: 406-338-7808

**Table 2. Tribal Business Information Centers (Continued)**

State	TBIC Address	Telephone and Fax Numbers
Montana (Continued)	Fort Belknap Reservation Fort Belknap College Attn: Caroline Brown/Angie Brockie P.O. Box 159 Highway 2 and Route 66 Harlem, MT 59526	Tel: 406-353-4672 Fax: 406-353-2774
North Dakota	Sitting Bull College Attn: Thomas Condon HCI Box 4 College Road Fort Yates, ND 58538	Tel: 701-854-3861 Ext. 200 Fax: 701-854-3403
	Spirit Lake Sioux Tribe Tribal Planners Building Attn: Ardis Shaw Main Street Fort Totten, ND 58335	Tel: 701-766-1214 Fax: 701-766-1267
	Three Affiliated Tribes Fort Berthold Community College Attn: Karen Gillis/Jerry Nagel P.O. Box 490 204 West Main Street New Town, ND 58763	Tel: 701-627-3357 Fax: 701-627-3358
South Dakota	Rosebud Sioux Sinte Gieska University Attn: Ms. Lisa Bryan P.O. Box 490 East Highway 18 Business Building Rosebud, SD 57570	Tel: 605-856-4039 or 259-3456 Fax: 605-856-2011 or 259-3562
	The Lakota Fund Oglala Sioux Attn: Monica Terkildsen P.O. Box 340 Small Dome Kyle, SD 57752	Tel: 605-455-2500 Fax: 605-455-2582
	Cheyenne River Sioux Attn: Monica Annis Teton Mall Main Street and U.S. 212 Eagle Butte, SD 57625	Tel: 605-964-4000 Fax: 605-964-1180

Congress created the Small Business Investment Company (SBIC) Program in 1958 to fill the gap between the availability of venture capital and the needs of small businesses in start-up and growth situations. SBICs, licensed and regulated by the SBA, are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make venture capital investments in small businesses. Virtually all SBICs are profit-motivated businesses. They provide equity capital, long-term loans, debt-equity investments, and management assistance to qualifying small businesses. The only small businesses that cannot qualify for SBIC assistance are other SBICs, finance and investment companies, finance-type leasing companies, companies with less than one-half of their assets and operations in the United States, passive or casual businesses (those not engaged in regular and continuous business operation), and companies that will use the proceeds to acquire farm land.

There are two types of SBICs—regular SBICs and Specialized SBICs, also known as 301(d) SBICs. Specialized SBICs invest in small businesses owned by entrepreneurs who are socially or economically disadvantaged.

The SBIC Program makes funding available to all types of manufacturing and service industries. The cost of money on SBIC loans and debt securities issued by small concerns is regulated by the SBA in the interest of the small business concerns, and is limited to the applicable state regulations governing such loans and debt securities, or by SBA regulations, whichever is lower. Loans made to and debt securities purchased from small concerns should have minimum terms of 5 years.

Many investment companies seek out small businesses with new products or services because of the strong growth potential of such firms. Some SBICs specialize in the field in which their management has special knowledge or competency. Most, however, consider a wide variety of investment opportunities. Information on local SBICs can be obtained by contacting the Small Business Answer Desk at 1-800-U-ASK-SBA or by visiting the SBA Home Page on the Internet at <http://www.sbaonline.sba.gov>.

Related to SBICs is the **National Association of Small Business Investment Companies (NASBIC)**. The association's goal is to build and maintain a strong profitable small business investment company industry. For 37 years, NASBIC has played a pivotal role in promoting the growth and vitality of this business sector through effective representation in Washington and successful professional programs. The association acts as the voice of the SBIC industry before Congress and the Administration. Among other activities, NASBIC has successfully fought for government policies permitting SBICs to channel more venture capital and long-term loans to new and growing small businesses. NASBIC also interacts closely with SBA to shape a regulatory framework that permits SBICs to operate under flexible and realistic guidelines. NASBIC offers courses, workshops, and seminars to its members on the venture investment business and provides those new to the industry the opportunity to learn from experienced venture investors.

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**Organization/Program:** SBA Programs of Financial Assistance

**Contact:** U.S. Small Business Administration  
Office of Financial Assistance  
409 Third Street, SW  
Washington, DC 20416  
Tel: 202-205-6490

SBA works with intermediaries, banks, and other lending institutions to encourage and promote loans and venture capital financing to small businesses. SBA offers small business loans through its Certified Development Company Program, 7(a) Loan Guaranty Program, Microloan Program, Certified and Preferred Lenders Program, Secondary Market Program, and the SBIC Program (described above). SBA also provides loans to nonprofit organizations to fund small loans (up to \$25,000) to small businesses.

For most SBA loans, there is no legislated limit to the total amount of the loan that may be requested from the lender. However, the maximum amount that the SBA can guarantee is generally \$750,000. Thus, a lender requesting the maximum SBA guaranty of 75 percent, the total loan amount available under this program generally would be limited to \$1 million. Although most businesses are eligible for SBA loans, some types of businesses are ineligible and a case-by-case determination must be made by SBA. Eligibility is generally determined by four factors: (1) type of business, (2) size of business, (3) use of loan funds, and (4) special circumstances. To be eligible for SBA loans, a company must operate for profit; be engaged in, or propose to do business in the United States or its possessions; have reasonable owner equity to invest; and, use alternative financial resources first including personal assets. The definition of a small business varies from industry to industry to adequately reflect industry differences. The SBA has developed size standards that define the maximum size of an eligible small business.

Interest rates are negotiated between the borrower and the lender but are subject to SBA maximums, which are tied to the Prime Rate. Interest rates may be fixed or variable. Fixed rate loans must not exceed the Prime Rate plus 2.25 percent if the maturity is less than 7 years, and Prime plus 2.75 percent if the maturity is 7 years or more. For loans of less than \$25,000, the maximum interest rate must not exceed Prime Plus 4.25 percent and 4.75 percent, respectively; for loans between \$25,000 and \$50,000, maximum rates must not exceed 3.25 percent and 3.75 percent, respectively. Variable rate loans may be pegged to either the lowest prime rate or the SBA optional peg rate. The optional peg rate is a weighted average of rates the federal government pays for loans with maturities similar to the average SBA loan. It is calculated quarterly and published in the *Federal Register*. The lender and the borrower may negotiate the amount of the spread which will be added to the base rate. An adjustment period is selected that will identify the frequency at which the note rate will change. It must be no more often than monthly and must be consistent (e.g., monthly, quarterly, semiannually, annually, or any other defined consistent period). To offset the costs of the SBA's loan program to the taxpayer, SBA charges lenders a guaranty and a servicing fee for each loan approved. These fees can be passed on to the borrower once they have been paid by the lender. The fees are determined by the amount of the loan guaranty. When the guaranty portion of the loan is \$80,000 or less, the guaranty will be 2 percent of the guaranteed portion; for loans more than \$80,000 but less than \$250,000, a 3 percent guaranty fee will be charged; for the next \$250,000 of the guaranteed portion, a 3.5 percent guaranty fee will be charged; for any portion greater than \$500,000, a 3.875 percent guaranty fee will be charged. In addition, all loans will be subject to a 0.5 percent annualized servicing fee, which is applied to the outstanding balance of SBA's guaranteed portion of the loan. Processing, origination, application, brokerage, and other fees, as well as points and bonus points are prohibited.

The various SBA loan programs are described below.

The **Certified Development Company Program**, often referred to as SBA's 504 Loan Program, provides long-term, fixed-rate financing for purchasing land, buildings, machinery and equipment, and for building, modernizing, or renovating existing facilities and sites. The 504 Program

cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing. A Certified Development Company (CDC) is a nonprofit corporation established to contribute to the economic development of its community or region. CDCs work with the SBA and private-sector lenders to provide financing for small businesses. There are about 290 CDC nationwide and each one covers a specific area. Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent from the small business receiving the financing. The maximum SBA debenture is generally \$750,000 (up to \$1 million in some cases). The program is designed to enable small businesses to create and retain jobs; the CDCs portfolio must create or retain one job for every \$35,000 provided by the SBA. Interest rates on 504 loans are tied to an increment above the current market rate for 5-year and 10-year U.S. Treasury issues. Maturities of 10 and 20 years are available. Fees total approximately 3 percent of the debenture and may be financed with the loan. The project assets being financed are generally used as collateral and personal guaranties of the principal owners of the small business are required.

The **7(a) Loan Guaranty Program** is one of SBA's primary lending programs. It provides loans to small businesses unable to secure financing on reasonable terms through normal lending channels. The program operates through private-sector lenders that provide loans which are, in turn, guaranteed by the SBA—the SBA has no funds for direct lending or grants. Most lenders are familiar with SBA loan programs so interested applicants should contact their local lender for further information and assistance in the SBA loan application process. There are a number of specialized 7(a) loan programs including:

- ❖ ***Low Documentation (LowDoc) Loans***—This program was designed to increase the availability of loans under \$100,000 to the small business community and to streamline and expedite the SBA loan review process. It offers a simple, one-page application form and rapid turnaround on loans of up to \$100,000. Completed applications are processed quickly by the SBA upon receipt from the lender, usually within 2 or 3 days. Consequently, the loan decision process relies heavily upon the strength of the principals' character and credit history. Terms, interest rates, and uses are the same as for any 7(a) loan.
- ❖ ***FASTRAK Loan Program***—This program is designed to increase the capital available to small businesses seeking loans up to \$100,000. It is currently offered as a pilot with a limited number of lenders. Under this program, certain lenders are authorized to sue their existing documentation and procedures to make and service an SBA guaranteed loan. There are no additional forms and no waiting for SBA loan approval.
- ❖ ***Short Term Loans (CAPLines)***—CAPLines is the umbrella program under which SBA helps small businesses meet their short-term and cyclical working-capital needs. A CAPLines loan can be for any dollar amount (except for the Small Asset-Based Line) up to \$1 million. There are five short-term working-capital loan programs for small businesses under the CAPLines umbrella: (1) Seasonal Line (advances against anticipated inventory and accounts receivable), (2) Contract Line (finances the direct labor and material cost associated with performing assignable contract), (3) Builders Line (finances the direct labor and material cost associated with constructing or renovating commercial or residential buildings), (4) Standard Asset-Based Line (revolving line of credit for businesses unable to meet credit standards associated with long-term credit), and (5) Small Asset-Based Line (an asset-based revolving line of credit of up to \$200,000).

- ❖ **International Trade Loan Program**—This program is designed for small businesses that want to engage in or expand their efforts in international trade or those businesses that are adversely affected by competition from imports. The SBA can guarantee as much as \$1.25 million in working-capital and facilities-and-equipment loans. The applicant must establish that the loan will significantly expand or develop an export market, is currently adversely affected by import competition, will upgrade equipment or facilities to improve competitive position, or must be able to provide a business plan that reasonably projects export sales sufficient to cover the loan.
- ❖ **Export Working Capital Program (EWCP)**—The EWCP is designed to provide short-term working capital to exporters. The EWCP is a combined effort of the SBA and the Export-Import Bank. The two agencies have jointed their working capital programs to offer a unified approach to the government's support of export financing. The EWCP uses a one-page application form and streamlined documentation with turnaround usually within 10 days. A letter of prequalification is also available from the SBA. Loan requests of \$833,333 or less are processed by the SBA, while loan requests over \$833,333 are to be processed through the Export-Import Bank. Borrowers may have other current SBA guaranties, as long as the SBA's exposure does not exceed \$750,000. When an EWCP loan is combined with an international trade loan, the SBA's exposure can increase up to \$1.25 million.
- ❖ **Pollution Control Loan Program**—The Pollution Control Loan Program is intended to provide loan guarantees to eligible small businesses for the financing of the planning, design, or installation of a pollution control facility. This facility must prevent, reduce, abate, or control any form of pollution, including recycling. SBA can guarantee up to \$1 million for pollution control loans to eligible businesses.
- ❖ **Defense Loan and Technical Assistance (DELTA) Program**—The DELTA Loan Program is a joint effort between the SBA and the Department of Defense to provide financial and technical assistance to defense-dependent small firms adversely affected by cutbacks in defense. Each DELTA loan must achieve at least one of the following policy objectives: job retention—retain defense workers whose employment would otherwise be permanently or temporarily terminated due to defense reductions; job creation—create job opportunities and new economic activity in communities adversely affected by defense reductions; and plant retooling and expansion—modernize or expand facilities in order to remain in the nation's technical and industrial base. The maximum gross loan amount for a DELTA loan under the 7(a) Program is \$1.25 million, while the maximum amount for a DELTA loan under the Certified Development Company Program is \$1 million. If both types of loans are used, or if there is an existing SBA loan, the total amount is \$1.25 million.
- ❖ **Minority and Women's Prequalification Pilot Loan Program**—The Minority Prequalification Pilot Loan Program and the Women's Prequalification Pilot Loan Program use intermediaries to assist prospective minorities and women borrowers in developing viable loan application packages and securing loans. The women's program uses only nonprofit organizations as intermediaries; the minority program uses for-profit intermediaries as well. Once the loan package is assembled, it is submitted to SBA for expedited consideration; a decision is usually made within 3 days. If the application is approved, the SBA issues a letter of prequalification stating the SBA's intent to guarantee the loan. The maximum amount for loans under both of these programs is typically \$250,000. With both, the SBA will guarantee up to 90 percent. The intermediary helps the borrower locate a lender offering the most

competitive rates. Intermediaries (usually Small Business Development Centers) may charge a reasonable fee for loan packaging. Fees charge by for-profit organizations will be higher.

- ❖ ***Qualified Employee Trusts Loan***—The objective of this SBA program is to provide financial assistance to Employee Stock Ownership Plans. The employee trust must be part of a plan sponsored by the employer of a company and qualified under regulations set by either the Internal Revenue Service Code (as an Employee Stock Ownership Plan or ESOP) or the Department of Labor (the Employee Retirement Income Security Act or ERISA). Applicants covered by the ERISA regulations must also secure an exemption from the Department of Labor regulations prohibiting certain loan transactions. Because the maximum amount the SBA can guaranty is generally \$750,000, the total loan amount available under this program would typically be limited to \$1 million.
- ❖ ***Veterans' Programs***—Although the SBA has not been provided funds for direct loans to Veterans, these individuals are eligible for special consideration under SBA's guaranty loan programs. This special consideration includes: liaison personnel in each field office, in-depth management counseling and training assistance, and prompt and priority processing of any loan application.

SBA's **MicroLoan Program** was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, the SBA makes funds available to nonprofit intermediaries, who in turn make loans to eligible borrowers in amounts that range from under \$100 to a maximum of \$25,000. The average loan size is \$10,000. Completed applications can usually be processed by the intermediary in less than one week.

Under the **Certified Lender and Preferred Lender Program** lenders are delegated partial or full authority to approve loans, which results in faster service from SBA. Certified lenders are those who have been heavily involved in regular SBA loan-guaranty processing and have met certain other criteria. They receive a partial delegation of authority and are given a 3-day turn-around by the SBA on their applications (they also may use regular SBA loan processing). Certified lenders account for nearly a third of all SBA business loan guaranties. Preferred lenders are chosen from among the SBA's best lenders and they are delegated full lending authority in exchange for a lower rate of guaranty. This lending authority must be renewed at least every 2 years, and the lender's portfolio is examined by the SBA periodically. Preferred loans account for more than 10 percent of SBA loans.

The **Secondary Market Program** was created to increase the attractiveness of small business lending to the lending community. Through the market, lenders are able to sell the guaranteed portion of SBA loans. In addition, the secondary market provides a hedge against future liquidity problems because the guaranteed portion of an SBA guaranteed portfolio may be readily sold by the lender. The market also allows as lender to meet the credit needs of a local small business community by importing capital from other parts of the country. For additional information on this program call SBA's Secondary Market and 504 Sales Branch at 202-205-7552.

Information on SBA loan programs, as well as the management counseling and training services offered by SBA, is also available from the local SBA office.



**Organization/Program:** Office of International Trade

**Contact:** U.S. Small Business Administration  
409 Third Street, SW  
Washington, DC 20416  
Tel: 202-205-6720  
Fax: 202-205-7272

The Office of International Trade (OIT) provides export financing and business development assistance to established and prospective small business exporters. The OIT administers the Export Working Capital Program (described above) and works in cooperation with other federal agencies and public- and private-sector groups to encourage small business exports and to assist small businesses seeking to export. OIT's outreach efforts include sponsoring or supporting export training conferences and developing "how to" and market-specific publications for exporters. OIT also directs and coordinates SBA's ongoing export initiatives, such as the Export Legal Assistance Network and SBA's Automated Trade Locator Assistance System.

## U.S. Environmental Protection Agency

**Organization/Program:** Environmental Finance Program

**Contact:** Environmental Financing Information Network  
Tel: 202-260-0420  
E-mail: [efin@epamail.epa.gov](mailto:efin@epamail.epa.gov)



EPA developed the Environmental Finance Program to assist communities in their search for creative approaches to funding their environmental projects. The Environmental Finance Program seeks to lower costs, increase investment, and build capacity by creating partnerships with state and local governments and the private sector to fund environmental needs. The Program builds and enhances state and local capacity through the following key activities:

- ❖ ***Managing the Environmental Financial Advisory Board.*** This federally chartered advisory board, consisting of prominent members of the public and private finance community, provides policy and program recommendations to the EPA Administrator on how to pay for the growing costs of environmental protection and increase investment in environmental infrastructure.
- ❖ ***Supporting Regional Environmental Finance Centers (EFC).*** These Centers train state and local officials on alternative financing mechanisms and environmental finance issues and trends by providing technical assistance, expertise, and information to these decisionmakers about environmental financing opportunities. The EFCs also provide advisory services to local communities on financial issues. EPA established these Regional EFCs at universities around the country to educate state and local officials about lowering the costs and increasing investments for environmental services and facilities. EFCs provide technical assistance and analyses to state and local governments and the private sector on managing and financing environmental infrastructure. For example, the California State University at Hayward EFC is developing public-private partnership models for financing environmental activities, emphasizing the participation of small and medium sized businesses.

- ❖ ***Managing the EPA's Environmental Financing Information Network (EFIN)***. This network provides information on financing alternatives for state and local environmental programs and projects primarily in the form of abstracts of publications, case studies, and contacts. EFIN services include an online database, hotline, and distribution of EPA publications pertaining to environmental finance.

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**Organization/Program:** Technology and Markets Program, Technology Innovation Office

**Contact:** John Kingscott, Technology and Markets Program Staff Director  
Technology Innovation Office  
U.S. Environmental Protection Agency (5102G)  
401 M Street, SW  
Washington, DC 20460  
Tel: 703-603-7189  
Fax: 703-603-9135  
E-mail: kingscott.john@epamail.epa.gov

The Technology Innovation Office (TIO) of the U.S. Environmental Protection Agency (EPA) was created in 1990 to act as an advocate for new technologies. TIO's mission is to increase the applications of innovative treatment technologies to contaminated soils and groundwater. TIO has encouraged and relied on cooperative ventures with other partners to accomplish most of its early goals. Since its creation, TIO has worked with many partners inside EPA, in other federal agencies, and in the private sector to improve the nation's understanding of remediation treatment technologies and reduce the impediments to their widespread use. One of TIO's publications that may be of particular interest to SBIR awardees seeking assistance to commercialize a technology is the *Innovative Hazardous Waste Treatment Technologies: A Developer's Guide to Support Services*. This Guide is available on TIO's Web Site at <http://www.clu-in.com>. The Guide provides information on sources of assistance and support in bringing technologies from the proof-of-concept stage to the commercialization stage. It includes information on sources of grant funding and technical assistance, and identifies incubators, test and evaluation facilities, and university-affiliated research centers that can provide a range of technology development and evaluation services. TIO also offers the Vendor Field Analytical and Characterization Technologies System Database (Vendor FACTS) and the Vendor Information System for Innovative Treatment Technologies (VISITT). Vendor Facts—which is offered to users at no charge—contains information provided by vendors on the applicability, performance, and current use of their products. It is a user-friendly system that allows users to screen site assessment technologies by specified parameters (e.g., contaminants, media, intended use, development status). Vendor participation in Vendor FACTS is free, and the database is believed to reach a substantial number of professionals involved in site characterization and analysis in the field—including state and federal regulators, site managers, consulting firms, and remediation professionals. VISITT is a user-friendly database that contains data on 346 innovative treatment technologies provided by 210 vendors. The database includes detailed information provided by vendors that allows for quick screening, customized searching, and assessment of remediation technologies. Vendors can submit information to be included in VISITT free of charge. To be eligible, technologies must be designed to remediate groundwater or nonaqueous phase liquids *in situ*, soil, sludge, solid-matrix waste, natural sediments, and off-gas. VISITT reaches an estimated 12,000 users in 76 countries.

**Organization/Program:** Center for Environmental Industry and Technology

**Contact:** Jim Cabot or Carol Kilbride  
EPA-New England (RAA)  
JFK Federal Building  
Boston, MA 02203  
Tel: 1-800-575-CEIT  
E-mail: cabot.jim@epamail.epa.gov or  
kilbride.carol@epamail.epa.gov

EPA-New England has established the Center for Environmental Industry and Technology (CEIT) to assist in bringing innovative ideas and technologies that would benefit both the environment and the economy to the marketplace. The CEIT, developed in coordination with representatives from industry, is promoting New England's environmental technologies and the Region's \$10 billion environmental industry. The CEIT is taking a five-pronged approach to address the needs of the environmental industry:

- ❖ Improving the ability of the industry to gain access to state and federal programs.
- ❖ Increasing access to technology demonstration sites and testing evaluation.
- ❖ Increasing access to capital.
- ❖ Bringing down regulatory and institutional barriers facing the environmental industry.
- ❖ Marketing environmental products and innovative technologies, both here and abroad.

The CEIT acts as a point of contact for the environmental industry, technology developers, investors, and other interested stakeholders, providing an ombudsman service for those seeking assistance. The CEIT is a catalyst for bringing new environmental technologies to the marketplace and addressing the concerns for the development of new technologies. The CEIT attempts to match a developer's needs with a variety of assistance offered through relevant EPA, state, and other federal agency programs. The CEIT also works as a catalyst to bring together private and public sector professionals to seek out ways that will bring down the barriers to innovation and speed up the commercialization process. The CEIT also sponsors the Golden Opportunities Seminar Series for Environmental Technology Innovation (a New England regional conference series), at which participants learn federal technology transfer and assistance opportunities, international marketing assistance and trade promotion opportunities, and federal financing options. CEIT's Environmental Venture Capital Forum brings to together environmental technology developers, investors, and regulatory experts to hear from prescreened companies seeking funding for cutting edge environmental services and technologies.

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**Organization/Program:** EPA Region III Business Assistance Center

**Contact:** Business Assistance Center  
Tel: 1-800-228-8711

The objectives of EPA Region III's Business Assistance Center are to: (1) assist small and medium size businesses in complying with environmental regulations in order to protect the environment while sustaining economic development; and (2) seek opportunities to minimize waste generation and promote Region II's environmental technology industry. The Center will encourage and support the development, commercialization, marketing, and exporting of innovative environmental technologies developed by firms located in Region III. In addition, the Center will:

provide businesses with information on environmental requirements as they apply to the particular business, respond to written and phone inquiries, and conduct outreach based on feedback from the small business community; provide a small business ombudsman service to assist small businesses in their interaction with regulatory compliance and permitting activities throughout the Region; and promote pollution prevention among small businesses, and solicit participation in EPA's cooperative programs—such as Green Lights, Energy Star, and Wa\$te Wi\$e—which extend beyond regulatory compliance.

## U.S. Department of Defense

**Organization/Program:** Department of Defense Small Business Innovation Research (SBIR)/Small Business Technology Transfer (STTR) Help Desk and Home Page

**Contact:** Department of Defense (DoD) SBIR/STTR Help Desk  
Tel: 1-800-382-4634  
Fax: 1-800-462-4128  
DoD SBIR/STTR Home Page:  
<http://www.acq.osd.mil/sadbu/sbir/#Hyperlinks>



DoD supports several resources that may provide assistance to SBIR awardees seeking additional financial and/or technical assistance. These include: the DoD SBIR/STTR Help Desk and the DoD SBIR/STTR Home Page. The DoD SBIR/STTR Help Desk responds to questions about DoD's SBIR and STTR Programs, including inquiries concerning proposal preparation, contract negotiation, government accounting requirements, intellectual property protection, the "Fast Track," and financing strategies. The DoD SBIR/STTR Home Page (<http://www.acq.osd.mil/sadbu/sbir/#Hyperlinks>) includes links to various Web Sites that may be useful to SBIR awardees seeking assistance, including a link to the Ballistic Missile Defense Organization (BMDO) SBIR Web Site, which contains a list of venture capital sources (with links) for the SBIR entrepreneur. This list is updated regularly by BMDO.

## U.S. Department of Energy

**Organization/Program:** Commercialization Assistance Project

**Contact:** DOE SBIR Program Manager, ER-33  
U.S. Department of Energy  
19901 Germantown Road  
Germantown, MD 20874-1290  
Tel: 301-903-0569



To aid SBIR awardees in seeking follow-on funding for Phase III, the Department of Energy (DOE) has sponsored the Commercialization Assistance Project for the past 6 years. This project provides individual assistance in developing business plans and in preparation of presentations to potential investment sponsors.

## National Science Foundation

**Organization/Program:** Small Business Guide to Federal R&D Funding Opportunities



**Contact:** Foresight Science & Technology, Inc.  
P.O. Box 2048  
Port Townsend, WA  
Tel: 360-385-9560  
Fax: 360-385-9598

The *Small Business Guide to Federal R&D Funding Opportunities* was produced by Foresight Science & Technology, Inc., under contract to the National Science Foundation. The purpose of the guide is to assist small businesses competing for SBIR and STTR awards; however, it includes some information that may be helpful to SBIR awardees seeking Phase III funding. For example, the guide includes chapters on commercialization, market research, marketing, and financing. The guide is available on the World Wide Web at <http://www.seeport.com/r&dbook/rdguide.htm>.

## U.S. Department of Commerce

**Organization/Program:** Office of Environmental Technologies and Exports



**Contact:** International Trade Administration  
U.S. Department of Commerce  
Room 4322  
14<sup>th</sup> and Constitution Ave., NW  
Washington, DC 20230  
Tel: 202-482-5225  
Fax: 202-482-5665  
<http://www.ita.doc.gov/>

The Office of Environmental Technologies and Exports (ETE) introduces export-oriented U.S. environmental technology companies to U.S. government trade development programs. These trade development programs provide developers access to information on high potential export markets and U.S. government activities related to emerging markets. ETE also can direct developers to government export financing programs and projects, such as the Export Import Bank, the Overseas Private Investment Corporation, the Trade and Development Agency, and multilateral development banks. In addition, ETE identifies sub-sector opportunities and the requirements developers must address in order to compete for major procurement opportunities.

**Organization/Program:** The Trade Information Center

**Contact:** U.S. Department of Commerce  
The Trade Information Center  
Room 7424  
14<sup>th</sup> and Constitution Ave., NW  
Washington, DC 20230  
Tel: 1-800-872-8723, 1-800-833-8723 TDD  
Fax: 202-482-4473

The Trade Information Center is a central access point for information on federal export assistance programs that provide export counseling, international market research and trade leads, overseas and domestic trade events and activities, export financing, and advice on documentation and licensing requirements. The center is operated by the Trade Promotion Committee, which includes 19 federal agencies responsible for international trade and export promotion. The Center provides callers with reports and statistics from the National Trade Data Bank that includes more than 10,000 government documents related to export production and international markets. In addition, the Center advises businesses on upcoming conferences, trade missions and fairs offered in the U.S. and overseas by federal, state, and local organizations.

## U.S. Agency for International Development

**Organization/Program:** Environmental Technology Network for Asia

**Contact:** U.S. Agency for International Development (U.S. AID)  
Center for Trade and Investment Services  
Room 100, SA-1  
Washington, DC 20523-0229  
Tel: 202-663-2674 or 202-663-2759  
Fax: 202-663-2760



The Environmental Technology Network for Asia (ETNA), an initiative of the United States-Asia Environmental Partnership (US-AEP) and the Center for Trade and Investment Services of the U.S. AID, provides developers of energy and environmental technologies with trade leads from nine Asian countries. Once registered with ETNA's environmental trade opportunity database, environmental technology companies are electronically matched by ETNA engineers with needs for environmental services in Asia and notified of the opportunity via fax within 48 hours. ETNA's environmental technology representatives provide information on specific products or services, payment and shipping terms, company contact person, and nature of the environmental problem, as well as country-specific environmental trade and investment laws and policies. These technology representatives are located in Bangkok, Thailand; Hong Kong; Kuala Lumpur, Malaysia; Seoul, Korea; Taipei, Taiwan; Bombay, India; Jakarta, Indonesia; Manila, Philippines; and Singapore.

## National Aeronautics and Space Administration



**Organization/Program:** U.S. Regional Technology Transfer Centers (RTTCs)

**Contact:**

U.S. RTTC

Tel: 1-800-472-6785

Far West Technology Transfer Center

University of Southern California

3716 South Hope Street, Suite 200

Los Angeles, CA 90007-4344

Tel: 1-800-642-2872 or 213-743-2353

Mid-Continent Technology Transfer Center

Texas Engineering Extension Service

The Texas A&M University System

301 Tarrow, Suite 119

College Station, TX 77843-8000

Tel: 1-800-472-6785 or 409-845-2907

Great Lakes Industrial Technology Center

25000 Great Northern Corporate Center,

Suite 260

Cleveland, OH 44070-5310

Tel: 1-800-472-6785 or 216-734-0094

Mid-Atlantic Technology Applications Center

University of Pittsburgh

823 William Pitt Union

Pittsburgh, PA 15260

Tel: 412-648-7000

Center for Technology Commercialization

William Gasko, Director

Massachusetts Technology Park

100 North Drive

Westborough, MA 01581-5043

Tel: 508-870-0042

Southern Technology Applications Center

University of Florida

College of Engineering

One Progress Boulevard, Box 24

Alachua, FL 32615

Tel: 904-462-3913

E-mail: STACINF@nervm.nerdc.ufl.edu

The National Aeronautics and Space Administration (NASA) Commercial Technology Program operates and sponsors a national network of specialized centers and programs to assist U.S. business and industry to access, utilize, and commercialize NASA-funded research and technology. These organizations, operating throughout the nation, work closely with the NASA Field Centers to provide a full range of technology transfer and commercialization services and assistance. NASA's Regional Technology Transfer Centers (RTTCs) are one of the components of the Commercial Technology Program. The RTTCs were established by NASA to expedite technology transfer and spur economic development. The program divides the nation into six regions and relies on an effective network within each region to provide direct and timely services to companies and other institutions nationwide. RTTC staff members have extensive business and industry experience. They help companies locate, access, acquire, and use technologies and expertise within federal laboratories, state programs, and private industry. The RTTC network offers comprehensive, customized help to companies in their region. The RTTCs offer technology commercialization services that include identifying technologies with the best commercial potential; identifying partners, building consortia, facilitating licenses and agreements, and locating sources of capital for technology and business development. The RTTCs also assist with market research by benchmarking technologies, targeting markets, and analyzing the competition. In addition, the RTTCs perform extensive online searches on almost any topic including technologies, markets, and patents. The six existing RTTCs are supported by NASA, industry, and other federal agencies. (NASA has recently announced the creation of a new center, the Center for

Economic Renewal and Technology Transfer, at Montana State University-Bozeman.) Many of their services are provided free of charge, while others are provided at a reasonable cost based on the services delivered. Each of the six RTTCs is described below:

- ❖ ***Far West Technology Transfer Center***—The mission of the Far West RTTC is to produce effective transfers of commercially viable technology from the federal labs to U.S. industry, and finally to the marketplace. The Far West RTTC is part of the School of Engineering at the University of Southern California. It also is an integral part of the NASA Commercial Technology Network. This RTTC operates the Remote Information Search Service (RISS) to provide companies with information from hundreds of federal labs to identify opportunities at specific labs and other resources that may be useful.
- ❖ ***Mid-Continent Technology Transfer Center (MCTTC)***—As one of six NASA-funded RTTCs, the MCTTC offers a variety of technology transfer and commercialization services. The MCTTC faces the challenge of converting the wealth of technology available from federal laboratories and space centers into opportunities for American business. The MCTTC offers customized help to companies in a 14-state region. The assistance provided includes: technology commercialization, market research, technology problem solving, and information search. Many of the services provided by the MCTTC are free of charge, while others are delivered at a reasonable cost.
- ❖ ***Great Lakes Industrial Technology Center (GLITeC)***—The GLITeC was established to transfer NASA and other federal technology to U.S. industry. GLITeC serves industry in the Great Lakes region (including Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin), but also works to commercialize NASA Lewis Research Center technologies throughout all 50 states. The GLITeC and its nine regional affiliates provide a variety of services to companies ranging from locating technical experts and information to identifying new market and product opportunities. Three types of services are provided by the GLITeC: technology-based problem solving, product planning and development, and technology commercialization. The fees charged by the GLITeC vary according to the services and scope of the individual projects.
- ❖ ***Mid-Atlantic Technology Applications Center (MTAC)***—MTAC helps U.S. firms improve their competitiveness by assisting them in the location, assessment, acquisition, and utilization of technologies and scientific and engineering expertise in the federal laboratory system. MTAC is headquartered at the University of Pittsburgh and serves a five state region that includes Pennsylvania, Maryland, Virginia, West Virginia, Delaware, and the District of Columbia. MTAC works with companies to: define opportunities for expansion and new product development; locate information, technologies, and expertise; and provide technical assistance as well as business and commercialization assistance. The fees charged by MTAC vary according to the services and support provided.
- ❖ ***Center for Technology Commercialization (CTC)***—CTC is a private, nonprofit corporation that provides companies in the northeast a “smart window” into the research conducted at NASA and at more than 600 additional federal laboratories, universities, and research and development organizations throughout the United States and the world. CTC specializes in technology, marketing, and corporate partnership services, which include technology assessment, technology valuation, market research and opportunity assessment, and corporate partnership opportunity identification. CTC also provides technical database searching and document retrieval services. CTC assists industry to obtain and commercialize NASA,



Defense, industrial, and university-developed technologies. CTC provides four major areas of support services: technology acquisition and development, market identification, partnering, and commercialization. In addition to CTC Headquarters in Massachusetts, CTC has Satellite Technology Transfer Centers (STTC) in Connecticut, Maine, New Hampshire/Vermont, New Jersey, New York, and Rhode Island.

- ❖ ***Southern Technology Applications Center (STAC)***—STAC helps companies locate and access technologies, expertise, and capabilities within the federal laboratory system and the region's universities to solve technology-related problems and create commercial opportunities. STAC is located at the University of Florida and has links to technology transfer offices and colleges throughout the southeastern United States. STAC provides a variety of services to companies ranging from locating technologies, technical experts, and specific information to identifying new market and product opportunities. STAC's fees vary according to the services and scope of the individual projects.

**Organization/Program:** National Technology Transfer Center

**Contact:** National Technology Transfer Center  
 Wheeling Jesuit University  
 316 Washington Avenue  
 Wheeling, WV 26003  
 Tel: 1-800-678-6882

The National Technology Transfer Center (NTTC), established by Congress, is the hub of a national network linking U.S. companies with federal laboratories to turn government research results into practical, commercially-relevant technology. The NTTC also is a component of NASA's Commercial Technology Program. Among other services, the Center conducts needs assessment and evaluation studies related to technology commercialization. In addition, NTTC conducts national outreach and promotional activities to promote U.S. private sector awareness of technology transfer resources and opportunities; assists federal laboratories in finding partners to develop and commercialize new technologies; and works closely with the Federal Laboratory Consortium, federal, state, and local economic development authorities, academia, companies and industry associations, and makes referrals to the six NASA RTTCs, which assist companies with customized services for licensing and other commercialization areas. The NTTC also maintains the NTTC Web Site (<http://www.nttc.edu/>), which provides access to NTTC's comprehensive collection of databases to perform searches with upload and download capability.

**Organization/Program:** TAP-IN

**Contact:**

TAP-IN  
 Marianne Clarke, National Program Manager  
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 Takoma Park, MD 20912  
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 Fax: 202-358-1845  
 E-mail: [jroot@osat.hq.nasa.gov](mailto:jroot@osat.hq.nasa.gov)


TAP-IN was developed by NASA to help companies: identify new markets for existing products, identify new markets for new products developed under current capabilities, evaluate technologies that will enhance/improve products, evaluate customer needs, find federal lab technologies that can be spun off into commercial projects, acquire federal lab technologies, and acquire capital. TAP-IN representatives perform market needs assessments, surveys, analyses, and forecasts. TAP-IN links firms to business service organizations that have the experience and expertise needed to identify and analyze market opportunities. TAP-IN partners also work with companies to commercialize technologies by: developing business plans, helping companies acquire newly developed technologies (through licensing, cooperative R&D agreements, etc.), finding venture capital, and providing networking opportunities for joint ventures. TAP-IN serves small defense suppliers and manufacturing/product development companies (defense or nondefense). Many TAP-IN services are provided at no cost; for other services the fees are structured to make the services easily accessible to small manufacturing companies.



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## Chapter 2:

# State- and Local-Level Sources of Commercialization Assistance



- ❖ **There are numerous state- and local-level programs that offer commercialization assistance to technology developers.**
- ❖ **These programs may provide financial and/or technical assistance to companies located or operating in the state.**
- ❖ **A number of these state and local programs offer some services free of charge, the fees for other services vary according to the assistance required.**
- ❖ **Conditions for assistance vary among the different programs. One common requirement for these programs is that the company seeking assistance be located or operate within the specific state.**
- ❖ **Not all of these programs are funded by the state or municipality. Most receive funding from a number of public and private sources.**



## Alabama

**Organization/Program:** Office for the Advancement of Developing Industries

**Contact:** Office for the Advancement of Developing Industries  
1075 13<sup>th</sup> Street South  
Birmingham, AL 35205  
Tel: 205-934-2190  
Fax: 205-934-1037



The Office for the Advancement of Developing Industries (OADI) was opened by the University of Alabama—Birmingham in 1986 to increase its role in community economic development. OADI's goals include: assist in the development of small businesses desiring to market or apply a technology; assist existing high technology companies with new product development; attract high technology companies to Alabama; and develop and conduct conferences and programs relevant to the development, financing, and management of new high-technology companies. OADI offers a 35,000 square-foot technology incubator facility with the amenities required to assist in the development of marketable advanced technology products. Additional expertise, facilities, and student assistance are provided to OADI's clients by the University of Alabama—Birmingham. Specific assistance includes help with developing a business plan or formulating a marketing strategy, as well as guidance on proprietary rights protection issues. Marketing services requiring less than 1 hour, whether its consulting or referrals, is provided free-of-charge. Marketing services requiring more than 1 hour of effort are charged at a rate of \$25 per hour. A number of OADI's equipment and library resources are available to OADI tenants free-of-charge. Other administrative business services and equipment are provided on a fee-for-service basis.

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**Organization/Program:** University Center for Economic Development

**Contact:** Nisa Miranda, Director  
University Center for Economic Development  
University of Alabama  
Box 870138  
Tuscaloosa, AL 35487-0138  
Tel: 205-348-9902  
Fax: 205-348-7566

The University of Alabama Center for Economic Development (UACED) uses the resources of the University of Alabama to provide information in response to requests from Alabama businesses and communities. Its objective is to support Alabama's public and private economic development initiatives by providing access to university technical resources, faculty, and professional staff. UACED receives funding from the Alabama Economic Development Administration and the University of Alabama. It is a member of the National Association of Management and Technical Assistance Centers.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Alabama SBDC (Lead SBDC)  
University of Alabama at Birmingham  
John Sandefur, State Director  
Medical Towers Building  
1717 Eleventh Avenue South, Suite 419  
Birmingham, AL 35294-4410  
Tel: 205-934-7260  
Fax: 205-934-7645

Alabama International Trade Center SBDC  
(Specialized SBDC)  
Tuscaloosa, AL  
Tel: 205-348-7621  
Fax: 205-348-6974

Alabama Small Business Procurement  
System SBDC (Specialized SBDC)  
Birmingham, AL  
Tel: 205-934-7260  
Fax: 205-934-7645

Alabama State University SBDC  
Montgomery, AL  
Tel: 334-293-4138  
Fax: 334-293-9144

Alabama Technology Assistance Program  
SBDC (Specialized SBDC)  
Birmingham, AL  
Tel: 205-934-7260  
Fax: 205-934-7645

Auburn University SBDC  
Auburn, AL  
Tel: 334-844-4220  
Fax: 334-844-4268

Jacksonville State University SBDC  
Jacksonville, AL  
Tel: 205-782-5271  
Fax: 205-782-5179

Livingston University SBDC  
Livingston, AL  
Tel: 334-652-9661 Ext. 439  
Fax: 334-652-9318

North East Alabama Regional SBDC  
Huntsville, AL  
Tel: 205-535-2061  
Fax: 205-535-2050

Troy State University SBDC  
Troy, AL  
Tel: 205-670-3771  
Fax: 205-670-3636

University of Alabama SBDC  
Tuscaloosa, AL  
Tel: 205-348-7011  
Fax: 205-348-9644

University of Alabama at Birmingham  
SBDC  
Birmingham, AL  
Tel: 205-934-6760  
Fax: 205-934-0538

University of North Alabama SBDC  
Florence, AL  
Tel: 205-760-4629  
Fax: 205-760-4813

University of South Alabama SBDC  
Mobile, AL  
Tel: 334-460-6004  
Fax: 334-460-6246

The Alabama SBDCs offer one-on-one counseling, small business workshops, and information transfer services to small businesses. The business counseling services include: assistance with business plan and projected financial statement preparation, research of potential market opportunities and competition, identification of funding options, and guidance for in implementing possible business solutions. All services provided by the SBDCs are free to qualified businesses. The Centers also provide resources, such as a small business handbook, to small businesses to answer many of the most commonly asked business start-up questions.

## Alaska

**Organization/Program:** Alaska Science and Technology Foundation

**Contact:** Pam Thibeault  
Alaska Science and Technology Foundation  
4500 Diplomacy Drive, Suite 515  
Anchorage, AK 99508-5918  
Tel: 907-272-4333  
Fax: 907-274-6228



The Alaska Science and Technology Foundation (ASTF) was established in 1988 as a public corporation of the state of Alaska to promote and enhance the development and application of science and technology for the direct benefit of Alaskans. Endowment income from the Alaska Science and Technology Endowment is used toward ASTF's operating expenses, as well as grants for eligible projects. The ASTF offers several types of grants, many of which include funding for technology commercialization (ranging from grants of <\$20,000 to approximately \$500,000). The application process varies with the type of grant being sought; therefore, the first step in the application process is to contact the ASTF office to determine the most appropriate grant and its application requirements. Proposers are required to identify a coapplicant and provide a coinvestment (or coinvestor) for their project. The coapplicant should be the end user of the knowledge or technology, or the potential next-stage financier, partner, or licensor of the new knowledge or product. A coinvestment of matching cash and/or in-kind contributions at least equal to the amount of funding being requested from ASTF is required. Other factors that are considered during peer review include: benefits to Alaska and its residents, financial condition of the proposer, experience of the proposed project team, proposed benchmarks, proposed project's compliance with existing legal and regulatory requirements, excellence of the proposed science and technology innovations, and demonstration that proposers are willing to share the risks and rewards of proposed projects with ASTF. Grantees are expected to repay funds from ASTF for technology projects that develop a new product or process through revenue, license fees, or profit derived from the product (based on a percentage of revenues or income specified in the grant agreement).

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**Organization/Program:** Alaska Aerospace Development Corporation

**Contact:** Pat Ladner, Executive Director  
Alaska Aerospace Development Corporation  
4300 'B' Street, Suite 101  
Anchorage, AK 99503  
Tel: 907-561-3338  
Fax: 907-561-3339



The Alaska Aerospace Development Corporation (AADC)—a public corporation—serves to develop aerospace-related economic and technical opportunities for the state of Alaska. Additional goals include strengthening the Alaskan technological infrastructure; assisting in the advancement of science, engineering, and aerospace research at the University of Alaska; and drawing out-of-state aerospace-related businesses into Alaska. AADC is currently collaborating with private corporations, government agencies, and universities in the development of a comprehensive low earth orbit launch complex and full service satellite ground station facilities.

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**Organization/Program:** Alaska Industrial Development and Export Authority

**Contact:** Alaska Industrial Development and Export Authority

Web Site: <http://www.alaska.net/~aidea>

The Alaska Industrial Development and Export Authority (AIDEA) possesses the mission of promoting developing and advancing the prosperity and economic welfare of Alaskans, relieving unemployment problems, and creating new employment. To fulfill its mission, AIDEA facilitates the financing of industrial, manufacturing, export, and business enterprises in Alaska, as well as owns and operates mission-related facilities. AIDEA finances projects ranging from small business working capital loan guarantees to multi million dollar projects. Criteria for AIDEA projects were established in 1967 by Alaska Legislature and include: economic feasibility, ability to enhance the economy of Alaska and provide or maintain jobs for Alaskans, and ability to repay debts. AIDEA offers the following programs:

- ❖ ***Development Finance Program***—This program allows AIDEA to own and operate projects that support its mission—typically projects that provide infrastructure support for resource utilization and development. Qualifying projects must be compatible with the local economy, endorsed by the local government, and financially feasible (i.e., capable of generating revenues to repay project costs). Authorization from the Alaska Legislature is required for projects requesting more than \$10 million in financing.
- ❖ ***Loan Participation Program***—Long-term financing is available to Alaska businesses for new or existing projects, including refinancing for existing loans. AIDEA may provide up to 80 percent of a loan originating from a commercial lending institution; however, total AIDEA participation is limited to no more than \$10 million.
- ❖ ***Business Assistance Program***—This program is a loan guarantee program in which AIDEA guarantees financial institutions up to 80 percent of the principal balance of a loan. This allows borrowers, who might not otherwise obtain commercial financing, the opportunity to borrow up to \$1 million. AIDEA targets small businesses and entrepreneurs in rural areas by guaranteeing loans up to \$75,000 (loans may be unsecured). AIDEA also contributes to the Rural Development Initiative Fund—a loan program aimed at creating rural Alaska employment opportunities by providing business capital to small industries.
- ❖ ***Export Assistance Program***—The purpose of this program is to encourage and enhance international trade by providing guarantees to lending institutions for export transactions (up to 90 percent of the transaction or up to \$1 million).

**Organization/Program:** Alaska Division of Trade and Development

**Contact:** Debby Sedwick, Assistant Commissioner  
Alaska Division of Trade and Development  
3601 C Street, Suite 700  
Anchorage, Alaska 99503-5934

The function of the Alaska Division of Trade and Development is to develop, promote, and expand the international export markets of Alaska. In providing this mission, the Division acts as a commercial liaison for the state, as well as for private sector businesses involved in international markets. Relatedly, the Division strives to develop a diverse, self-sufficient private sector and a business environment that is amenable to commercial and industrial investment, as well as development. The Division's services and activities include:

- ❖ Developing resource markets that encourage business investment opportunities in Alaska and assisting in test marketing of resource products.
- ❖ Providing business assistance to new and existing Alaskan businesses and industry, and providing economic development assistance on a regional and local level.
- ❖ Making economic and business information available to the private sector and policy makers to enhance understanding of current conditions and business trends.
- ❖ Encouraging the involvement of private sector organizations and businesses in the development and implementation process for Alaska's economic policies and programs; and providing assistance to the administration in the formulation and adoption of policies that promote balanced economic development in Alaska.

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**Organization/Program:** Alaska Association of Environmental Industries

**Contact:** Alaska Association of Environmental Industries  
246 Deerfield Drive  
Anchorage, AK 99515  
Tel: 907-522-6990  
Fax: 907-522-6991

The Alaska Association of Environmental Industries (AAEI) is membership-driven organization for Alaskan companies that are active in the remediation field. AAEI provides networking and marketing opportunities for its members.

AAEI is a member of the Northwest Environmental Business Council (NEBC), a partnership of the environmental industry associations of Washington, Alaska, Oregon, Idaho, and Montana. This organization was created to establish a more regional industry presence among these states, while continuing to provide services necessary to industry at the state level. NEBC also will strive to promote the northwest region's environmental companies abroad by identifying domestic and foreign business leads.

**Organization/Program:** University of Alaska Center for Economic Development

**Contact:** Annette Johnson, Executive Director  
 University of Alaska Center for Economic Development  
 Diplomacy Building, Suite 505  
 3211 Providence Drive  
 Anchorage, AK 99508  
 Tel: 907-786-6561  
 Fax: 907-786-6565

The Center uses the expertise and research capabilities of the University of Alaska to provide assistance to organizations for problem solving and finding opportunities for economic development. The Center provides faculty and students to assist with projects identified by community-based organizations. Assistance is offered in the areas of needs assessments, project feasibility studies, market studies for new regional products, and strategic planning assistance. The Center also maintains information on other economic development resources that are available in Alaska. Private, for-profit businesses are not eligible for services. The Center is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Alaska SBDC (Lead SBDC)  
 University of Alaska Anchorage  
 Jan Fredericks, State Director  
 430 West Seventh Avenue, Suite 110  
 Anchorage, AK 99501  
 Tel: 907-274-7232  
 Fax: 907-274-9524

Kenai Peninsula SBDC  
 Kenai, AK  
 Tel: 907-283-3335  
 Fax: 907-283-3913

Mat-Su Borough SBDC  
 Wasilla, AK  
 Tel: 907-373-7232  
 Fax: 907-373-2560

Southeast Alaska SBDC  
 Juneau, AK  
 Tel: 907-463-3789  
 Fax: 907-463-3929

University of Alaska SBDC  
 Rural Outreach Program  
 Anchorage, AK  
 Tel: 907-274-7232  
 Fax: 907-274-9524

University of Alaska Anchorage SBDC  
 Anchorage, AK  
 Tel: 907-274-7232  
 Fax: 907-274-9524

University of Alaska Fairbanks SBDC  
 Fairbanks, AK  
 Tel: 907-456-1701  
 Fax: 907-456-1873

The Alaska SBDCs provide technical assistance to any entrepreneur needing help starting a small business or having questions about their existing business. The Centers offer free counseling, workshops, access to a library and video library, training workshops, business planning guides and starter kits, and other resources.

## Arizona

**Organization/Program:** Arizona Department of Commerce

**Contact:** Greg Fisher  
Arizona Department of Commerce  
3800 North Central Avenue, Suite 1500  
Phoenix, AZ 85012  
Tel: 602-280-1395 or 1-800-528-8421  
Fax: 602-280-1301



Through its Department of Commerce, the state of Arizona offers environmental technology (including recycling) assistance through a number of programs including:

- ❖ **7(a) Loan Guarantee and SBA 504 Loan Programs**—These programs offer competitive interest rate loans of up to \$750,000 for the 7(a) program or \$1,000,000 for the 504 program which can be utilized to finance up to 90 percent of a qualifying small business venture. The 7(a) loan funds can be used for working capital, refinancing, and debt consolidation. Funds from both programs can be used to finance fixed asset purchases. Information on these particular programs may be obtained by calling Ron Russell, Business Development Finance Corporation, at 602-381-6292.
- ❖ **Arizona Business Connection**—The Arizona Business Connection is a “one-stop” business assistance center that offers information on permitting, licensing, start-up requirements, and opportunities for minority and woman-owned businesses. This program also provides referrals to financing, marketing, and business planning resources. The Arizona Business Connection can be contacted directly at 1-800-542-5684.
- ❖ **Commerce and Economic Development Commission (CEDC) Fund**—The CEDC offers a low-interest loan program that is funded with proceeds generated by the Arizona Lottery. The CEDC provides technology sector capital through financing that supports the development and growth of high-tech industries. These loans may be used for the acquisition of land, buildings, equipment, and tenant improvements. Companies must have a profitable operating history for a period of at least two years. Information on the CEDC can be obtained by contacting the Strategic Finance Division Marketing Officer at 602-280-1352.
- ❖ **Arizona SBIR and Small Business Technology Transfer (STTR) Program**—This program is offered through the Strategic Finance Division as a supplement to the federal SBIR and STTR programs. It provides up to \$50,000 bridge loans for small businesses that are applying for additional federal funds. Loan approval is contingent upon successful completion of the initial phase of R&D, provision of a work plan demonstrating the use of funds to obtain additional federal financing, and other legislative criteria. In addition, to be eligible for Strategic Finance Division funding, companies must have a profitable operating history for a period of at least two years. The Strategic Finance Division Marketing Officer may be reached at 602-280-1352.

**Organization/Program:** Environmental Technology Industry Cluster

**Contact:** Environmental Technology Industry Cluster  
400 E. Van Buren  
One Arizona Center  
Phoenix, AZ 85004-0001  
Tel: 520-881-1778  
Fax: 520-322-6778

The Environmental Technology Industry Cluster (ETIC) supports the growth of the environmental technology industry through programs and services from business, government, and education resources. The mission of ETIC is to function as a membership-driven organization that promotes and supports development and expansion of Arizona's environmental technology industry by providing a network of public and private resources. ETIC members consist of employees of environmental technology companies and organizations (industry participant) and other businesses (associate participant) that support the industry. Along with networking opportunities, members benefit from various business development programs and information resources. Annual membership for both industry and associate participants is \$100.

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**Organization/Program:** Small Business High Technology Institute

**Contact:** Milton Stewart  
Small Business High Technology Institute  
346 West Georgia Avenue  
Phoenix, AZ 85013  
Tel: 602-277-5192  
Fax: 602-279-7175

The Small Business High Technology Institute (SBHTI) is a national organization that is headquartered in Phoenix. It maintains a library of documents that are related to the SBIR program, a database of prior SBIR winners, solicitations from various agencies, and other SBIR-related information. SBHTI is active in the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Arizona SBDC Network (Lead SBDC)  
Maricopa Community Colleges SBDC  
Michael York, State Director  
2411 West 14th Street, Suite 132  
Tempe, AZ 85281  
Tel: 602-731-8720  
Fax: 602-731-8729

Arizona Western College SBDC  
Yuma, AZ  
Tel: 520-341-1650  
Fax: 520-726-2636

Central Arizona College, Pinal County SBDC  
Coolidge, AZ  
Tel: 520-426-4341  
Fax: 520-426-4284

Cochise College SBDC  
Sierra Vista, AZ  
Tel: 520-459-9778  
Fax: 520-459-9737

Coconino County Community College SBDC  
Flagstaff, AZ  
Tel: 520-526-5072  
Fax: 520-526-8693

Eastern Arizona College/Payson SBDC  
Payson, AZ  
Tel: 520-474-8821  
Fax: 520-474-5439

Eastern Arizona College/Thatcher SBDC  
Thatcher, AZ  
Tel: 520-428-8590  
Fax: 520-428-8462

Gateway Community College SBDC  
Phoenix, AZ  
Tel: 602-392-5220  
Fax: 602-392-5329

Mohave Community College SBDC  
Kingman, AZ  
Tel: 520-757-0894  
Fax: 520-757-0836

Northland Pioneer College SBDC  
Holbrook, AZ  
Tel: 520-537-2976  
Fax: 520-524-2227

Northland Pioneer College/Navajo SBDC  
Flagstaff, AZ  
Tel: 520-527-0265  
Fax: 520-524-2227

Pima Community College/Nogales  
Small Business Development and Training  
Center  
Nogales, AZ  
Tel: 520-287-2569  
Fax: 520-884-6124

Pima Community College/Tucson  
Small Business Development and Training  
Center  
Tucson, AZ  
Tel: 520-748-4906  
Fax: 520-748-4585

Rio Salado Community College SBDC  
Phoenix, AZ  
Tel: 602-238-9603  
Fax: 602-340-1627

Yavapai College SBDC  
Prescott, AZ  
Tel: 520-778-3088  
Fax: 520-778-3109

Yavapai College/Verde Valley SBDC  
Cottonwood, AZ  
Tel: 520-634-3974  
Fax: 520-639-3110

The Arizona SBDCs provide to small business owners and prospective owners one-on-one confidential counseling free of charge; practical, low-cost training; assistance in finding funding sources and specialized consulting services; and access to practical reference materials, computers, and software.

## Arkansas



**Organization/Program:** Arkansas Science and Technology Authority

**Contact:** James T. Benham, Vice President, Finance  
Arkansas Science and Technology Authority  
100 Main Street, Suite 450  
Little Rock, AR 72201  
Tel: 501-324-9006  
Fax: 501-324-9012

The Arkansas Science and Technology Authority (ASTA) was created by Statute in 1983 and is administered by a Governor-appointed Board of Directors. ASTA promotes scientific research, technology development, business innovation, and education as a means to bring the benefits of science and advanced technology to Arkansas and its residents. ASTA supports a number of programs, several of which are related to technology development. ASTA's programs include:

- ❖ ***Technology Development Program***—The purpose of this program is to assist in the development and commercialization of new technology-based products and processes through innovative technology development projects. Awards—maximum of \$50,000 each—are made based on evaluation of a project plan submitted as part of the application and are considered investments. Evaluation criteria include technical, production, and commercial feasibility, economic potential, and patentability. The terms of awards are negotiated on a case-by-case basis with a maximum 5 percent royalty on net sales for a maximum of 10 years. Arkansas-based small businesses and inventors in Arkansas are included as eligible applicants. Applicants are required to submit an application form, including a cover sheet and a project plan (interviews and on-site visits are conducted at ASTA's discretion).
- ❖ ***Seed Capital Investment Program***—This program was designed to promote economic development through the commercialization or improvement of science and technology-related products and services in Arkansas. ASTA may provide working capital up to 25 percent or \$500,000 (whichever is less) of a technology-based Arkansas company's total financing needs to assist the initial capitalization or expansion of the company. A three-to-one match of capital from other sources is sought. Investments made by this program can be repaid through direct loans, participation, and royalties. Application occurs in several stages including: submittal of a preliminary application and a fully developed business plan, potential interview and site visit, and submittal of a full application.
- ❖ ***SBIR Awareness Program***—The SBIR Awareness Program assists Arkansas-based businesses with identifying federal funds available through the SBIR programs of 11 agencies. The program includes dissemination of general information on SBIR and SBIR pre-solicitation notices. The program also assists businesses with targeting proposals to the appropriate agency for funding.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Arkansas SBDC (Lead SBDC)  
University of Arkansas at Little Rock  
Janet Nye, State Director  
Little Rock Technology Center Building  
100 South Main, Suite 401  
Little Rock, AR 72201  
Tel: 501-324-9043  
Fax: 501-324-9049

Arkansas State University SBDC  
State University, AR  
Tel: 501-972-3517  
Fax: 501-972-3868

Henderson State University SBDC  
Arkadelphia, AR  
Tel: 501-230-5224  
Fax: 501-230-5236

Northwest Arkansas Regional Office SBDC  
Harrison, AR  
Tel: 501-741-8009  
Fax: 501-741-1905

Northeast Arkansas Regional Office SBDC  
Jonesboro, AR  
Tel: 501-932-3957  
Fax: 501-932-0135

Southeast Arkansas Regional Office SBDC  
Pine Bluff, AR  
Tel: 501-536-0654  
Fax: 501-536-7713

Southwest Arkansas Regional Office SBDC  
Magnolia, AR  
Tel: 501-234-4030  
Fax: 501-234-0135

Stuttgart Arkansas Regional Office SBDC  
Stuttgart, AR  
Tel: 501-673-8707  
Fax: 501-673-8707

University of Arkansas at Fayetteville SBDC  
Fayetteville, AR  
Tel: 501-575-5148  
Fax: 501-575-4013

Genesis Technology Incubator SBDC  
(Satellite SBDC) (Staffed 1 day/week)  
Fayetteville, AR  
Tel: 501-575-7473  
Fax: 501-575-7446

University of Arkansas at Little Rock SBDC  
Little Rock, AR  
Tel: 501-324-9043  
Fax: 501-324-9049

West Arkansas Regional Office SBDC  
Fort Smith, AR  
Tel: 501-785-1376  
Fax: 501-785-1964

West Central Arkansas Regional Office  
SBDC  
Hot Springs, AR  
Tel: 501-624-5448  
Fax: 501-624-6632

The Arkansas SBDCs provide information, services, and training to assist existing and future small business of Arkansas. The SBDC Fax-On-Demand system faxes documents directly to the requester's fax machine or computer. Most of these documents also are available on the Arkansas SBDC Web Site (<http://www.ualr.edu/-SBDCDEPT>). The SBDCs also provide free one-on-one professional consulting for small business owners and entrepreneurs. The consulting



assistance includes advice on operating challenges, review of business plans and strategies, guidance on new business start-ups, advice on purchases of existing businesses, preparation of loan requests, and financial analysis and budget development. Training seminars offered by the SBDC focus on topics such as marketing, business planning, government contracting, financing, starting a business, managing cash flow, procurement, and using the Internet for business.

## California



**Organization/Program:** Office of Strategic Technology, California Trade and Commerce Agency

**Contact:** Jeff Newman  
Office of Strategic Technology  
California Trade and Commerce Agency  
200 E. Del Mar Boulevard, Suite 204  
Pasadena, CA 91105  
Tel: 818-568-9437  
Fax: 818-568-9962

The Office of Strategic Technology (OST)—of the California Trade and Commerce Agency— aids the development, application, and commercialization of technology for the purpose of creating jobs, responding to industry changes, and fostering competitiveness. OST is responsible for technology transfer programs that provide a cash match to leverage private and federal dollars for technology development and commercialization. The primary focus of the OST is on defense industry conversion. To this end, the OST manages the Gold Strike Partnership which consists of a network of Regional Technology Alliances (RTA). The three RTAs—the Bay Area RTA, the Los Angeles RTA, and the San Diego RTA—are industry-driven, 501(c)3 nonprofit partnerships among the private sector, the nonprofit sector, and state and federal agencies. The RTAs formulate and direct regionally significant industry-driven initiatives for technology-based economic development and provide infrastructure and seek funding from various sources (including matching grants from California) for related projects. The Gold Strike Partnership focuses on several specific industry cluster technologies, including environmental technology.

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**Organization/Program:** San Diego Regional Technology Alliance

**Contact:** Kirk Mather, Executive Director  
San Diego Regional Technology Alliance  
1250 6<sup>th</sup> Avenue, Suite 120  
San Diego, CA 92101  
Tel: 619-685-1475  
Fax: 619-685-1484

The San Diego Regional Technology Alliance (SDRTA) was formed in 1993 by direction of California's Defense Conversion Council to facilitate the decentralization of delivery of services, resources, programs, and activities related to defense conversion and ensure that the decision-making authority rests at the local level. The SDRTA combines the resources and expertise of industry, academia, and local government in an effort to foster technology commercialization and defense conversion in the greater San Diego area. The activities of the SDRTA include: assisting

companies in identifying and successfully bidding on federal government programs (including SBIR), serving as a repository of information on state and federal funding opportunities and technology assistance programs, facilitating the matching of local companies and research institutes, facilitating technology transfer from government laboratories to local companies, and recommending projects for state endorsement for matching funds.

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**Organization/Program:** Border Environmental Commerce Alliance

**Contact:** Dan Stockin, Director  
Border Environmental Commerce Alliance  
276 Fourth Avenue  
Chula Vista, CA 91910  
Tel: 619-585-5730  
Fax: 619-585-5698

The Border Environmental Commerce Alliance (BECA) is a coalition of public and private partners from the United States and Mexico with the goal of promoting the development, commercialization, and cross-border trade of environmental technologies, goods, and services. It is supported with both private and public funds. BECA operates two major programs that support its goal:

❖ ***Border Environmental Technology Resource Center (BETRC)***—BETRC is a clearinghouse of environmental technology information and offers specialized assistance in cross-border trade, business development, marketing, and environmental management. BETRC services are available to companies located in San Diego County. In addition to seminars, BETRC offers one-on-one technical assistance in business planning, market analysis, environmental laws and regulations, technology transfer and commercialization, government procurement/contract/grant opportunities, and pollution prevention technologies. BETRC can be contacted directly at 477 Marina Parkway, Chula Vista, CA 91910, Tel: 619-498-4970, Fax: 619-498-4969.

❖ ***Border Environmental Business Cluster (BEBC)***—BEBC is a business incubator program for environmental entrepreneurs. It provides flexible, short-term office space, shared office equipment and support staff, as well as access to professional business counseling and training at no additional cost. BEBC can be contacted directly at 477 Marina Parkway, Chula Vista, CA 91910, Tel: 619-498-4960, Fax: 619-498-4969.

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**Organization/Program:** Center for Applied Competitive Technologies at San Diego City College

**Contact:** Center for Applied Competitive Technologies at San Diego City College  
E-mail: [Info@cact-sd.org](mailto:Info@cact-sd.org)

The Center for Applied Competitive Technologies (CACT-SD) is a regional advanced technology center (one of eight) designated by the state of California. Its charge is to help area manufacturers remain competitive by providing customized consulting and implementing process and management improvements for manufacturing programs. The CACT-SD uses its database of professional and

technical experts to provide access to resources for technology development, as well as assistance with technical training, computer integration, shop floor management, and other areas.

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**Organization/Program:** California Environmental Business Council

**Contact:** California Environmental Business Council  
1830 Bering Drive, #22  
San Jose, CA 95112-4212  
Tel: 408-436-7686  
Fax: 408-436-7688

The California Environmental Business Council, Inc. (CEBC) is a nonprofit trade and business association representing California's environmental technology and services industry on a state, national, and international level.

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**Organization/Program:** California Environmental Technology Center

**Contact:** California Environmental Technology Center  
Scripps Institution of Oceanography  
University of California—San Diego  
9500 Gilman Drive, 0241  
La Jolla, CA 92093-0241  
Tel: 619-534-8400  
Fax: 619-534-8270  
E-mail: [cetc@sio.ucsd.edu](mailto:cetc@sio.ucsd.edu)

The California Environmental Technology Center (CETC) is a partnership between the California Environmental Protection Agency and the University of California—San Diego. CETC acts as a catalyst in facilitating the development of environmental technologies. It is a statewide organization that serves the entire environmental community by supporting a number of initiatives: (1) environmental research, development, demonstration, and commercialization projects; (2) developing basic and applied research programs in support of environmental technology for sustainable development; (3) developing and implementing technology transfer and commercialization services to the environmental technology industry; and (4) identifying potential sources of state, federal, and private sector support for environmental technology initiatives.

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**Organization/Program:** Environmental Business Cluster

**Contact:** Jim Robbins  
Environmental Business Cluster  
1830 Bering Drive, #13  
San Jose, CA 95113  
Tel: 408-452-1621  
Fax: 408-437-5670

The Environmental Business Cluster (EBC) is an environmental business incubator designed to provide the necessary support services for start-up environmental businesses. EBC provides

low-cost space, furnishings, and assistance to environmental entrepreneurs. EBC also provides networking opportunities that entrepreneurs might not otherwise have.

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**Organization/Program:** UCSD CONNECT

**Contact:** UCSD CONNECT  
Mail Code 0176  
9600 N. Torrey Pines  
La Jolla, CA 92093-0176  
Tel: 619-534-6114  
Fax: 619-552-0649

CONNECT is part of the Program in Technology and Entrepreneurship at the University of California—San Diego (UCSD). CONNECT targets technology companies involved in telecommunications, multimedia, high technology, biotechnology, biomedical, and environmental concerns. Its goals are to link these technology entrepreneurs with the resources required for success and provide access to government officials. CONNECT coordinates links with resources for financing, marketing, management, partners, and other support services. CONNECT has a two-tier membership structure. Companies that are currently developing new technologies or conducting scientific research may join CONNECT as members; organizations, firms, and companies that provide services to the technology industry may join as sponsors. Member annual fees range from \$100 to \$2,500 depending on the number of employees and amount of revenue generated. The annual fee for all sponsors is \$2,500. Specific CONNECT programs include:

- ❖ ***Technology Financial Forum***—CONNECT offers a number of seminars and conferences including an annual Technology Financial Forum which brings together venture capital and corporate investors with entrepreneurs who are seeking financial support for their emerging technology companies. Entrepreneurs are invited to make presentations at the Forum after passing a rigorous CONNECT screening process. Applications are reviewed by business and technical experts to determine if applicant companies have a clear and sustainable competitive advantage, credentialed management, an effective business strategy, and present an opportunity of significant value for investors. The fees to attend the Forum range from approximately \$500 to \$775 depending on the number of attendees and the number of days attended.
- ❖ ***Springboard Program***—The Springboard meetings are aimed at high technology and biotechnology entrepreneurs who are in the very early concept and business strategy development stages of their endeavor. Entrepreneurs are selected to present their ideas to a group of CONNECT sponsors and members, including venture capitalists, accountants, corporate and patent attorneys, marketing professionals, and executives from successful companies in the same field as the presenter. The meetings generally are 1½ hours in duration and provide a forum for the entrepreneur to hear recommendations relevant to his/her business plan or idea. Eligible presenters include: UCSD faculty desiring to commercialize their discoveries; employees of large companies seeking input on an idea before presenting it as an internal project; and entrepreneurs desiring to start a high technology or biotechnology company in the San Diego/Tijuana region. Applicants are required to complete and submit a 1-page application, as well as a 1- to 2-page description of the proposed concept or business

strategy. Applications are reviewed by an advisory committee and entrepreneurs are notified when they are selected to present at a Springboard meeting.

- ❖ ***CONNECTNet***—CONNECTNet serves as an electronic publication of CONNECT. It provides up-to-date information on current projects and events, a weekly newsletter, membership and sponsorship information, and links to other useful resources. The most current CONNECT Directory also is available on CONNECTNet.

**Organization/Program:** Small Business Institute

**Contact:** Small Business Institute  
California State University  
Los Angeles, CA 90032  
Tel: 213-343-2972  
Fax: 213-343-2972

The Small Business Institute (SBI), part of the SBA Program, provides confidential business assistance to small businesses at no cost. Assistance is provided by upper-division undergraduate and graduate students who are supervised by faculty with business disciplines. This SBI has completed more than 500 cases and has received district, regional, and national awards from SBA recognizing its consulting services.

**Organization/Program:** ACCELERATE Technology Small Business Development Center

**Contact:** ACCELERATE Technology SBDC  
University Tower, Suite 240  
4199 Campus Drive  
Irvine, CA 92612  
Tel: 714-509-2990  
Fax: 714-509-2997

The ACCELERATE Technology SBDC (ACCELERATE) is partially funded by the California Trade and Commerce Agency and the SBA. ACCELERATE offers business assistance including: business counseling, technical assistance, education programs, university and business linkages funding assistance, and referrals to experts. Complimentary business counseling services are limited to prequalified California high growth and high technology firms. ACCELERATE's entrepreneur training events encompass business training, seminars, and presentations by successful entrepreneurs. The training events are offered to the general public for a nominal fee. Two specific programs include:

- ❖ ***Technology Showcase***—ACCELERATE presents an annual 1-day technology showcase in which developers of innovative technologies have the opportunity to exhibit their investment opportunities to an audience of more than 200 potential investors and other resources.
- ❖ ***Pacific Venture Capital Network (PACNET)***—PACNET is a nonprofit confidential computerized entrepreneur/investor matchmaking system. It is managed by the Program in Innovation and New Ventures at the University of California—Irvine. It allows investors to examine opportunities to invest in entrepreneurial ventures, and it provides entrepreneurs

with a mechanism of outreach to potential investors. Investors are required to submit an Investment Interest Profile and entrepreneurs must submit an Investment Opportunity Profile, as well as a business plan executive summary and financial projections. A fee is charged for each profile submitted (PACNET does not receive any additional remuneration as a result of entrepreneur/investor negotiations). In addition, entrepreneurs are charged a 6-month registration fee of \$250; investors are charged a 1-year registration fee of \$200 for U.S. and \$500 for overseas individual investors, or \$500 for U.S. and \$1,000 for overseas venture capital fund/corporate and institutional investors. Although PACNET does not limit its services geographically, it is geared toward California-based new businesses.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

California SBDC (Lead SBDC)  
California Trade and Commerce Agency  
Christine McCaleb, Acting State Director  
801 K Street, Suite 1700  
Sacramento, CA 95814  
Tel: 916-322-0089  
Fax: 916-322-5084

ACCELERATE Technology SBDC  
Irvine, CA  
Tel: 714-509-2990  
Fax: 714-509-2997

Alpine County SBDC Outreach Center  
Markleeville, CA  
Tel: 916-694-2475  
Fax: 916-694-2478

Amador County SBDC Outreach Center  
Jackson, CA  
Tel: 209-223-0351  
Fax: 209-223-4237

Butte College SBDC  
Chico, CA  
Tel: 916-895-9017  
Fax: 916-895-9099

Calaveras County SBDC Outreach Center  
San Andreas, CA  
Tel: 209-754-1834  
Fax: 209-754-4107

Cascade SBDC  
Redding, CA  
Tel: 916-247-8100

Central California SBDC  
Fresno, CA  
Tel: 209-237-0660  
Fax: 209-237-1417

Central California/Visalia SBDC  
(Satellite SBDC)  
Visalia, CA  
Tel: 209-625-3051  
Fax: 209-625-3053

Central Coast SBDC  
Aptos, CA  
Tel: 408-479-6136  
Fax: 408-479-6166

East Bay SBDC  
Oakland, CA  
Tel: 510-893-4114  
Fax: 510-893-5532

East Los Angeles County SBDC  
Pomona, CA  
Tel: 909-629-2247  
Fax: 909-629-8310

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East Los Angeles County/Pasadena SBDC (Satellite SBDC) Pasadena, CA Tel: 818-398-9031 Fax: 818-398-3059	Coachella Valley/Palm Springs SBDC (Satellite SBDC) Palm Springs, CA Tel: 619-864-1311 Fax: 619-864-1319
South Central Los Angeles SBDC (Satellite SBDC) Los Angeles, CA Tel: 213-846-1710 Fax: 213-235-1686	High Desert/Victorville SBDC (Satellite SBDC) Victorville, CA Tel: 619-951-1592 Fax: 619-951-8929
Export SBDC of Southern California Los Angeles, CA Tel: 213-892-1111 Fax: 213-892-8232	International Trade Center SBDC Chula Vista, CA Tel: 619-482-6393 Fax: 619-482-6402
Export Satellite Center SBDC Oxnard, CA Tel: 805-981-4633 Fax: 805-988-1862	Napa Valley College SBDC Napa, CA Tel: 707-253-3210 Fax: 707-253-3068
Gavilan College SBDC Gilroy, CA Tel: 408-847-0373 Fax: 408-847-0393	North Coast SBDC Crescent City, CA Tel: 707-464-2168 Fax: 707-445-9652
Gold Country SBDC (Satellite SBDC) San Andreas, CA Tel: 209-754-3650	North Coast SBDC (Satellite SBDC) Eureka, CA Tel: 707-445-9720 Fax: 707-465-6008
Greater Sacramento SBDC Sacramento, CA Tel: 916-563-3210 Fax: 916-63-3264	North Los Angeles SBDC Van Nuys, CA Tel: 818-373-7092 Fax: 818-373-7740
Greater San Diego Chamber of Commerce SBDC La Jolla, CA Tel: 619-453-9388 Fax: 619-450-1997	Orange County SBDC Santa Ana, CA Tel: 714-647-1172 Fax: 714-835-9008
Inland Empire SBDC Riverside, CA Tel: 1-800-750-2353 or 909-781-2345 Fax: 909-781-2353	Redwood Empire SBDC Santa Rosa, CA Tel: 707-524-1770 Fax: 707-524-1772

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Lake County/Clearlake SBDC  
(Satellite SBDC)  
Clearlake, CA  
Tel: 707-995-3440  
Fax: 707-995-3605

San Joaquin Delta College SBDC  
Stockton, CA  
Tel: 209-474-5089  
Fax: 209-474-5605

Sierra College SBDC  
Auburn, CA  
Tel: 916-885-5488  
Fax: 916-823-4142

Solano County SBDC  
Suisun, CA  
Tel: 707-864-3382  
Fax: 707-864-3386

Southwest Los Angeles County SBDC  
Torrance, CA  
Tel: 310-787-6466  
Fax: 310-782-8607

Southwest Los Angeles County SBDC  
Santa Monica, CA  
Tel: 310-398-8883  
Fax: 310-398-3024

Southwestern College SBDC  
Chula Vista, CA  
Tel: 619-482-6393  
Fax: 619-482-6402

Valley Sierra SBDC  
Modesto, CA  
Tel: 209-521-6177  
Fax: 209-521-9373

Valley Sierra/Merced SBDC  
(Satellite SBDC)  
Merced, CA  
Tel: 209-385-7312  
Fax: 209-383-4959

Weill Institute SBDC  
Bakersfield, CA  
Tel: 805-322-5881  
Fax: 805-322-5663

Yreka SBDC (Satellite SBDC)  
Yreka, CA  
Tel: 916-842-1649

California's network of SBDCs links federal, state, educational, and private resources designed for small business in the local community. The SBDCs provide one-stop access to free business counseling, planning, marketing, and training programs. The small business services include: management, marketing, financing, accounting, strategic planning, regulation, taxation, capital formation, procurement, human resource management, production, operations, economic development, production analysis, plant layout and design, agribusiness, computer application, limited business law assistance, exporting, office automation, site selection, or any other areas of assistance required to promote small business growth, expansion, and productivity within the state.



## Colorado



**Organization/Program:** Colorado Office of Business Development/Community Development Block Grants Program

**Contact:** Jaime Gomez, Director  
Colorado Finance and Business Development  
1625 Broadway, Suite 1710  
Denver, CO 80202  
Tel: 303-892-3840  
Fax: 303-892-3848

The state of Colorado offers business development assistance to new and existing companies wishing to expand or relocate in Colorado. Business financing is available through the Community Development Block Grants (CDBG) program of the U.S. Department of Housing and Urban Development. The Colorado Office of Business Development administers this program which is intended to help local communities establish economic development capacity and subsequently, create or retain jobs for low- and moderate-income individuals. The CDBG program has a Revolving Loan Fund component which is available in 15 geographic regions in rural areas of Colorado. Loans range from \$2,000 to \$100,000 and are available to existing and startup businesses. In addition, loans of \$100,000 to \$250,000 are available through the CDBG Business Loans Program in cases where the local government agrees to assume the risk on the loan in an effort to create or retain jobs.

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**Organization/Program:** SBIR Colorado

**Contact:** Jim Sears  
SBIR Colorado  
2301 Panorama Avenue  
Boulder, CO 80304  
Tel: 303-541-9112  
Fax: 303-541-9117

SBIR Colorado—formerly The Colorado R&D Consortium—is currently in its formative stage. It will eventually consist of a conglomeration of organizations offering SBIR-related services. SBIR Colorado currently works with a number of Colorado business assistance organizations including the Colorado University Business Advancement Center, the Colorado Advanced Technology Institute, and the Boulder Technology Incubator. SBIR Colorado is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states.

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**Organization/Program:** Colorado University Business Advancement Center

**Contact:** Colorado University Business Advancement Center  
3333 Iris Avenue, Suite 101  
Boulder, CO 80301  
Tel: 303-444-5723  
Fax: 303-447-8748

The Colorado University Business Advancement Center (CUBAC) performs literature, database, and on-line searches related to business, technical, and funding assistance. CUBAC maintains its own database of contacts for technical resources, faculty, federal laboratories, research partners, or experts. The fees for searching vary depending on whether on-line charges are incurred. Searches of CUBAC's in-house database are free and clients meeting specific criteria receive discounts. In addition, CUBAC provides market research and consulting for a fee of \$60 per hour (supplemental research conducted by student assistants is billed at \$30 per hour). Commercialization plan consulting is offered. CUBAC also maintains a Web Site (<http://www.colorado.edu/cubac>) that contains links to information about research and commercialization funding opportunities.

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**Organization/Program:** Colorado Advanced Technology Institute

**Contact:** Colorado Advanced Technology Institute  
1625 Broadway, Suite 700  
Denver, CO 80202  
Tel: 303-620-4777  
Fax: 303-620-4789

The Colorado Advanced Technology Institute (CATI) was created in 1983 as the science and technology development agency of the state of Colorado. It is funded primarily by the General Fund of the state of Colorado, as well as from the private sector and the federal government. CATI's charge is to form and participate in public/private consortia that foster research excellence, technology transfer, technology-based business formations in Colorado. In addition to providing support and matching funds jointly with industrial consortia for faculty and graduate student researchers at major research universities in Colorado, CATI also provides support to nonprofit organizations involved in technology transfer and high-tech business incubation. CATI supports a number of programs in four technology areas: biotechnology, information technology, advanced materials, and applications technologies.

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**Organization/Program:** Boulder Technology Incubator

**Contact:** Jerome Donahue, Director  
Boulder Technology Incubator  
1821 Lefthand Circle, Suite B  
Longmont, CO 80501-6740  
Tel: 303-678-8000  
Fax: 303-678-8505

The Boulder Technology Incubator (BTI) is a nonprofit technology business incubator that receives funding from area businesses, public sources, and entrepreneurs. It is operated by the Colorado Advanced Technology Institute. BTI offers capital sourcing, economic facilities, and other support services to foster innovation and technology transfer and help technology-based startup businesses succeed. Some of BTI's support services include: business, marketing, legal, regulatory, and financial planning; engineering and manufacturing design and product evaluation review; and funding source networking and grant proposal preparation. Entrepreneur applicants for residence are evaluated based on value of technology, business and market opportunity, ability, and commitment to the business venture.

**Organization/Program:** Colorado Business Assistance Center

**Contact:** Colorado Business Assistance Center  
1625 Broadway, Suite 805  
Denver, CO 80202  
Tel: 303-592-5920

The Colorado Business Assistance Center (BAC) is managed by the Small Business Development Center Director and is a cooperative effort of the Colorado Office of Business Development, the Colorado Office of Regulatory Reform, and the Colorado Department of Revenue. It provides new and existing business owners with information regarding all licensing requirements. It also makes referrals to other state assistance programs (e.g., counseling at the local SBDCs).

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Colorado SBDC (Lead SBDC)  
Office of Business Development  
Mr. Rick Garcia, State Director  
1625 Broadway, Suite 1710  
Denver, CO 80202  
Tel: 303-892-3809  
Fax: 303-892-3848

Adams State College SBDC  
Alamosa, CO  
Tel: 719-589-7372  
Fax: 719-589-7522

Aims Community College SBDC  
Greeley, CO  
Tel: 970-352-3661  
Fax: 970-352-3572

Arapahoe Community College SBDC  
Littleton, CO  
Tel: 303-795-5855  
Fax: 303-795-7520

Colorado Mountain College SBDC  
Glenwood Springs, CO  
Tel: 1-800-621-1647 or 970-928-0120  
Fax: 970-945-1531

Colorado Northwestern Community College  
SBDC  
Craig, CO  
Tel: 970-824-7078  
Fax: 970-824-3527

Community College of Aurora SBDC  
Aurora, CO  
Tel: 303-341-4849  
Fax: 303-361-2953

Community College of Denver SBDC  
Denver, CO  
Tel: 303-620-8076  
Fax: 303-534-3200

Delta Montrose Vocational School SBDC  
Delta, CO  
Tel: 970-874-8772  
Fax: 970-874-8796

Fort Lewis College SBDC  
Durango, CO  
Tel: 970-247-9634  
Fax: 970-247-9513

Front Range Community College/Ft. Collins  
SBDC (Specialized SBDC)  
Small Business & International Development  
Center  
Fort Collins, CO  
Tel: 970-226-0881  
Fax: 970-204-0385

Front Range Community College/Boulder  
Small Business & International Development  
Center  
Boulder, CO  
Tel: 303-442-1475  
Fax: 303-938-8837

Front Range Community College  
Small Business & International Development  
Center  
Westminster, CO  
Tel: 303-460-1032  
Fax: 303-469-7143

Lamar Community College SBDC  
Lamar, CO  
Tel: 719-336-8141  
Fax: 719-336-2448

Mesa State College SBDC  
Grand Junction, CO  
Tel: 970-243-5242  
Fax: 970-241-0771

Morgan Community College SBDC  
Fort Morgan, CO  
Tel: 970-867-3351  
Fax: 970-867-3352

Morgan Community College/Stratton SBDC  
Stratton, CO  
Tel: 719-348-5596  
Fax: 719-348-5887

Pikes Peak Community College SBDC  
Colorado Springs, CO  
Tel: 719-471-4836  
Fax: 719-635-1571

Pueblo Community College SBDC  
Pueblo, CO  
Tel: 719-549-3224  
Fax: 719-546-2413

Pueblo Community College/Canon City  
SBDC  
Canon City, CO  
Tel: 719-275-5335  
Fax: 719-275-4400

Red Rocks Community College SBDC  
Lakewood, CO  
Tel: 303-987-0710  
Fax: 303-987-1331

Trinidad State Junior College SBDC  
Trinidad, CO  
Tel: 719-846-5645  
Fax: 719-846-4550

The Colorado SBDC network is dedicated to helping small businesses throughout Colorado achieve their goals of growth, expansion, innovation, increased productivity, management improvement, and success. The SBDCs' Colorado Business Assistance Center (BAC) is a one-stop-shop for information regarding starting a business. The SBDCs also provide free one-on-one counseling services in the areas of business research and marketing, new business feasibility analysis, business plan preparation, finance packaging, and other small business topics. Local SBDCs offer seminars and workshops for business owners and act as information clearinghouses. The Colorado SBDC network also offers the Colorado Leading Edge—an intensive business education program during which owners prepare a comprehensive business plan for their business.

## Connecticut



**Organization/Program:** Connecticut Economic Resource Center

**Contact:** Connecticut Economic Resource Center  
Tel: 1-800-392-2122

The Connecticut Economic Resource Center (CERC) is a nonprofit, private-sector organization that acts on behalf of the state in coordination of the state's business-to-business marketing and recruitment efforts. Its goals are to create a positive, responsive environment for companies existing, expanding, or relocating in the state. CERC partners with the state's economic development agencies—Department of Economic and Community Development, Connecticut Development Authority, and Connecticut Innovations, Inc.—and acts as a gateway to the state's programs and services for business. CERC's Business Response Center provides information on financing, export assistance, licensing, manufacturing programs, job training, utility, telecommunications, and real estate at no cost.

**Organization/Program:** Connecticut Department of Economic and Community Development

**Contact:** Connecticut Department of Economic and Community Development  
865 Brook Street  
Rocky Hill, CT 06067  
Tel: 860-258-4200

The Connecticut Department of Economic and Community Development (DECD) is the state's agency for economic growth. It is a merger of the Department of Economic Development and the Department of Housing and assists businesses with business relocation, financing information, market research, and affordable housing. DECD works with a number of related agencies. The gateway to DECD assistance is its Business Response Center at 1-800-392-2122.

**Organization/Program:** Connecticut Innovations, Inc.

**Contact:** Pamela Hartley, Director SBIR Program  
Connecticut Innovations, Inc.  
40 Cold Spring Road  
Rocky Hill, CT 06067  
Tel: 203-563-5851  
Fax: 203-563-4877

Connecticut Innovations, Inc. (CII) is the state's technology development agency and technology financier. It is a quasi-public entity focused on offering assistance to develop technologies in the state's key growth industries: advanced marine applications, advanced materials, aerospace, applied optics and microelectronics, biotechnology, computer applications, energy and environmental systems, medical products and instrumentation, and telecommunications. Selected CII programs include:

- ❖ ***Technology Assistance Center***—The Technology Assistance Center serves as an information clearinghouse and the access point to CII's other resources. Information maintained at the Center includes a complete listing of technical, financial, research and educational programs and services and state/federal resources for converting ideas to products. Information or assistance includes, but is not limited to, the following areas: sources for academic research and review of business plans, assistance with business plans and access to business-planning materials, directories and databases of high-tech companies in Connecticut and throughout the United States, federal and state grant assistance programs, and sources of private and public financing. Information is housed in a library that is open to the public by appointment.
- ❖ ***Product Development and Product Marketing Investments***—This investment program is available to Connecticut-based (i.e., a majority of the company's employees and operations are in Connecticut) high-tech companies for product development and product marketing. Applicant companies are required to submit an application and a comprehensive business plan to begin the evaluation process. CII generally co-invests with other institutions, and investments may range from \$100,000 to \$1 million for an individual company. CII anticipates a 25 to 40 percent compounded annual return for individual investments, which may be debt-, equity (or quasi-equity)-, or royalty-based depending on a risk assessment and the needs of the individual business. In addition, CII charges a non-refundable ½ percent processing fee for applications that reach the stage of presentation to the CII Finance Board, as well as a 1 percent commitment fee if a term sheet is signed. The commitment fee is refundable if the transaction closes on the terms and a time frame agreed to by CII and the company.
- ❖ ***Connecticut Technology Partnership (CTP)***—The CTP Program makes investments ranging from \$50,000 to \$500,000 available to Connecticut businesses or business-led consortia that are applying for funding through federal research and development programs (including businesses applying for federal programs that require cost-sharing or matching funds or recipients of SBIR or STTR research grants). The CII investments may be used for research and development for product commercialization. SBIR or STTR award recipients requesting funding for early commercialization (Phase III) may be awarded up to \$50,000 for use in market studies, beta site testing, developing promotional literature, and salaries of marketing personnel. These companies are eligible to submit the 7-page application once they have received a federal SBIR or STTR award or up to 1 year following the end of Phase II. Once a company with an approved application receives the federal Phase II award, CII completes a contract with the company and the company is required to pay a 1 percent closing fee. CII expects a payback of up to \$75,000 (or one and a half times the CTP SBIR/STTR funding) if the company achieves commercial success. There is a different application and payback process for businesses pursuing funding with federal programs other than SBIR/STTR.

**Organization/Program:** Connecticut Development Authority

**Contact:** Connecticut Development Authority  
845 Brook Street  
Rocky Hill, CT 06067-3405  
Tel: 860-258-7800  
Fax: 860-257-7582

The Connecticut Development Authority (CDA) is a state agency—an independent arm of the Department of Economic and Community Development—that finances businesses located in Connecticut to create and retain jobs. Financing is provided as direct loans, loan guarantees, and revenue bonding with a priority on businesses related to manufacturing, research, and product warehousing or distribution. These businesses must create and maintain employment, maintain or increase the tax base, or maintain or diversify industry. Priority is also given to urban and enterprise zones, woman and minority-owned firms, exports, and innovative products. To be eligible, companies must demonstrate that their ability to continue operating or to relocate to Connecticut is dependent on CDA assistance and that they are unable to obtain conventional financing on reasonable terms and conditions without the assistance of CDA. Selected CDA programs are described below:

- ❖ ***Entrepreneurial Loan Program***—Funds of up to \$50,000 are lent from People’s Bank and insured by CDA to entrepreneurs and small businesses throughout the state. Applicants must be creating or expanding a for-profit business that is nonbankable and ineligible for any other state or federal government financial assistance programs, such as SBA or URBANK. Applicants are also required to successfully complete the business training program at the University of Hartford’s Entrepreneurial Center and be recommended for the loan by the Entrepreneurial Center. There is no application or commitment fee. The CDA program fee is 2 percent of the loan amount and the Entrepreneurial Center closing fee is 1 percent of the loan amount—both fees may be included in the loan amount.
- ❖ ***Environmental Assistance Fund***—CDA makes direct loans of up to \$250,000 and/or guarantees bank loans to manufacturers with fewer than 150 employees or revenues less than \$25,000,000 for projects that are approved by the Connecticut Hazardous Waste Management Service. These projects must reduce the use of hazardous and toxic substances in the manufacturing process.
- ❖ ***Naugatuck Valley Fund***—A special federal fund is available for manufacturers and distributors located in the Naugatuck River Valley and certain other Connecticut towns. Direct loans of up to \$200,000 may be used for working capital, buildings, and equipment. Businesses are required to match the Naugatuck Valley Fund monies with \$2 of equity or bank loans for each \$1 from the Naugatuck Valley Fund.
- ❖ ***URBANK***—These loans of up to \$500,000 are available statewide. No prior approval by the CDA is required for new bank loans up to \$250,000.

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**Organization/Program:** Connecticut Technology Assistance Center

**Contact:** Connecticut Technology Assistance Center  
Tel: 1-800-392-2122

The Connecticut Technology Assistance Center (CONNTAC) is a state program (administered through the Connecticut Economic Resource Center) that acts as an initial contact for technical assistance, as well as an information clearinghouse. Information on the following subjects is available: sources for academic research, technical data, review of business plans, federal and state SBIR programs, directories of high-tech companies in Connecticut, sources of private and public financing, and seminars and conferences.

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**Organization/Program:** Connecticut State Technology Extension Program

**Contact:** Connecticut State Technology Extension Program  
Tel: 860-486-2585 or 860-827-7701

The Connecticut State Technology Extension Program (CONN/STEP) is a source of direct technical assistance to small and mid-sized manufacturing firms. The expertise of field agents who support best-practice manufacturing is available on the subjects of manufacturing materials and process technologies.

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**Organization/Program:** The Flexible Manufacturing Networks Center

**Contact:** The Flexible Manufacturing Networks Center  
Central Connecticut State University  
Tel: 860-827-4471

The Flexible Manufacturing Networks Center (FMNC) is located at Central Connecticut State University links small and mid-sized manufacturing firms to facilitate sharing marketing, production, and technical resources. FMNC focuses on the biotechnology, precision machining, aerospace, composite materials fabrication, and photonics industries.

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**Organization/Program:** South Eastern Connecticut Area Technical Center

**Contact:** South Eastern Connecticut Area Technical Center  
Tel: 860-449-8777

The South Eastern Connecticut Area Technical Center (SEATECH) is a small business outreach center and business incubator. Its Procurement Technical Assistance Center assists companies in locating new markets for their products and manages a small business revolving loan fund.



**Organization/Program:** Science Park's Business and Technology Programs Office

**Contact:** Science Park  
New Haven, CT  
Tel: 203-786-5035

Science Park's Business and Technology Programs Office provides a number of business development services that may be customized to individual company needs. This office is located at Science Park, an R&D center that includes research laboratories and incubator buildings. Science Park evolved from a partnership among Yale University, Olin Corporation, the City of New Haven, and the State of Connecticut.

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**Organization/Program:** Technology for Connecticut, Inc.

**Contact:** Technology for Connecticut, Inc.  
Tel: 860-437-4641

Technology for Connecticut, Inc. (TECHCONN) provides a means for companies to showcase their emerging environmental and energy technologies. Acting as the project manager and prime contractor for its clients, TECHCONN designs and runs technology demonstration projects. TECHCONN's clients include private, for-profit companies specializing in energy, environmental, marine, and transportation technologies. Universities, federal laboratories, and government and labor agencies may participate in the projects.

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**Organization/Program:** Connecticut Environmental Entrepreneurial Center

**Contact:** Dean Nichols  
Connecticut Environmental Entrepreneurial Center  
Tel: 860-297-4474

The Connecticut Environmental Entrepreneurial Center (CEEC) acts as a resource for information, as well as an advocate for the state's environmental industry. CEEC has a thorough understanding and knowledge of the environmental market, the technologies needed by business, and the resources required to get new technologies and services to the marketing stage.

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**Organization/Program:** Environmental Research Institute

**Contact:** John Dresty, Jr.  
Environmental Research Institute  
University of Connecticut  
Tel: 860-486-4015

The Environmental Research Institute (ERI) is operated through the University of Connecticut School of Engineering. This engineering research and teaching initiative is focused on state-of-the-art environmental and pollution-prevention technologies. It acts as a resource for businesses that are seeking technical assistance.

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**Organization/Program:** Connecticut Technology Associates, Inc.

**Contact:** Connecticut Technology Associates, Inc.  
160 Farmington Avenue  
Farmington, CT 06032-1728  
Tel: 860-676-8442 or 1-800-CTA-6203  
Fax: 860-674-3784  
E-mail: info@ctech.org

Connecticut Technology Associates, Inc. (CTA) is a nonprofit corporation with a commitment to revitalize Connecticut's economy by acting as a business growth and economic development resource for industry, universities, and government. CTA uses its network of more than 200 expert scientists, engineers, and business professionals and its affiliations with private and governmental organizations as resources. Each client is matched with an advisory team customized to provide services in a number of areas including: technical solutions to increase manufacturing efficiency and quality, technology evaluations, proposal preparation for government grants, obtaining financing for business development, and technology-related market analysis and assessment.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Connecticut SBDC (Lead SBDC)  
University of Connecticut  
John O'Connor, State Director  
Wanda Shapera, Fiscal Manager  
Sotiris Malas, MIS Manager  
School of Business Administration  
2 Bourn Place, U-94  
Storrs, CT 06269-5094  
Tel: 203-486-4135  
Fax: 203-486-1576

Bridgeport Regional Business Council SBDC  
Bridgeport, CT  
Tel: 203-330-4813  
Fax: 203-366-0105

Eastern Connecticut State University SBDC  
(Monday, Wednesday and Friday)  
Williamantic, CT  
Tel: 203-465-5349  
Fax: 203-465-5143

Greater New Haven Chamber of Commerce  
SBDC  
New Haven, CT  
Tel: 203-787-6730  
Fax: 203-782-4390

Middlesex County Chamber of Commerce  
SBDC  
(Monday and Thursday)  
Middletown, CT  
Tel: 203-344-2158  
Fax: 203-346-1043

Quinebaug Valley Community Technical  
College SBDC  
(Tuesday and Thursday)  
Danielson, CT  
Tel: 203-774-1133  
Fax: 203-774-7768

Small Business Outreach Center SBDC  
Waterbury, CT  
Tel: 203-757-8937  
Fax: 203-756-9077

Southwestern Area Commerce and Industry  
Association (SACIA) SBDC  
Stamford, CT  
Tel: 203-359-3220  
Fax: 203-967-8294

University of Connecticut SBDC  
West Hartford, CT  
Tel: 203-241-4984 or 203-241-4986  
Fax: 203-241-4907

University of Connecticut SBDC  
Groton, CT  
Tel: 203-449-1188  
Fax: 203-445-3415

The Connecticut SBDCs provide small businesses and entrepreneurs one-on-one confidential counseling; practical training courses, workshops, and seminars; and access to reference materials and other resources. All of the Centers consulting and information services are offered free of charge. However, an appointment is necessary in order to meet with one of the professional consultants. Small fees are charged for most workshops, seminars, and courses. The Connecticut SBDCs offer consulting/counseling assistance in accounting, financial analysis, management, marketing, business plans, loan packaging, and export strategy development.

## Delaware



**Organization/Program:** Delaware Economic Development Office

**Contact:** Delaware Economic Development Office  
99 Kings Highway  
P.O. Box 1401  
Dover, DE 19903  
Tel: 302-739-4271  
Fax: 302-739-5749

The Delaware Economic Development Office (DEDO) Business Development section works with new and existing businesses. Assistance is provided to existing businesses to encourage retention and expansion. Support for the creation of new businesses consists of coordination of the efforts of numerous statewide organizations that assist small businesses. Help is offered with identifying international markets and exporting products, as well as with permitting and regulatory issues. Questions regarding business development assistance should be directed to John Riley, Director of Business Development at DEDO. Through its Business Finance section, DEDO offers a number of special financing programs to assist businesses that will contribute to Delaware's employment base. For information regarding business finance assistance, contact Jon Nichols, Business Finance Section, unless otherwise indicated in the more detailed descriptions below:

- ❖ ***Delaware Innovation Fund***—The Delaware Innovation Fund is a private, nonprofit, nonstock corporation that offers capital to preseed and seed stage enterprises in the state of Delaware. The Fund provides both technical, business, and financial assistance to Delaware-based businesses demonstrating the potential to introduce innovative products and processes into national markets, to create new jobs, and to contribute significantly to the economic diversity and technology base of Delaware. Business assistance is provided for business and strategic planning and business management counseling also is available. The Fund has two types of financial assistance: demonstration funding and commercialization funding. Demonstration funding is a one-time investment of \$10,000 to \$25,000 to assist with obtaining patents, preparing business plans, and proof of concept issues. Multiple year commercialization funding from \$25,000 to \$150,000 is available for the commercialization activities of early-stage businesses. The Fund's investments are in the form of long-term

debt with royalty-based interest repayment. A 1:1 match is required for investments, and it may consist of cash, “sweat equity,” or a combination of the two. For additional information on the Fund, **contact:** David Freschman, Delaware Innovation Fund, Delaware Economic Development Office, 3828 Kennett Pike, Suite 100, Powder Mill Square, Wilmington, DE 19807, Tel: 302-777-1616, Fax: 302-777-1620.

- ❖ ***Industrial Revenue Bond (IRB) Financing***—IRBs are issued through DEDO to provide financial assistance to new or expanding businesses. The IRBs are purchased by investors at low interest rates because interest from the bonds is exempt from both federal and state income taxes for Delaware residents. This allows the business person to obtain long-term financing at interest rates below the prime rate. Projects eligible for IRB issuance must be in the manufacturing or agricultural sectors or for 501(c)(3) organizations. Applicants must submit a detailed business history and proposed project to the Delaware Economic Development Authority for evaluation. Projects applying for IRBs are evaluated on their financial feasibility and impact on Delaware’s economy and funded by Delaware on a first-come basis. IRB funds may be used for the acquisition of land, buildings, and equipment with the exception that 501(c)(3) organizations may use bond proceeds for working capital. Once approved, the Delaware Economic Development Authority may provide assistance in locating prospective investors; however, the applicant bears the ultimate responsibility of locating a buyer for the IRBs so that final closing and funding of the IRB may take place.
- ❖ ***SBIR Bridge Grant Assistance***—This program was created to promote the participation of Delaware businesses in the federal SBIR program. Through this program, Phase I SBIR awardees located in or relocating to Delaware, are eligible for a bridge grant of up to \$50,000 if the company has submitted and is awaiting a decision on a Phase II proposal. To be eligible, a company must be able to demonstrate that its research will benefit the Delaware economy.
- ❖ ***Delaware Access Program***—The Delaware Access Program allows banks to make business loans that entail more risk than a conventional bank loan. The program uses a small amount of public resources to make a large amount of private bank financing available to Delaware businesses that otherwise might not be able to get loans. The program is different from traditional insurance or guarantee programs in that it is premised on a risk pooling concept. When the bank makes a loan, the borrower is required to pay a one-time premium charge which is matched by a bank premium payment. The Delaware Economic Development Authority matches the combined total of the borrower’s payment and the bank’s payment. The borrower’s premium payment is negotiated as part of the private transaction between the bank and the borrower with minimum and maximum limits pre-established by the program.
- ❖ ***SBA Loans***—Through the Delaware Development Corporation, the state of Delaware is certified under the SBA’s Section 504 Loan Program. The program offers long-term, fixed asset financing at fixed rates to growing small companies. Loans may be utilized for land, building, equipment, and many of the costs associated with construction. DEDO also provides assistance to Delaware small businesses in their efforts to seek SBA 7(a) Business Loan Program loans. For additional information on the SBA Section 504 Loan Program or the 7(a) Business Loan Program, see the federal sources of commercialization assistance section of this guide.

- ❖ ***Venture Capital Funds***—In order to enable start-up companies to commercialize new technologies and create jobs, the state of Delaware is a limited partner in three venture capital funds. Each fund provides financial assistance to seed stage, early stage, and later stage companies in technology-related and nontechnology fields. Investments may range from \$150,000 for seed stage companies to \$2,000,000 for later stage companies. The venture capital firms may be contacted directly at the following addresses:

Triad Investors Corporation  
 Jeffrey Davison  
 Delaware Technology Park  
 One Innovation Way, Suite 301  
 Newark, DE 19711  
 Tel: 302-452-1120  
 Fax: 302-452-1101

Blue Rock Capital  
 Terry Collison  
 511 Twaddell Mill Road  
 Wilmington, DE 19807-1233  
 Tel: 302-426-0981  
 Fax: 302-426-0982

Anthem Capital, L.P.  
 William M. Gust  
 16 South Calvert Street, Suite 800  
 Baltimore, MD 21202-1305  
 Tel: 410-625-1510  
 Fax: 410-625-1735

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**Organization/Program:** Delaware Manufacturing Alliance

**Contact:** Judy Jordan, Environmental Specialist  
 Delaware Manufacturing Alliance  
 Delaware Technology Park  
 One Innovation Way, Suite 301  
 Newark, DE 19711  
 Tel: 302-452-2527  
 Fax: 302-452-1101  
 E-mail: [judy.jordan@fc.iact.org](mailto:judy.jordan@fc.iact.org)

The Delaware Manufacturing Alliance (DMA) is a private, nonprofit corporation that strives to improve the quality, productivity, and profitability of Delaware manufacturers. DMA is a manufacturing extension center under the National Institute of Standards and Technology (NIST) Manufacturing Extension Partnership. DMA receives funding from NIST, Delaware's Office of Economic Development, and other partnering organizations. DMA's field agents assist small to medium-sized Delaware manufacturers who wish to improve their performance in the marketplace. The field agents assess existing operations on an individual basis, develop a plan for improvement, and help implement the changes. DMA's help addresses many aspects of manufacturing including: management systems; marketing technology; plant layouts; processes; production technology; benchmarking; international trade; information systems; environmental, safety, and health needs; product quality; workforce needs; technology applications; networking; procurement; financial resources; and research and development. DMA also can assist with the ISO 9000 certification process, the government procurement process (e.g., SBA and SBIR grants and loans), and finding private sources of funding.

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Delaware SBDC (Lead SBDC)  
University of Delaware  
Clinton Tymes, State Director  
Purnell Hall - Suite 005  
Newark, DE 19716-2711  
Tel: 302-831-1555  
Fax: 302-831-1423

Delaware Technical and Community College  
SBDC  
Georgetown, DE  
Tel: 302-856-1555  
Fax: 302-856-5779

Delaware State University  
SBDC  
Dover, DE  
Tel: 302-678-1555  
Fax: 302-739-2333

The Delaware SBDC network is designed to provide quality assistance to small businesses in order to promote growth, expansion, innovation, increased productivity, and management improvement. The SBDCs provide information and literature, training seminars, a sounding board for ideas and projects, management counseling, and research assistance. All management counseling is free of charge and there is a minimal charge for the training programs. The services are available to any existing or prospective for-profit small business.

## District of Columbia

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Metropolitan Washington SBDC (Lead SBDC)  
Howard University  
Woodrow "Woody" McCutchen, Regional Director  
2600 Sixth Street, NW, Room 125  
Washington, DC 20059  
Tel: 202-806-1550  
Fax: 202-806-1777

East of the River Community Development Corporation SBDC  
3101 MLK Jr., Avenue, SE, Third Floor  
Washington, DC 20010  
Tel: 202-561-4975 Ext. 3006

Development Corporation of Columbia Heights SBDC  
3419 14th Street, NW  
Washington, DC 20010  
Tel: 202-483-4986

George Washington University SBDC  
Small Business Clinic  
720 Twentieth Street, NW  
Washington, DC 20052  
Tel: 202-994-7463  
Fax: 202-994-4946



Marshall Heights Community Development  
Organization SBDC  
3917 Minnesota Avenue, NE  
Washington, DC 20019  
Tel: 202-396-1200  
Fax: 202-396-4106

Washington District Office  
SBDC/Business Information Center  
1110 Vermont Avenue, NW, Ninth Floor  
Washington, DC 20005  
Tel: 202-606-4000 Ext. 279

Ward Five Community Development Corpo-  
ration SBDC (Satellite SBDC)  
901 Newton Street, NE, Suite 103  
Washington, DC 20017  
Tel: 202-396-1200

The District of Columbia's SBDCs offer management counseling, training, research, publications, and special assistance to small businesses. The Centers provide free, one-on-one business counseling to clients. The areas of counseling assistance include: accounting, legal planning, international trade, finance, technology transfer, marketing, regulatory compliance, procurement, strategic planning, business assessment, defense conversion, business planning, and manufacturing modernization. To provide small businesses with relevant, timely information the SBDCs regularly publish The Small Business Information and Resource Directory, The Small Business Management Training Calendar, and PROFITS (a quarterly newsletter about SBDC programs and practical advice for small businesses).

## Florida

**Organization/Program:** Enterprise Florida



**Contact:**

Brent Gregory, Vice President  
Enterprise Florida  
SunBank Center  
200 South Orange Avenue, Suite 1200  
Orlando, FL 32801  
Tel: 407-425-5313  
Fax: 407-425-1921

As Florida's economic development organization, Enterprise Florida is responsible for providing the leadership and tools necessary to develop Florida's technology-driven industrial infrastructure to generate new, higher-paying jobs and give Florida a more competitive edge in the national and international marketplace. Enterprise Florida's Technology Development Program provides services that facilitate the transfer of technology from the laboratory to the marketplace—services that assist entrepreneurs and technology-based businesses create new products and develop new sales opportunities. The Technology Development Program operates a number of Innovation and Commercialization Centers (ICC) that offer the following services: technical review, market research, and business plan consulting; management and operations consulting; prototype development; financial expertise; marketing and sales strategies; and access to scientists, engineers, pilot plants, and incubator facilities. Among ICC users are entrepreneurs and businesses wishing to commercialize new technologies. Access to ICC services is gained by submitting a formal application or a business plan summary to one of six ICCs located throughout the state. Services

are provided in exchange for equity, a percentage of sales, an annual service fee, or some combination thereof. Seminars, training activities, and some other general services are offered at little or no cost.

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**Organization/Program:** Florida/NASA Business Incubation Center

**Contact:** Marcia Clark, Executive Director  
Florida/NASA Business Incubation Center  
1311 North U.S. 1  
Titusville, FL 32796  
Tel: 407-383-5200  
Fax: 407-383-5273

The Florida/NASA Incubation Center is an incubator geared toward early-stage, technology-based entrepreneurs with the mission of increasing the number of successful technology-based small companies starting, expanding, or relocating in Brevard County. The incubator, which can accommodate 15 to 20 early-stage companies, offers a 10,000 square-foot facility for short-term leasing. Space is available for prototype development and manufacturing. Many services are included in the monthly rental rate. For an annual membership fee, off-site technology-based entrepreneurial companies can have access to the incubator's services as well as seminars, workshops, and other meetings.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Florida SBDC (Lead SBDC)  
University of West Florida  
Jerry Cartwright, State Director  
19 West Garden Street  
Pensacola, FL 32501  
Tel: 904-444-2060  
Fax: 904-444-2070

Brevard Community College SBDC  
Melbourne, FL  
Tel: 407-632-1111 Ext. 33201

Edison Community College SBDC  
Fort Myers, FL  
Tel: 813-489-9200

Florida A & M University SBDC  
Tallahassee, FL  
Tel: 904-599-3407  
Fax: 904-561-2395

Florida Atlantic University SBDC  
Boca Raton, FL  
Tel: 407-362-5620  
Fax: 407-362-5623

Florida Atlantic University SBDC  
Fort Lauderdale, FL  
Tel: 305-771-6520  
Fax: 305-776-6645

Florida International University SBDC  
Miami, FL  
Tel: 305-348-2272  
Fax: 305-348-2965

Florida International University SBDC  
Miami, FL  
Tel: 305-919-5790

Gulf Coast Community College SBDC  
Lynn Haven, FL  
Tel: 904-271-1108  
Fax: 904-271-1109



Indian River Community College SBDC  
 Ft. Pierce, FL  
 Tel: 407-468-4756  
 Fax: 407-468-4796

Miami Dade Community College SBDC  
 Miami, FL  
 Tel: 305-237-1906  
 Fax: 305-237-1908

Procurement Technical Assistance Program  
 SBDC  
 University of West Florida, Downtown Center  
 Pensacola, FL  
 Tel: 904-444-2066  
 Fax: 904-444-2070

Seminole Community College SBDC  
 Sanford, FL  
 Tel: 407-328-4722 Ext. 3341  
 Fax: 407-330-4489

SBDC  
 Gainesville, FL  
 Tel: 904-377-5621  
 Fax: 904-377-0288

SBDC  
 Fort Walton Beach, FL  
 Tel: 904-863-6543  
 Fax: 904-863-6564

SBDC  
 Dania, FL  
 Tel: 305-987-0100

SBDC  
 Palm Beach Gardens, FL  
 Tel: 407-691-8550  
 Fax: 407-692-8502

University of South Florida  
 Al Othmer, Program Manager (DOE)  
 Dick Hardesty, Program Manager (DoD)  
 Tampa, FL  
 Tel: 813-974-4371  
 Fax: 813-974-5020

St. Petersburg Community College SBDC  
 St. Petersburg, FL  
 Tel: 813-341-4414

Stetson University SBDC  
 DeLand, FL  
 Tel: 904-822-7326  
 Fax: 904-822-8832

University of Central Florida SBDC  
 Orlando, FL  
 Tel: 407-823-5554  
 Fax: 407-823-3073

University of North Florida SBDC  
 Jacksonville, FL  
 Tel: 904-646-2476  
 Fax: 904-646-2594

University of South Florida SBDC  
 Tampa, FL  
 Tel: 813-554-2341  
 Fax: 813-554-2356

University of West Florida SBDC  
 Pensacola, FL  
 Tel: 904-474-2908  
 Fax: 904-474-2126

The Florida SBDC network supported by SBA and the State University System provides low- or no-cost guidance and training in proven management fundamentals to help small business owners and potential owners make sound decisions for the successful operation of their business. At the Centers, professional business analysts are available to answer questions, discuss ideas, solve problems, and provide guidance on a one-to-one basis in virtually any area of business management. The counselors' areas of expertise include marketing, accounting, business planning, loan packaging, financial analysis, government procurement, product innovation, energy conservation,

distribution, retail management, business start-up, etc. The Centers also provide small business owners access to computers for hands-on applications. In addition, the SBDCs operate a small business referral network (<http://www.sbdc.unf.edu/sbdc/sbrn.html>) of sources of assistance in the areas of accounting, legal, insurance, financial, management, and site procurement and design.

## Georgia

**Organization/Program:** Advanced Technology Development Center

**Contact:** Gary Troutman, Corporate and Federal Business Development  
Advanced Technology Development Center  
Georgia Institute of Technology  
430 Tenth Street, NW, N-116  
Atlanta, GA 30318  
Tel: 404-894-5158  
Fax: 404-894-4545  
E-mail: [gary.troutman@edi.gatech.edu](mailto:gary.troutman@edi.gatech.edu)



The Advanced Technology Development Center (ATDC), affiliated with the Georgia Institute of Technology, assists in the formation and growth of advanced technology start-up companies, supports technology commercialization, and attempts to attract technology companies to Georgia. ATDC consists of incubator facilities at three locations which provide early-stage companies with an entrepreneurial working environment, office and laboratory facilities with central support, access to professional business consulting, and links to the University's research faculty. ATDC targets companies in the fields of electronic equipment, biotechnology, health and medical products, artificial intelligence, environmental sciences, communications, computing, content, instrumentation and test equipment, robotics, and other technologies. In order to become an ATDC tenant, early-stage companies must have a proprietary advanced technology consisting of a commercial product, process, or service that exhibits distinct market opportunity, has a qualified management team, shows company growth potential, and demonstrates potential investor attractiveness. Applicant companies must satisfy the aforementioned criteria as well as submit a summary of compelling business reasons for acceptance. A final decision regarding admission is made following a company's presentation before a staff review committee—once accepted a company must continue to make regular presentations. Accepted companies are anticipated to relocate to a facility outside of ATDC within 3 years and to have met one or more of the following success milestones: annual sales of \$1,000,000 or more, growth to greater than 10 employees, growth to space requirements exceeding 5,000 square feet, acquisition by a larger corporation, or consistent profitability. In addition to its facilities, some of ATDC's specific services include:

- ❖ ***Entrepreneurial Services to Early-Stage Companies***—ATDC offers general management consulting consisting of assistance with business and strategic planning; developing and implementing financial strategies; identifying professional service providers, financiers, manufacturers, and vendors; developing and implementing sales and marketing strategies; corporate communications; locating appropriate staff; market research; and intellectual property guidance.
- ❖ ***SBIR Assistance***—ATDC assists its small business members by matching them with appropriate SBIR solicitations, identifying and developing corporate partners and commercial-

ization opportunities, and assisting with proposal development. ATDC also sponsors SBIR workshops and disseminates its *High-Tech Jump Start Kit*.

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**Organization/Program:** Economic Development Institute's Industrial Extension Service

**Contact:** Charles Estes, Group Director for Industrial Outreach  
Economic Development Institute  
Georgia Institute of Technology  
223 O'Keefe Building  
Atlanta, GA 30332-0640  
Tel: 404-894-8989  
Fax: 404-894-8194

The Economic Development Institute helps to improve the economic status of Georgia by assisting existing companies with being more competitive, starting new companies, and recruiting new companies to Georgia. The Industrial Extension Service assists companies by providing on-site technical assistance, assessments, seminars and workshops, manufacturing networks, publications, and other mechanisms. Assistance activities are focused on specific company needs, such as process improvement, training and human resources, strategic planning, financing, product design and evaluation, management systems, productivity, quality assurance/ISO 9000, energy conservation, and workplace health and safety. Services are distributed through the Economic Development Institute's 18 regional extension offices that are located throughout the state and through specialized skill centers located on the Georgia Institute of Technology campus. The Industrial Extension Service and the specialized skill centers combined form the primary partner in the Georgia Manufacturing Extension Alliance, which is the NIST Manufacturing Extension Partnership for Georgia. The Industrial Extension Service also is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Georgia Tech's Economic Development Administration Center

**Contact:** Arthur Brown, Director  
Economic Development Institute  
Georgia Institute of Technology  
207 O'Keefe Building  
Atlanta, GA 30332  
Tel: 404-894-0051  
Fax: 404-894-0069

The Economic Development Administration (EDA) Center's mission is to create and cultivate an environment that is favorable for the start-up, expansion, and retention of business and economic enterprises, especially targeting economically depressed communities and individuals. The EDA Center's activities focus on the following areas: (1) stimulating the expansion and diversification of existing businesses and industry in designated EDA counties; (2) supporting the development of new, economically sound enterprises in designated EDA counties; and (3) encouraging the development and expansion of economically sound enterprises that are owned and/or managed by individuals from minority communities. The EDA Center uses geographic information systems (GIS) to help companies identify new markets and expansion opportunities. The EDA Center also encourages the retention and expansion of existing industry in Georgia by helping local eco-

conomic development organizations to establish and/or maintain industry programs to support their local industry. Generally the EDA Center serves small and medium-sized manufacturing firms that use GIS and economic development organizations. The EDA Center's services include: industry assistance, business start-up, plant engineering and analysis, technology development, training, market research/development, financial analysis, loan application research, procurement, export development, feasibility analysis, economic development assistance, existing industry program development, research design and analysis, business development and analysis, outreach development, technology transfer, program evaluation and review, specialized analytical studies, implementation assistance, and economic development research study implementation. The EDA Center is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Georgia SBDC (Lead SBDC)  
University of Georgia  
Hank Logan, State Director  
Chicopee Complex  
1180 East Broad Street  
Athens, GA 30602-5412  
Tel: 706-542-6762  
Fax: 706-542-6776

Northeast Georgia District SBDC  
Athens, GA  
Tel: 706-542-7436  
Fax: 706-542-6823

Augusta SBDC  
Augusta, GA  
Tel: 706-737-1790  
Fax: 706-731-7937

Dekalb SBDC  
Chamber of Commerce  
Decatur, GA  
Tel: 404-378-8000  
Fax: 404-378-3397

Gainesville SBDC  
Gainesville, GA  
Tel: 706-531-5681  
Fax: 706-531-5684

Gwinnett SBDC  
Lawrenceville, GA  
Tel: 404-339-2287  
Fax: 404-339-2329

Northwest Georgia District SBDC  
Athens, GA  
Tel: 706-542-6756  
Fax: 706-542-6776

Clayton State College SBDC  
Morrow, GA  
Tel: 404-961-3440  
Fax: 404-961-3428

Floyd College SBDC  
Rome, GA  
Tel: 404-295-6326  
Fax: 404-295-6732

Georgia State University SBDC  
Atlanta, GA  
Tel: 404-651-3550  
Fax: 404-651-1035

Kennesaw State College SBDC  
Marietta, GA  
Tel: 404-423-6450  
Fax: 404-423-6564

University of Georgia SBDC at Morris  
Brown College  
Atlanta, GA  
Tel: 404-220-0205  
Fax: 404-688-5985

Southeast Georgia District SBDC  
Macon, GA  
Tel: 912-751-6592  
Fax: 912-751-6607

Brunswick SBDC  
Brunswick, GA  
Tel: 912-264-7343  
Fax: 912-262-3095

Savannah SBDC  
Savannah, GA  
Tel: 912-356-2755  
Fax: 912-353-3033

Statesboro SBDC  
Statesboro, GA  
Tel: 912-681-5194  
Fax: 912-681-0648

Warner Robbins SBDC  
Warner Robbins, GA  
Tel: 912-953-9356  
Fax: 912-953-9376

Southwest Georgia District SBDC  
Albany, GA  
Tel: 912-430-4303  
Fax: 912-430-3933

Columbus SBDC  
Columbus, GA  
Tel: 708-649-7433  
Fax: 708-649-1928

Valdosta SBDC  
Valdosta, GA  
Tel: 912-245-3738  
Fax: 912-245-3741

The Georgia SBDC network provides free one-on-one counseling/consulting, seminars, and information to small business owners and prospective owners. The business issues covered include: feasibility studies, business planning, international trade opportunities, financial assessments and preparation of loan packages, contract and lease negotiations, partnership agreements, incorporation, legal issues, licensing, accounting and recordkeeping, running a home-based operation, and doing business with federal, state, and local governments.

## Hawaii

**Organization/Program:** High Technology Development Corporation

**Contact:**

High Technology Development Corporation  
2800 Woodlawn Drive, Suite 100  
Honolulu, HI 96822  
Tel: 808-539-3845  
Fax: 808-539-3611



The High Technology Development Corporation (HTDC) is affiliated with Hawaii's Department of Business, Economic Development, and Tourism. HTDC was created to foster the development and growth of commercial high technology in Hawaii to encourage economic diversification and create new quality jobs. HTDC's programs include:

- ❖ ***Hawaii SBIR Grant Program***—The purpose of this program is to increase the competitiveness of small Hawaii technology companies by providing matching funds to the federal Phase I SBIR award. The Hawaii SBIR funds act as a financial bridge, allowing companies to prepare for the federal Phase II award. To qualify, applicants must be a Hawaii company and a recipient of a federal Phase I SBIR award. Approval for the Hawaii SBIR grant is based on economic and other related returns to the state. The average award amount is \$15,000 with a maximum of \$25,000. Applications are accepted year-round, typically following federal Phase I awards. HTDC grants awards twice annually in May/June and September/October.
- ❖ ***Manoa Innovation Center (MIC)***—MIC is a technology center and business incubator providing business support services to emerging commercial high-tech ventures and linking them with university-oriented research and development organizations. The 46,000 square-foot MIC offers a combination of office, administrative, and management services. MIC's business support services encompass business plan preparation assistance; management, business, and financial consulting; and marketing and sales assistance. MIC also sponsors workshops, lecture series, and other meetings on the subjects of finance, intellectual property rights, marketing, and business management. MIC's current tenants consists of companies specializing in computer software, interactive multimedia, Internet applications, geographic information systems, ocean sciences, and biotechnology. HTDC operates two other technology centers similar to the Manoa Innovation Center.
- ❖ ***Alternative Financing Handbook***—HTDC offers the *Alternative Financing Handbook: A Guide to Alternative Sources of Small Business Financing in Hawaii*. This document was prepared for a September 1996 Venture Capital and Foreign Investment Conference and lists various funding mechanisms available to small businesses in Hawaii. The guide was a joint effort among the HTDC, the Hawaii Strategic Development Corporation, and the Office of Technology Transfer and Economic Development at the University of Hawaii.

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Hawaii SBDC (Lead SBDC)  
University of Hawaii at Hilo  
Darryl Mleynek, State Director  
523 West Kawili Street  
Hilo, HI 96720-4091  
Tel: 808-933-3515  
Fax: 808-933-3683

Kaua'i Community College SBDC  
Lihue, HI  
Tel: 808-246-1748  
Fax: 808-245-5102

Maui Community College  
Maui County SBDC  
Kihei, HI  
Tel: 808-875-2402  
Fax: 808-875-2452

University of Hawaii at Hilo  
Hawaii County SBDC  
Hilo, HI  
Tel: 808-933-3515  
Fax: 808-933-3683

University of Hawaii at West Oahu  
 Honolulu County SBDC  
 Honolulu, HI  
 Tel: 808-522-8131  
 Fax: 808-522-8135

The Hawaii SBDC network offers several types of services to aid established small businesses and people interested in starting new businesses in Hawaii. The Centers offer one-on-one counseling and research services free of charge; the SBDCs also offer workshops on specific topics relevant to business are offered each month at a minimal cost. Counseling is provided in the full range of business management disciplines including marketing, finance, and operations.

## Idaho



**Organization/Program:** Idaho Environmental Industry Association

**Contact:** Chas Ariss, President  
 Idaho Environmental Industry Association  
 904 West Fort Street  
 Boise, ID 83702  
 Tel: 208-383-4300  
 Fax: 208-383-0083

The Idaho Environmental Industry Association (IEIA) is a membership-driven networking group. Commercialization assistance is available through networking opportunities that facilitate identification of trade opportunities, federal funding programs, potential partners, and other opportunities.

IEIA is a member of the Northwest Environmental Business Council (NEBC), a partnership of the environmental industry associations of Washington, Alaska, Oregon, Idaho, and Montana. This organization was created to establish a more regional industry presence among these states, while continuing to provide services necessary to industry at the state level. NEBC also will strive to promote the northwest region's environmental companies abroad by identifying domestic and foreign business leads.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Idaho SBDC (Lead SBDC)  
 Boise State University  
 James Hogge, Acting State Director  
 College of Business  
 1910 University Drive  
 Boise, ID 83725  
 Tel: 1-800-225-3815 or 208-385-1640  
 Fax: 208-385-3877

Boise State University SBDC  
 Boise, ID  
 Tel: 1-800-225-3815 or 208-385-3875  
 Fax: 208-385-3877

College of Southern Idaho SBDC  
 Twin Falls, ID  
 Tel: 208-733-9554 Ext. 2477  
 Fax: 208-733-9316

Idaho State University SBDC  
 Pocatello, ID  
 Tel: 208-232-4921  
 Fax: 208-233-0268

Lewis-Clark State College SBDC  
 Lewiston, ID  
 Tel: 208-799-2465  
 Fax: 208-799-2878

Idaho State University SBDC  
 Idaho Falls, ID  
 Tel: 208-523-1087  
 Fax: 208-523-0268

North Idaho College SBDC  
 Post Falls, ID  
 Tel: 208-769-3296  
 Fax: 208-769-3223

The Idaho SBDC network provides consulting and training services to Idaho's small businesses. Each SBDC offers one-on-one counseling to help small business owners in all areas of business planning and management. The Centers also provide training workshops focused on the needs of small businesses. In partnership with the Idaho National Engineering Laboratory, the SBDCs provide hands-on technical support to small businesses.

In cooperation with the Idaho Department of Commerce, the Idaho SBDC (Lead SBDC) administers SBIR initiatives through its six regional offices. Each of the regional offices houses a technical library of SBIR solicitations, resource materials, and technical journals. In addition, each regional office has an associate program with the Far West Regional Technology Transfer Center (described under the federal sources of commercialization assistance section of this guide), and various other agreements with universities, colleges, and federal laboratories to provide assistance. These relationships allow for customized technical information searches that can be developed for each client. General coaching and SBIR proposal critiques also are offered. The Idaho SBDC is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states.

## Illinois

**Organization/Program:** Illinois Department of Commerce and Community Affairs

**Contact:** Illinois Department of Commerce and Community Affairs  
 620 E. Adams Street, 3<sup>rd</sup> Floor  
 Springfield, IL 62701  
 Tel: 1-800-252-2923



The gateway to the Illinois Department of Commerce and Community Affairs' (DCCA) is its First Stop Business Information Center, which may be contacted statewide, toll-free at 1-800-252-2923. First Stop can steer individuals and businesses in the correct direction for obtaining comprehensive regulatory and permit information and referral assistance. First Stop offers a handbook entitled, *Starting a Business in Illinois*, that includes a feasibility checklist, business plan outline, general business regulations, and issues facing new ventures. The handbook will be mailed at no charge upon request (an abbreviated guide is immediately available by fax). For existing businesses, First Stop can identify applicable regulations and licensing requirements. First Stop also offers, to all businesses, a directory that identifies more than 500 business requirements and assistance programs from more than 40 state agencies and constitutional offices. First Stop



can provide links to financing and free consulting. Some of DCCA's technical, business, and financial assistance programs include:

- ❖ ***Office of Women's Business Development (OWBD)***—OWBD assists individual companies and women's professional associations to help female entrepreneurs succeed. OWBD provides information, referral, and procurement assistance and acts as a gateway to other statewide business resources. Additional information can be obtained by calling Tel: 312-814-7176.
- ❖ ***Office of Minority Business Development (OMBD)***—OMBD acts as an advocate for the growth of Illinois' minority entrepreneurs—defined by state law as persons of African-American, Hispanic, Asian, and American Indian backgrounds. OMBD offers referral counseling resources for technical, management, and financial assistance programs. OMBD program activities include: advocacy activities including representation and education on legislative issues; assistance with the development of local minority business councils; development of mentor-protégé programs; and matching or linking potential and established minority entrepreneurs to the SBDC network. For more information, please contact OMBD at Tel: 312-814-3540.
- ❖ ***Small Business Development Centers***—DCCA is affiliated with Illinois' SBDC network. In cooperation with SBA, SBDCs provide technical and management assistance to potential Illinois business owners. Services are provided as one-on-one or group counseling and cover the areas of marketing information, financing opportunities, assistance with financial analysis, business and education workshops, licensing information, and productivity assessments. The SBDCs are generally located at community colleges, universities, chambers of commerce, or business development organizations.
- ❖ ***Participation Loan Program***—DCCA collaborates with banks and other conventional lenders to provide financial assistance to small businesses that will create employment for Illinois workers. The state is authorized to participate in loans up to 25 percent of the total amount of a project, with a minimum of \$10,000 and a maximum of \$750,000. Additional information may be obtained at Tel: 217-782-3891 or Tel: 312-814-2308.
- ❖ ***Development Corporation Participation Loan Program***—This loan program utilizes a Development Corporation to provide financing to small businesses that provide employment in the region served by the particular Development Corporation. The state is authorized to participate in loans up to 25 percent of the total amount of a project, with a maximum participation of \$750,000. For more information regarding the program, please contact Tel: 217-782-3891 or 312-814-2308.
- ❖ ***Minority, Women, and Disability Participant Loan Program***—This loan program is similar to the Participation Loan Program. For this particular loan program, the state is authorized to participate in loans up to 50 percent of the project, with a maximum participation of \$50,000. More information on this loan program is available at Tel: 217-782-3891 or 312-814-2308.
- ❖ ***Illinois Export Finance Partnership Program***—The Illinois Export Finance Partnership Program is a collaborative effort between DCCA and the Illinois Development Finance Authority. The goal of the program is to help small and medium-sized Illinois exporters gain

access to working capital loans. Additional information is available at Tel: 217-782-3891 or 312-814-2308.

- ❖ ***Community Services Block Grant (CSBG) Loan Program***—This loan program offers long-term, fixed rate financing to new or expanding businesses that increase employment or employment opportunities for low-income individuals. Using CSBG funds at low interest rates in combination with bank funds and equity, the program links federal, state, and private financing. More information is available at Tel: 217-785-2533.

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**Organization/Program:** Illinois Small Business Innovative Research Center

**Contact:** Jim Charney  
Illinois SBDC Network  
Richard J. Daley College  
7500 South Pulaski Road, Building 200  
Chicago, IL 60652  
Tel: 773-838-0319  
Fax: 773-838-0303

The SBIR Center helps small businesses compete for federal research and development awards in technology-oriented fields. The Center provides counseling, training, and technical assistance to entrepreneurs to encourage the formation, growth, and development of small innovative firms. The Center's assistance primarily focuses on identifying the awards that are available and how to apply for them.

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**Organization/Program:** Coalition for Manufacturing Performance Through Technology

**Contact:** Coalition for Manufacturing Performance Through Technology  
100 West Randolph Street, Suite 3-400  
Chicago, IL 60601  
Tel: 312-814-8759  
Fax: 312-814-2370

The Illinois Department of Commerce and Community Affairs provides a significant portion of financial support for the Coalition for Manufacturing Performance Through Technology (COMPETE) initiative. COMPETE is an integrated, statewide effort to assist small or medium-sized manufacturing firms to adapt or adopt modern business and industrial practices. Through seven regional Manufacturing Extension Centers, COMPETE's field engineers work with small and medium-sized manufacturing companies to streamline processes, improve quality, and reduce manufacturing costs, rework, and waste. COMPETE is affiliated with NIST's National Manufacturing Extension Partnership, and partners with a number of public and private sector organizations to carry out its mission.

**Organization/Program:** Illinois Technology Resource Center

**Contact:** Illinois Technology Resource Center  
100 West Randolph Street, Suite 11-600  
Chicago, IL 60601  
Tel: 312-814-3482  
Fax: 312-814-4942

The Illinois Technology Resource Center was designed to serve the strategic and financial needs of technology-driven entrepreneurs in Illinois. It is a gateway to information, resources, and services that are required to form and grow successful high-tech companies. The Technology Resource Center is operated by the Illinois Coalition which is a nonprofit organization consisting of leaders in business, government, labor, and academia who combine efforts to encourage technology-based economic development in Illinois. The Technology Resource Center carries out its mission primarily through a Web Site at <http://www.ilcoalition.org>:80.

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**Organization/Program:** Southern Illinois University Small Business Incubator

**Contact:** Dennis Cody  
Southern Illinois University Small Business Incubator  
Director, SBDC  
Office of Economic and Regional Development  
Southern Illinois University  
Carbondale, IL 62901  
Tel: 618-536-2424  
Fax: 618-453-5040

The Southern Illinois University Small Business Incubator is managed by the Office of Economic and Regional Development. The 55,000 square foot facility is capable of housing three types of business: light manufacturing, research and development, and service. It provides infrastructure, as well as mentoring and business counseling for start-up and emerging businesses.

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**Organization/Program:** Bradley University Business Technology Incubator

**Contact:** Roger Luman, Director  
Business Technology Incubator  
Bradley University  
Jobst Hall 141  
Peoria, IL 61625  
Tel: 309-677-2852  
Fax: 309-677-3386

The Business Technology Incubator offers space, business and technical assistance, access to university resources, and facility and administrative services to start-up and early stage, technology-based businesses on a shared cost basis. Existing businesses who are developing new products or implementing new technologies may also take advantage of the incubator's services. The incubator's operations are funded by tenants and subsidized by Bradley University.

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**Organization/Program:** Northwestern University Evanston Research Park**Contact:** Ronald Kysiak, Executive Director  
Northwestern University/Evanston Research Park, Inc.  
1710 Orrington Avenue, Suite 100  
Evanston, IL 60201  
Tel: 847-475-7170  
Fax: 847-475-7380

The Evanston Research Park serves the mission of accelerating technology transfer from the laboratory to the marketplace through a research environment combining the resources of a major university, a progressive community, and private industry. The Research Park, which is a joint effort between the City of Evanston and Northwestern University, focuses on the research areas of materials and manufacturing technology, biotechnology, and software development. It currently operates an incubator which is anchored by a comprehensive business development network consisting of the Evanston Business Investment Corp.—a seed capital and lending fund—and an SBDC supported by the Illinois Department of Commerce and Community Affairs and the SBA. The Research Park's proximity to Northwestern University allows easy access to university faculty and graduate students, laboratories, and library facilities. The Research Park is located within a Tax Increment Financing district that was designated by the City of Evanston to finance infrastructure and related development costs.

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**Organization/Program:** Chicago Technology Park**Contact:** Chicago Technology Park  
2201 West Campbell Park Drive  
Chicago, IL 60612  
Tel: 312-829-7252  
Fax: 312-829-4069

The Chicago Technology Park (CTP) is a biotechnology research park providing state-of-the-art biotechnology incubator laboratories, office space, and conference facilities. These services are offered at below market rental rates for start-up, high-tech companies. Limited space is available for corporate tenants involved in research and technology commercialization projects. CTP tenants have priority access to technical, scientific, and human resources at the University of Illinois—Chicago and Rush-Presbyterian-St. Luke's Medical Center. In addition, research facilities are available at Argonne National Laboratory and Fermi National Accelerator Laboratory through special agreements.

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**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**Illinois SBDC (Lead SBDC)  
Department of Commerce and Community  
Affairs  
Jeff Mitchell, State Director  
620 East Adams Street, Third Floor  
Springfield, IL 62701  
Tel: 217-524-5856 or 217-524-0171  
Fax: 217-785-6328Asian American Alliance SBDC  
Chicago, IL  
Tel: 312-202-0600  
Fax: 312-202-1007

Back of the Yards Neighborhood Council  
SBDC  
Chicago, IL  
Tel: 312-523-4419  
Fax: 312-254-3525

Black Hawk College SBDC  
East Moline, IL  
Tel: 309-755-2200 Ext. 211  
Fax: 309-755-9847

Bradley University SBDC  
Peoria, IL  
Tel: 309-677-2992  
Fax: 309-677-3386

College of DuPage SBDC  
Glen Ellyn, IL  
Tel: 630-942-2771  
Fax: 630-942-3789

College of Lake County SBDC  
Grayslake, IL  
Tel: 708-223-3633  
Fax: 708-223-9371

Cooperative Extension Service SBDC  
Decatur, IL  
Tel: 217-875-8284  
Fax: 217-875-8288

Danville Area Community College SBDC  
Danville, IL  
Tel: 217-442-7232  
Fax: 217-442-6228

Department of Commerce and Community  
Affairs - James R. Thompson Center SBDC  
Chicago, IL  
Tel: 312-814-6111  
Fax: 312-814-2807

Department of Commerce and Community  
Affairs - State Office Building SBDC  
East St. Louis, IL  
Tel: 618-583-2272  
Fax: 618-583-2274

Eighteenth St. Development Corporation  
SBDC  
Chicago, IL  
Tel: 312-733-2287  
Fax: 312-733-7315

Elgin Community College SBDC  
Elgin, IL  
Tel: 708-888-7675  
Fax: 708-888-7995

Evanston Business and Technology Center  
SBDC  
Evanston, IL  
Tel: 708-866-1817  
Fax: 708-866-1808

Governors State University SBDC  
University Park, IL  
Tel: 708-534-4929  
Fax: 708-534-8457

Greater North Pulaski Development Corpora-  
tion SBDC  
Chicago, IL  
Tel: 312-384-2262  
Fax: 312-384-3850

Illinois Eastern Community College SBDC  
Olney, IL  
Tel: 618-395-3011  
Fax: 618-395-1922

Illinos Valley Community College SBDC  
Oglesby, IL  
Tel: 815-223-1740  
Fax: 815-224-3033

Industrial Council of NW Chicago SBDC  
Chicago, IL  
Tel: 312-421-3941  
Fax: 312-421-1871

Joliet Junior College SBDC  
Joliet, IL  
Tel: 815-727-6544 Ext. 1321  
Fax: 815-722-1895

Kankakee Community College SBDC  
Kankakee, IL  
Tel: 815-933-0376  
Fax: 815-933-0380

Kaskaskia College SBDC  
Centralia, IL  
Tel: 618-532-2049  
Fax: 618-532-4983

Latin American Chamber of Commerce  
SBDC  
Chicago, IL  
Tel: 312-252-5211  
Fax: 312-252-7065

Lewis and Clark Community College SBDC  
Godfrey, IL  
Tel: 618-466-3411  
Fax: 618-466-0810

Lincoln Land Community College SBDC  
Springfield, IL  
Tel: 217-789-1017  
Fax: 217-789-0958

Maple City Business & Technology Center  
SBDC  
Monmouth, IL  
Tel: 309-734-4664  
Fax: 309-734-8579

McHenry County College SBDC  
Crystal Lake, IL  
Tel: 815-455-6098  
Fax: 815-455-9319

Moraine Valley College SBDC  
Palos Hills, IL  
Tel: 708-974-5468  
Fax: 708-974-0078

North Business and Industrial Council  
(NORBIC) SBDC  
Chicago, IL  
Tel: 312-588-5855  
Fax: 312-588-0734

Olive-Harvey Community College SBDC  
Chicago, IL  
Tel: 312-468-8700  
Fax: 312-468-8086

Rend Lake College SBDC  
Ina, IL  
Tel: 618-437-5321 Ext. 335  
Fax: 618-437-5677 Ext. 385

Rock Valley College SBDC  
Rockford, IL  
Tel: 815-968-4087  
Fax: 815-968-4157

Sauk Valley Community College SBDC  
Dixon, IL  
Tel: 815-288-5511  
Fax: 815-288-5958

Shawnee Community College SBDC  
Ullin, IL  
Tel: 618-634-9618  
Fax: 618-634-9028

Southeastern Illinois College SBDC  
Harrisburg, IL  
Tel: 618-252-5001  
Fax: 618-252-0210

Southern Illinois University at Carbondale  
SBDC  
Carbondale, IL  
Tel: 618-536-2424  
Fax: 618-453-5040

Southern Illinois University at Edwardsville  
SBDC  
Edwardsville, IL  
Tel: 618-692-2929  
Fax: 618-692-2647

Triton College SBDC  
River Grove, IL  
Tel: 708-456-0300 Ext. 246  
Fax: 708-583-3118

Waubonsee Community College SBDC  
Aurora, IL  
Tel: 708-892-3334 Ext. 139  
Fax: 708-892-3374

Women's Business Development Center  
SBDC  
Chicago, IL  
Tel: 312-853-3477  
Fax: 312-853-0145

Western Illinois University SBDC  
Macomb, IL  
Tel: 309-298-2211  
Fax: 309-298-2520

The Illinois SBDC network provides management assistance and training programs to support small businesses throughout the state. Owners of existing and prospective small businesses, entrepreneurs, and inventors may obtain confidential advice in the following areas: business counseling, innovations and technology transfer, and management and workforce training. The counseling services offered by the SBDCs include: accounting and recordkeeping, business plan development, competitive analysis, energy and environmental issues, financial analysis, financing opportunities, government procurement, intellectual property protection, international trade, inventory control, loan structuring, management basics, manufacturing process enhancements, marketing, market research and analysis, regulatory issues/licenses/permits, and taxation. In addition to business counseling, some of the Illinois SBDCs offer technical services for the commercialization of new products and ideas. The Centers also offer small businesses access to numerous publishes and other resources.

## Indiana

**Organization/Program:** Indiana Business Modernization and Technology Corporation



**Contact:** William Glennon, Resource Coordinator  
Indiana Business Modernization and Technology Corporation  
One North Capitol Avenue, Suite 925  
Indianapolis, IN 46204-2242  
Tel: 317-635-3058 Ext. 230 or 1-800-877-5182  
Fax: 317-231-7095

The Indiana Business Modernization and Technology (BMT) Corporation is a private, nonprofit economic development organization that was established in 1982 by the Indiana General Assembly. BMT's services include: business and technical assistance to small and medium-sized businesses, funding of allied programs, cooperation with local and regional technical, business, and industry assistance programs. BMT's Corporate Investment division is responsible for providing and managing investments to Indiana companies, as well as offering financial, technical, and business advice to these companies. The Corporate Investment division offers the following loan funds to small- and medium-sized Indiana businesses to help with development or commercialization of new products:

- ❖ ***Product Commercialization Fund***—This loan fund is a high risk fund for the financial gap that occurs between the developed prototype and entry into the marketplace. This fund helps to alleviate the financial risk of any other investors or lenders by leveraging their

investment. The maximum loan is \$500,000, with a \$750,000 cap for companies that received funding from both the Product Commercialization Fund and the Product Development Fund.

- ❖ ***SBIR Bridge Fund***—This loan fund helps to leverage federal SBIR monies and provides financial support between the receipt of the SBIR Phase I and Phase II grants by Indiana companies through the federal SBIR program. The maximum SBIR bridge loan is \$50,000.
- ❖ ***Product Development Fund***—The Product Development Fund acts as a high risk product R&D capitalization tool in situations where high risk and lack of collateral hinder traditional investment. It focuses on bringing innovative ideas to the proof of concept (or prototype) stage. The maximum loan is \$400,000, with a \$750,000 cap for companies that received funding from both the Product Development Fund and the Product Commercialization Fund.

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**Organization/Program:** Industrial Research Liaison Program

**Contact:** Industrial Research Liaison Program  
Indiana University  
501 North Morton Street, Suite 109  
Bloomington, IN 47404  
Tel: 812-855-6294 or 1-800-624-8315  
Fax: 812-855-8270  
E-mail: [irlpinfo@indiana.edu](mailto:irlpinfo@indiana.edu)

The Industrial Research Liaison Program (IRLP) is operated from Indiana University's Office of Research and the University Graduate School. It receives support for the Chicago Regional Office of the Economic Development Administration and the Indiana Business Modernization and Technology Corporation. IRLP promotes economic development by assisting companies in commercializing new products and increasing competitiveness. IRLP's business assistance and technology transfer services include: grant-writing assistance (including for the federal SBIR program, at no charge), identification of appropriate funding sources, proposal review by University faculty, access to business and scientific information (i.e., product opportunities, market data, procurement opportunities, scientific articles and journals, and manufacturers and wholesalers), solutions to applied research problems, and export assistance (i.e., identify and target export markets, select appropriate products, develop buyer leads and contacts, locate transportation and financing sources).

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**Organization/Program:** Business and Industrial Development Center

**Contact:** Business and Industrial Development Center  
Purdue University  
1220 Potter Drive  
West Lafayette, IN 47906-1383  
Tel: 317-494-5858 or 1-800-787-2432  
Fax: 317-494-0776

The Business and Industrial Development Center (BIDC) of Purdue University targets businesses, entrepreneurs, and inventors. General services include technical assistance from Purdue



University's faculty expertise, access to University facilities, and help with proposal preparation. BIDD also functions as a satellite SBDC. BIDD's services include:

- ❖ ***Business Counseling***—BIDD offers one-on-one counseling in the following areas: identifying sources of financing for business expansion, R&D funding, and business start-ups; preparing business plans; marketing; preparing R&D proposals to government agencies; and selling to the government. BIDD also provides access to a library of relevant business publications and computers with useful business software.
- ❖ ***SBIR/STTR Business Assistance***—BIDD helps companies with identifying appropriate research topics, preparing proposals, and finding technical advisors. BIDD maintains a database of technical topics from each federal agency's SBIR solicitation. The database consists of more than 1,500 topics each year, contains the complete text of each technical topic, and may be searched by keyword or phrase. During proposal preparation, BIDD can provide guidance for writing and strengthening the proposal. BIDD also maintains a database of technical testing laboratories and consultants with which SBIR applicants may partner with on their proposal.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Indiana SBDC (Lead SBDC)  
Economic Development Council  
Stephen Thrash, State Director  
One North Capitol, Suite 420  
Indianapolis, IN 46204  
Tel: 317-264-6871  
Fax: 317-264-3102

Greater Martinsville Chamber of Commerce  
SBDC  
Martinsville, IN  
Tel: 317-342-8110

Bloomington Area Regional SBDC  
Bloomington, IN  
Tel: 812-339-8937  
Fax: 812-336-0651

Linton/Stockton Chamber of Commerce  
SBDC  
Linton, IN  
Tel: 812-847-4846

Bedford Chamber of Commerce SBDC  
Bedford, IN  
Tel: 812-275-4493

Mitchell Chamber of Commerce SBDC  
Mitchell, IN  
Tel: 812-849-4441

Bloomfield Chamber of Commerce SBDC  
Bloomfield, IN  
Tel: 812-275-4493

Columbus Regional SBDC  
Columbus, IN  
Tel: 812-372-6480  
Fax: 812-372-0228

Economic Development Office SBDC  
Spencer, IN  
Tel: 812-829-3245

Brown County Chamber of Commerce  
SBDC  
Nashville, IN  
Tel: 812-988-6647

Greensburg Area Chamber of Commerce  
SBDC  
Greensburg, IN  
Tel: 812-663-2832

City of Delphi Community Development  
SBDC  
Delphi, IN  
Tel: 317-564-6692

Jennings County Chamber of Commerce  
SBDC  
North Vernon, IN  
Tel: 812-346-2339

White County Industrial Foundation SBDC  
Monticello, IN  
Tel: 219-583-6557

Seymour Chamber of Commerce SBDC  
Seymour, IN  
Tel: 812-522-3681

Montgomery County Chamber of Commerce  
SBDC  
Crawfordsville, IN  
Tel: 317-654-5507

East Central Indiana Regional SBDC  
Muncie, IN  
Tel: 317-284-8144  
Fax: 317-741-5489

Clinton County Chamber of Commerce  
SBDC  
Frankfort, IN  
Tel: 317-654-5507

Blackford County Economic Development  
SBDC  
Hartford, IN  
Tel: 317-348-4944

Purdue University Business & Industrial  
Development Center SBDC  
West Lafayette, IN  
Tel: 317-494-5858

Elwood Chamber of Commerce SBDC  
Elwood, IN  
Tel: 317-552-0180

Indiana State University SBDC  
Terre Haute, IN  
Tel: 812-237-7676  
Fax: 812-237-7675

Henry County Economic Development  
Corporation SBDC  
New Castle, IN  
Tel: 317-529-4635

Clay County Chamber of Commerce SBDC  
Brazil, IN  
Tel: 812-448-8457

Jay County Development Corporation SBDC  
Portland, IN  
Tel: 219-726-9311

Clinton Chamber of Commerce SBDC  
Clinton, IN  
Tel: 812-832-3844

Randolph County Economic Development  
Foundation SBDC  
Winchester, IN  
Tel: 317-584-3266

Greencastle Partnership Center SBDC  
Greencastle, IN  
Tel: 317-653-4517

Greater Lafayette Area Regional SBDC  
Lafayette, IN  
Tel: 317-742-2394  
Fax: 317-742-6276

Parke County Economic Development SBDC  
Rockville, IN  
Tel: 317-569-0226

Sullivan Chamber of Commerce SBDC  
Sullivan, IN  
Tel: 812-268-4836

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St. Mary-of-the-Woods College SBDC St. Mary-of-the-Woods, IN Tel: 812-535-5151	Columbia City Chamber of Commerce SBDC Columbia City, IN Tel: 219-248-8131
Vincennes University SBDC Vincennes, IN Tel: 812-885-5749	Decatur Chamber of Commerce SBDC Decatur, IN Tel: 219-724-2604
Indianapolis Regional SBDC Indianapolis, IN Tel: 317-261-3030 Fax: 317-261-3053	Kendallville Chamber of Commerce SBDC Kendallville, IN Tel: 219-347-1554
Kokomo/Howard Coward Regional SBDC Kokomo, IN Tel: 317-457-5301 Fax: 317-452-4564	Northwest Indiana Regional SBDC Merrillville, IN Tel: 219-942-3496 Fax: 219-942-5806
Peru Area Chamber of Commerce Peru/Miami Community Economic Development Corporation SBDC Peru, IN Tel: 317-472-1923	First Citizens Bank SBDC Michigan City, IN Tel: 219-874-9245
Rochester and Lake Manitou Chamber of Commerce Fulton Economic Development Center SBDC Rochester, IN Tel: 219-223-6773	Hammond Development Corporation SBDC Hammond, IN Tel: 219-853-6399
Tipton County Economic Development Corporation SBDC Tipton, IN Tel: 317-675-7300	Lake County Public Library SBDC Merrillville, IN Tel: 219-756-7232
Wabash Area Chamber of Commerce Wabash Economic Development Corporation SBDC Wabash, IN Tel: 219-563-1168	LaPorte SBDC LaPorte, IN Tel: 219-326-7232
Northeast Indiana Regional SBDC Fort Wayne, IN Tel: 219-426-0040 Fax: 219-424-0024	Northlake SBDC Gary, IN Tel: 219-882-2000
	Porter County SBDC Valparaiso, IN Tel: 219-477-5256
	Richmond-Wayne County Regional SBDC Richmond, IN Tel: 317-962-2887 Fax: 317-966-0882
	Brookville Chamber of Commerce SBDC Brookville, IN Tel: 317-647-3177

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Connersville SBDC  
Connersville, IN  
Tel: 317-825-8328

Rushville Chamber of Commerce SBDC  
Rushville, IN  
Tel: 317-932-2222

Union County Chamber of Commerce SBDC  
Liberty, IN  
Tel: 317-458-5976

South Bend Regional SBDC  
South Bend, IN  
Tel: 219-282-4350  
Fax: 219-282-4344

Elkhart Chamber of Commerce SBDC  
Elkhart, IN  
Tel: 219-522-5453

Minority Business Development Project  
Future SBDC  
South Bend, IN  
Tel: 219-234-0051

Southern Indiana Regional SBDC  
Jeffersonville, IN  
Tel: 812-288-6451  
Fax: 812-284-8314

Clark County Hoosier Falls Private Industry  
Council Workforce Development Center  
SBDC  
Jeffersonville, IN  
Tel: 812-282-0456

Crawford County Private Industry Council  
Workforce Development Center SBDC  
Marengo, IN  
Tel: 812-365-2174

Floyd County Private Industry Council  
Workforce Development Center SBDC  
New Albany, IN  
Tel: 812-945-2643

Harrison County Private Industry Council  
Workforce Development Center SBDC  
Corydon, IN  
Tel: 812-738-8811

Orange County Private Industry Council  
Workforce Development Center SBDC  
Paoli, IN  
Tel: 812-723-4206

Scott County Private Industry Council  
Workforce Development Center SBDC  
Scottsburg, IN  
Tel: 812-752-3886

Washington County Private Industry Council  
Workforce Development Center SBDC  
Salem, IN  
Tel: 812-883-2283

Southeastern Indiana Regional SBDC  
Madison, IN  
Tel: 812-265-3127  
Fax: 812-265-2923

Batesville Office of Economic Development  
SBDC  
Batesville, IN  
Tel: 812-933-6110

Dearborn County Chamber of Commerce  
SBDC  
Lawrenceburg, IN  
Tel: 812-537-0814  
Fax: 812-537-0845

Vevay/Switzerland County Foundation SBDC  
Vevay, IN  
Tel: 812-427-2533

Southwestern Indiana Regional SBDC  
Evansville, IN  
Tel: 812-425-7232  
Fax: 812-421-5883

Indiana Region 15 Planning Commission  
SBDC  
Huntingburg, IN  
Tel: 812-683-4647 or 812-683-5699

Mt. Vernon Chamber of Commerce SBDC  
Mt. Vernon, IN  
Tel: 812-838-3639

Washington Davies County SBDC  
Washington, IN  
Tel: 812-254-5262  
Fax: 812-254-2550

Tell City Chamber of Commerce SBDC  
Tell City, IN  
Tel: 812-547-2385  
Fax: 812-547-8378

The Indiana SBDCs provide small businesses within the state one-on-one counseling; seminars, conferences, workshops; and access to information and experts. The free counseling services include: financial analysis, loan packaging, market planning, business planning, feasibility analysis, strategic planning, computer learning centers, permit assistance, access to database information, tax information, export assistance, succession planning, personnel and policy issues, buying or selling a business, legal/risk issues, and accounting/recordkeeping. The SBDCs also co-sponsor Indiana INforum—a 24-hour fax-back information system. The toll-free number for INforum is 1-800-726-8000. The INforum is also accessible via computer and modem on the SBDC bulletin board. To view INforum free of charge, dial 317-471-5777 (8 bits, no parity, ANSI).

## Iowa

**Organization/Program:** Iowa State University John Pappajohn Entrepreneurial Center

**Contact:** Benjamin Allen  
John Pappajohn Entrepreneurial Center  
College of Business  
Iowa State University  
Tel: 515-294-2422



Several entrepreneurial centers have been started with funds donated by Des Moines businessman and entrepreneur John Pappajohn. The Iowa State University John Pappajohn Entrepreneurial Center was newly funded in September 1996. In addition to focusing on technologies developed by faculty and students in the Colleges of Engineering, Agriculture, and Veterinary Medicine, it will serve entrepreneurs located in the state. It will facilitate the formation of new companies or the expansion of existing companies and allow entrepreneurs to test and commercially market new technologies. Other John Pappajohn entrepreneurial centers include: the University of Iowa John Pappajohn Entrepreneurial Center, the University of Northern Iowa John Pappajohn Entrepreneurial Center, the Drake University John Pappajohn Entrepreneurial Center, and the North Iowa Community College John Pappajohn Entrepreneurial Center.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Iowa SBDC (Lead SBDC)  
Iowa State University  
Ronald Manning, State Director  
College of Business Administration  
137 Lynn Avenue  
Ames, IA 50014  
Tel: 1-800-373-7232 or 515-292-6351  
Fax: 515-292-0020

DMACC SBDC  
Audubon, IA  
Tel: 712-563-2623  
Fax: 712-563-2301

Drake University SBDC  
Des Moines, IA  
Tel: 515-271-2655  
Fax: 515-271-4540

Eastern Iowa Community College SBDC  
Davenport, IA  
Tel: 319-322-4499  
Fax: 319-322-8241

Indian Hills Community College SBDC  
Ottumwa, IA  
Tel: 515-683-5127  
Fax: 515-683-5263

Iowa Central Community College SBDC  
Fort Dodge, IA  
Tel: 515-576-0099  
Fax: 515-576-0826

Iowa Lakes Community College SBDC  
Spencer, IA  
Tel: 712-262-4213  
Fax: 712-262-4047

Iowa State University SBDC  
Ames, IA  
Tel: 1-800-373-7232 or 515-292-6355  
Fax: 515-292-0020

Iowa State University SBDC  
Ames, IA  
Tel: 515-296-7828  
Fax: 515-296-9910

Iowa Western Community College SBDC  
Council Bluffs, IA  
Tel: 712-325-3260  
Fax: 712-325-3408

Kirkwood Community College SBDC  
Marion, IA  
Tel: 319-377-8256  
Fax: 319-377-5667

North Iowa Area Community College SBDC  
Mason City, IA  
Tel: 515-421-4342  
Fax: 515-423-0931

Northeast Iowa SBDC  
Dubuque, IA  
Tel: 319-588-3350  
Fax: 319-557-1591

Southeastern Community College SBDC  
West Burlington, IA  
Tel: 319-752-2731 Ext. 103  
Fax: 319-752-3407

Southwestern Community College SBDC  
Creston, IA  
Tel: 515-782-4161  
Fax: 515-782-4164

University of Iowa SBDC  
Iowa City, IA  
Tel: 1-800-253-7232 or 319-335-3742  
Fax: 319-353-2445

University of Northern Iowa SBDC  
Cedar Falls, IA  
Tel: 319-273-2696  
Fax: 319-273-6830

Western Iowa Tech Community College  
 SBDC  
 Sioux City, IA  
 Tel: 1-800-352-4649 or 712-274-6418  
 Fax: 712-274-6429

The Iowa SBDCs conduct research, offer counseling, and train current and prospective small business owners and entrepreneurs. The counseling services cover all aspects of business management, finance, and operation. The Centers also provide small businesses access to information and experts in a variety of fields. The Iowa SBDCs also maintain a Web Site at [http://www.public.iastate.edu/-Iowa\\_SBDC/hompage.html](http://www.public.iastate.edu/-Iowa_SBDC/hompage.html).

## Kansas



**Organization/Program:** Kansas Technology Enterprise Corporation

**Contact:** Clyde Engert, Vice President of Innovation and Research  
 Kansas Technology Enterprise Corporation  
 214 S.W. 6<sup>th</sup>, First Floor  
 Topeka, KS 66603-3719  
 Tel: 913-296-3686  
 Fax: 913-296-1160  
 E-mail: [ktec@ktec.com](mailto:ktec@ktec.com)

The Kansas Technology Enterprise Corporation (KTEC) was established in 1987 by the state of Kansas as a nonprofit corporation to promote advanced technology economic development. Its funding—derived from Economic Development Initiative Funds from proceeds of the Kansas Lottery and Racing Commission—is determined each year by the State Legislature. KTEC leverages its funding with private sector and federal government funding and maintains a return-on-investment philosophy. KTEC may take a small equity percentage or payback in the form of percentage of sales if the company's technology is successful; however, if KTEC determines it not to be successful, the funds become a grant. Eligible applicants for KTEC's services include entrepreneurs, scientists, engineers, or companies with technology projects that are anticipated to benefit the state's economy. Some of KTEC's programs include:

- ❖ ***SBIR Support and SBIR Bridge Funding***—KTEC assists in proposal preparation for federal SBIR Phase I or II grants and may allow up to \$5,000 in matching grants for help in writing the proposal. The SBIR Bridge Funding program awards up to \$50,000 in low interest loans to applicants who have won Phase I awards and are awaiting for Phase II funding. The loans are repaid at a 5 percent interest accumulation when the company's product is commercialized.
- ❖ ***Applied Research Matching Fund***—This fund makes awards to academic/business partnerships to finance research that leads to new or improved products. KTEC provides up to 40 percent of the needed funds.
- ❖ ***Innovation and Commercialization Corporations (ICC)***—KTEC runs three ICCs which are public-private entrepreneurial partnerships with managerial, financial, and research ca-

pabilities with the purpose of assisting emerging companies and transfer new technologies to the marketplace. Each ICC has a local seed capital fund that is used to finance emerging companies.

- ❖ ***Ad Astra Funds I and II***—This is a venture capital fund that provides seed capital money for start-up or early-stage advanced technology companies.
- ❖ ***Sunflower Technology Ventures***—Sunflower Technology Ventures will invest in small businesses that have an existing technology and require capital growth. The purpose is to promote growth in emerging technology-based businesses.
- ❖ ***Manufacturers Enterprise Corporation***—This program consults with entrepreneurs to develop new products from the concept stage to the marketplace. It also makes available manufacturing equipment for volume production.
- ❖ ***Kansas Value Added Center***—This center identifies and assists with the commercialization of new technologies that add value to agricultural products. Its mission is to improve the economic health of agriculture.

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**Organization/Program:** Kansas Center for Community Economic Development

**Contact:**

Charles Krider  
 Institute for Public Policy and Business  
 Research  
 University of Kansas  
 218 Summerfield Hall  
 Lawrence, KS 66045  
 Tel: 913-864-4618  
 Fax: 913-864-5328

Carol Peak  
 Kansas Center for Rural Initiatives  
 Kansas State University  
 8-D Edwards Hall  
 Manhattan, KS 66506  
 Tel: 913-532-6868  
 Fax: 913-532-6532

The Kansas Center for Community Economic Development (KCCED) is a partnership between the Institute for Public Policy and Business Research at the University of Kansas and the Kansas Center for Rural Initiatives at Kansas State University. KCCED's objectives are four-fold: (1) use university expertise to improve community development efforts and improve the use of strategic planning at the community level; (2) facilitate community attempts to improve the business environment and retain and attract industry by providing information, outreach, and database support; (3) work with Kansas public entities, nonprofit organizations, and the business community to improve Kansans' understanding of the state's economic problems; and (4) evaluate and assess existing strategies to improve economic development and educate communities on the effectiveness of these development strategies. KCCED accomplishes its goals by using university expertise to provide technical assistance and applied research activities. KCCED's technical assistance includes: on-site consultations, community and regional workshops, strategic planning and other community assistance, information dissemination and outreach (e.g., annual conferences, county level data, a resource directory), and networking and communication through Internet, electronic mail, presentations, and publications. Previous applied research projects have covered the implementation of county strategic



plans, economic development in medium-sized Kansas communities, economic development in mid-sized Kansas communities, and identification of strategies that move communities forward. KCCED is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Kansas SBDC (Lead SBDC)  
Wichita State University  
Tom Hull, State Director  
1845 Fairmont  
Wichita, KS 67260-0148  
Tel: 316-689-3193  
Fax: 316-689-3647

Emporia State University SBDC  
Emporia, KS  
Tel: 316-342-7162  
Fax: 316-341-5418

Fort Hays State University SBDC  
Hays, KS  
Tel: 913-628-5340  
Fax: 913-628-1471

Colby Community College SBDC  
Colby, KS  
Tel: 913-462-3984 Ext. 239  
Fax: 913-462-8315

Garden City Community College SBDC  
Garden City, KS  
Tel: 316-276-9632  
Fax: 316-276-9630

Dodge City Community College SBDC  
Dodge City, KS  
Tel: 316-227-9247  
Fax: 316-227-9200

Seward County Community College SBDC  
Liberal, KS  
Tel: 316-624-1951 Ext. 150  
Fax: 316-624-0637

Johnson County Community College SBDC  
Overland Park, KS  
Tel: 913-469-3878  
Fax: 913-469-4415

Kansas City Kansas Community College SBDC  
Kansas City, KS  
Tel: 913-596-9660  
Fax: 913-596-9606

Kansas State University SBDC  
Manhattan, KS  
Tel: 913-532-5529  
Fax: 913-532-5827

Salina College of Technology SBDC  
Salina, KS  
Tel: 913-826-2622  
Fax: 913-826-2936

Cloud County Community College SBDC  
Concordia, KS  
Tel: 913-243-1435  
Fax: 913-243-1459

Pittsburg State University SBDC  
Pittsburg, KS  
Tel: 316-235-4920  
Fax: 316-232-6440

Allen County Community College SBDC  
Iola, KS  
Tel: 316-365-5116  
Fax: 316-365-3284

Coffeyville Community College SBDC  
Coffeyville, KS  
Tel: 316-252-7007  
Fax: 316-252-7098

Fort Scott Community College SBDC  
Fort Scott, KS  
Tel: 316-223-2700  
Fax: 316-223-6530

Ottawa University SBDC  
Ottawa, KS  
Tel: 913-242-5200 Ext. 5457  
Fax: 913-242-7429

Independence Community College SBDC  
Independence, KS  
Tel: 316-331-4100  
Fax: 316-331-5344

Washburn University SBDC  
Topeka, KS  
Tel: 913-231-1010 Ext. 1305  
Fax: 913-231-1063

Labette Community College SBDC  
Parsons, KS  
Tel: 316-421-6700  
Fax: 316-421-0921

Butler County Community College SBDC  
Augusta, KS  
Tel: 316-775-1124  
Fax: 316-775-1370

Neosho County Community College SBDC  
Chanute, KS  
Tel: 316-431-2820 Ext. 219  
Fax: 316-431-0082

Hutchinson Community College SBDC  
Hutchinson, KS  
Tel: 316-665-4950  
Fax: 316-665-8354

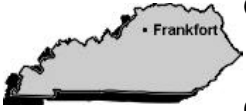
University of Kansas SBDC  
Lawrence, KS  
Tel: 913-843-8844  
Fax: 913-865-4400

Pratt Community College SBDC  
Pratt, KS  
Tel: 316-672-5641  
Fax: 316-672-5288

Benedictine College SBDC  
Atchison, KS  
Tel: 913-367-5340  
Fax: 913-367-6102

The Kansas SBDCs offer free counseling services (management assistance, resource referrals, etc.) to small business owners, entrepreneurs, and inventors. The Centers offer free business information and referrals to other small business service providers. The SBDCs also maintain a library of books, periodicals, reference materials, databases, videos, tapes, etc. Also offered by the Centers are low-cost training classes, workshops, seminars, and conferences. The one-on-one counseling provided by the SBDCs includes: business start-ups, acquisitions, basic business law, sources of capital and funding, regulatory compliance, advertising and sales promotion, risk management, insurance, marketing/market research, government procurement, product costing/pricing, international trade, accounting/recordkeeping, cash flow/feasibility analysis, financial management, personnel administration, inventory control, business plans/budgets/strategy, equipment needs evaluation, lease/buy analysis, proposal preparation, invention/idea protection, patent assistance, and management.

## Kentucky



**Organization/Program:** Kentucky Cabinet for Economic Development/Business and Technology Branch

**Contact:** Liz van der Oort, Manager  
Kentucky Cabinet for Economic Development  
Business and Technology Branch  
500 Mero Street  
2201 Capital Plaza Tower  
Frankfort, KY 40601  
Tel: 502-564-4252 Ext. 4203  
Fax: 502-564-5932

The Business and Technology Branch (BTB) of the Kentucky Cabinet for Economic Development strives to enhance the competitiveness of Kentucky's business community through the development and promotion of technology assistance services; facilitate new policies that will encourage and promote research and development of new technologies; and foster positive change in industry interactions with public sector resources. BTB maintains a database of technology firms in Kentucky. The database is used to provide information on the firms; promote the firms and their products within and outside of Kentucky; and act as a resource of suppliers, customers, research capabilities, and joint venture partners.

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**Organization/Program:** Kentucky Investment Capital Network

**Contact:** Norris Christian, Program Coordinator  
Kentucky Investment Capital Network  
Cabinet for Economic Development  
67 Wilkinson Boulevard  
Frankfort, KY 40601  
Tel: 1-800-626-2930  
Fax: 502-564-9758

The Kentucky Investment Capital Network (KICN) is a capital investment computer match program offered by Kentucky's Cabinet for Economic Development. To participate in the program, potential investors and Kentucky entrepreneurs must complete an application form indicating the amount of funding required/available, the area of interest, and a geographic preference within Kentucky. The computer system then matches entrepreneurs with a potential investor. A brief summary of the entrepreneur's proposal is sent to the potential investor and the entrepreneur is alerted of the correspondence and the potential investor. It is the responsibility of the entrepreneur to make further contact with the potential investor and arrange for an interview.

**Organization/Program:** Kentucky Technology Service, Inc.

**Contact:** Don Smith, President  
 Kentucky Technology Service, Inc.  
 167 West Main Street, Suite 500  
 Lexington, KY 40589-1125  
 Tel: 606-252-7801  
 Fax: 606-252-7900

Kentucky Technology Service, Inc. (KTS) is a nonprofit organization that assists small and medium-sized Kentucky manufacturing businesses with finding innovative ways to improve their operations. KTS' expert staff can help firms with gaining a competitive advantage. Up to 8 hours of assessment are provided to companies at no charge, to identify opportunities for improvement. Upon determining an opportunity, the assigned KTS engineer works with the client to establish and achieve project goals. KTS also has access to a network of consultants that may help with individual projects. KTS has six additional satellite offices located throughout Kentucky.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Kentucky SBDC (Lead SBDC)  
 University of Kentucky  
 Janet S. Holloway, State Director  
 Center for Business Development  
 225 Business and Economics Building  
 Lexington, KY 40506-0034  
 Tel: 606-257-7668  
 Fax: 606-323-1907

Bellarmino College SBDC  
 Louisville, KY  
 Tel: 502-452-8282  
 Fax: 502-452-8288

Eastern Kentucky University South Central  
 SBDC  
 Somerset, KY  
 Tel: 606-678-5520  
 Fax: 606-678-8349

Morehead State University SBDC  
 Morehead, KY  
 Tel: 606-783-2895  
 Fax: 606-783-5020

Morehead State University/Ashland  
 Boyd-Greenup County Chamber of  
 Commerce SBDC  
 Ashland, KY  
 Tel: 606-329-8011  
 Fax: 606-325-4607

Morehead State University/Pikeville SBDC  
 Pikeville, KY  
 Tel: 606-432-5848  
 Fax: 606-432-8924

Murray State University SBDC  
 Murray, KY  
 Tel: 502-762-2856  
 Fax: 502-762-3049

Murray State University/Hopkinsville SBDC  
 Hopkinsville, KY  
 Tel: 502-886-8666  
 Fax: 502-886-3211

Murray State University/Owensboro SBDC  
 Owensboro, KY  
 Tel: 502-926-8085  
 Fax: 502-684-0714

Northern Kentucky University SBDC  
Highland Heights, KY  
Tel: 606-572-6524  
Fax: 606-572-5566

University of Kentucky SBDC  
Elizabethtown, KY  
Tel: 502-765-6737  
Fax: 502-769-5095

Southeast Community College SBDC  
Cumberland, KY  
Tel: 606-589-4514  
Fax: 606-589-4941

University of Louisville SBDC  
Center for Entrepreneurship & Technology  
Louisville, KY  
Tel: 502-588-7854  
Fax: 502-588-8573

University of Kentucky/Lexington SBDC  
Lexington, KY  
Tel: 606-257-7666  
Fax: 606-257-1751

Western Kentucky University SBDC  
Bowling Green, KY  
Tel: 502-745-2901  
Fax: 502-745-2902

The Kentucky SBDCs provide the state's entrepreneurs and small businesses with one-on-one management consulting, educational training, and business information needed to maximize their growth in a competitive global economy. The free consulting services offered by the SBDCs include market research, marketing plans, strategic planning, financial planning, cash flow budgeting, and capital budgeting.

## Louisiana



**Organization/Program:** Louisiana Business and Technology Center

**Contact:**

Roy Keller, Director  
Louisiana Technology Transfer Office  
Louisiana Business and Technology Center  
South Stadium Drive  
Baton Rouge, LA 70803-6100  
Tel: 504-334-5555  
Fax: 504-388-3975

The Louisiana Business and Technology Center (LBTC), part of Louisiana State University's College of Business Administration, was created in 1988 to foster economic development in Louisiana through entrepreneurial development. The LBTC provides assistance and facilities to nurture small business growth. It houses a 35,000 square-foot incubator with office space, access to administrative and professional staff, and business equipment. It offers additional business assistance through its Louisiana Technology Transfer Office and Entrepreneurship Institute, and via its relationship with the Southern Technology Applications Center. The assistance offered by these organizations is described below:

- ❖ ***Louisiana Technology Transfer Office (LTTO)***—The mission of LTTO is to facilitate technology commercialization and economic development. LBTC runs the LTTO under a contract with the Louisiana Department of Economic Development. LTTO is located at NASA's John C. Stennis Space Center (located in Bay St. Louis, Mississippi) and serves as

a technology clearinghouse for Louisiana business and industry. LTTO facilitates technology transfer between approximately 18 federal agencies located at the Stennis Space Center who are involved in research activities encompassing a broad range that includes environmental research. One of LTTO's activities is matching Louisiana businesses with SBIR grant requests for proposals and assisting them in applying for the SBIR grants.

- ❖ ***LBTC Entrepreneurship Institute***—The Entrepreneurship Institute offers assistance to small and new businesses involved in education, research, and outreach with the ultimate goal of creating jobs and fostering economic development. Students mentored by College of Business Administration faculty members provide a number of services to entrepreneurs and small businesses including: preparing business plans, conducting marketing studies, and developing software and accounting systems.
- ❖ ***Southern Technology Applications Center (STAC)***—The LBTC is affiliated with STAC, which is one of NASA's Regional Technology Transfer Centers headquartered at the University of Florida. STAC provides technology transfer and product commercialization services to businesses, researchers, entrepreneurs, and government agencies. STAC is described in more detail in the federal sources of commercialization assistance section of this guide.

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Louisiana SBDC (Lead SBDC)  
 Northeast Louisiana University  
 John Baker, State Director  
 College of Business Administration  
 Room 2-57  
 Monroe, LA 71209  
 Tel: 318-342-5506  
 Fax: 318-342-5510

Louisiana Electronic Assistance Program  
 SBDC (Specialized SBDC)  
 Monroe, LA  
 Tel: 318-342-1215  
 Fax: 318-342-1209

Louisiana International Trade Center SBDC  
 (Specialized SBDC)  
 New Orleans, LA  
 Tel: 504-568-8222  
 Fax: 504-568-8228

Louisiana State University at Shreveport  
 SBDC  
 Shreveport, LA  
 Tel: 318-797-5144  
 Fax: 318-797-5208

Louisiana Tech University SBDC  
 Ruston, LA  
 Tel: 318-257-3537  
 Fax: 318-257-4253

Loyola University SBDC  
 New Orleans, LA  
 Tel: 504-865-3474  
 Fax: 504-865-3496

McNeese State University SBDC  
 Lake Charles, LA  
 Tel: 318-475-5529  
 Fax: 318-475-5012

Nicholls State University SBDC  
Thibodaux, LA  
Tel: 504-448-4242  
Fax: 504-448-4922

Southern University Capital SBDC  
Baton Rouge, LA  
Tel: 504-922-0998  
Fax: 504-922-0999 (Call First)

Northeast Louisiana University SBDC  
Monroe, LA  
Tel: 318-342-1224  
Fax: 318-342-1209

Southern University at New Orleans SBDC  
New Orleans, LA  
Tel: 504-286-5308  
Fax: 504-286-5131

Northwestern State University SBDC  
Natchitoches, LA  
Tel: 318-357-5611  
Fax: 318-357-6810

University of New Orleans SBDC  
New Orleans, LA  
Tel: 504-539-9292  
Fax: 504-539-9205

SBDC  
Alexandria, LA  
Tel: 318-484-2123  
Fax: 318-484-2126

University of Southwestern Louisiana  
Acadian SBDC  
Lafayette, LA  
Tel: 318-262-5344  
Fax: 318-262-5296

Southeastern Louisiana University SBDC  
Hammond, LA  
Tel: 504-549-3831  
Fax: 504-549-2127

The Louisiana SBDCs offer management and technical assistance to the small business community throughout Louisiana to promote the growth, expansion, innovation, increased productivity, and improved management of these businesses. The Centers provide free one-on-one counseling to small businesses on all areas of business management. In addition, the SBDCs provide access to business information and other resources useful to small companies.

## Maine

**Organization/Program:** Maine Science and Technology Foundation

**Contact:** Terry Shehata  
Maine Science and Technology Foundation  
87 Winthrop Street  
Augusta, ME 04330-5509  
Tel: 207-621-6350  
Fax: 207-621-6369



The Maine Science and Technology Foundation is a state-chartered, nonprofit organization formed to act on behalf of the state to advocate and facilitate the stimulation of research and development, technology transfer, education, and the promotion of the effective application of science and technology. The Maine Science and Technology Foundation offers a number programs and they are currently implementing two programs related to SBIR and technology commercialization. A grants program is being planned to assist companies who are submitting applications for SBIR

grants. A resource networking program for sources of funding for commercialization is being developed and is tentatively planned for activation in July 1997. Applicants must be Maine-based businesses or businesses relocating to Maine. Assistance is awarded on a competitive basis through an application process.

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**Organization/Program:** Center for Technology Transfer

**Contact:** Tom Lynott  
Center for Technology Transfer  
190 Riverside Street  
Portland, ME 04103  
Tel: 207-780-1744  
Fax: 207-780-1547

The Center for Technology Transfer (CTT) is an industry-driven, nonprofit organization designed to advance the economic competitiveness of Maine manufacturers with a focus on the metals and electronics industries. CTT receives funding from the Department of Energy, EPA, NASA, the Maine Metal Products Association, and the Maine Science and Technology Foundation. Among a number of other services, CTT will: monitor emerging technologies that may be appropriate for market consideration using university resources to help industry members remain aware of cutting-edge technological trends and opportunities; demonstrate proven technology that will improve industry members' manufacturing capacities; facilitate joint venture or strategic partnership formation among industry members, academia, and government agencies; disseminate technology-based information through all media; provide direct technical assistance to individual firms; and refer industry needs to an appropriate public service provider when CTT cannot provide the needed technical assistance.

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**Organization/Program:** Center for Business and Economic Research

**Contact:** Richard J. Clarey  
Center for Business and Economic Research  
University of Southern Maine  
P.O. Box 9300  
Portland, ME 04104-9300  
Tel: 207-780-4187  
Fax: 207-780-4046

The Center for Business and Economic Research (CBER), an organization within the School of Business at the University of Southern Maine, fulfills its goal of helping Maine prosper by acting as a conduit for channeling the skills and expertise of the Business School faculty to meet the challenges and opportunities facing the public and private sectors in Maine. CBER provides technical assistance to economic development districts, for-profit and nonprofit organizations, and individuals. CBER's services include: market research, forecasting, strategic planning, quality management, and continuous improvement. CBER conducts applied research covering the design and testing of innovative economic development strategies, feasibility studies, design and administration of surveys, economic modeling, and social and economic measurement. CBER is a member of the National Association of Management and Technical Assistance Centers.



**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Maine SBDC (Lead SBDC)  
 University of Southern Maine  
 Charles Davis, Director  
 15 Surrenden Street  
 Portland, ME 04103  
 Tel: 207-780-4420  
 Fax: 207-780-4810  
 E-mail: [msbdc@portland.maine.edu](mailto:msbdc@portland.maine.edu)  
 Web Site: <http://www.usm.maine.edu/~sbdc>

Androscoggin Valley Council of Governments  
 SBDC  
 Auburn, ME  
 Tel: 207-783-9186  
 Fax: 207-783-5211

South Paris SBDC (Satellite SBDC)  
 (By appointment - Contact Auburn Office)  
 South Paris, ME  
 Tel: 207-783-9186  
 Fax: 207-783-5211

East Wilton SBDC  
 (By appointment - Contact Auburn Office)  
 East Wilton, ME  
 Tel: 207-783-9186  
 Fax: 207-783-5211

Rumford SBDC  
 (By appointment - Contact Auburn Office)  
 Rumford, ME  
 Tel: 207-783-9186  
 Fax: 207-783-5211

Lewiston Business Information Center SBDC  
 (Thursday by appointment - Contact Auburn  
 Office)  
 Lewiston, ME  
 Tel: 207-783-9186  
 Fax: 207-783-5211

Coastal Enterprises Incorporated SBDC  
 Wiscasset, ME  
 Tel: 207-882-4340  
 Fax: 207-882-4456

Coastal Enterprises Incorporated SBDC  
 (Tues., Wed., Thurs. by appointment)  
 Augusta, ME  
 Tel: 207-621-0245  
 Fax: 207-622-9739

Brunswick SBDC (Satellite SBDC)  
 (By appointment - Contact Wiscasset Office)  
 Brunswick, ME  
 Tel: 207-882-4340  
 Fax: 207-882-4456

Rockland SBDC (Satellite SBDC)  
 (Wednesdays - Contact Wiscasset Office)  
 Rockland, ME  
 Tel: 207-882-4340  
 Fax: 207-882-4456

Skowhegan SBDC (Satellite SBDC)  
 (By appointment - Contact Augusta Office)  
 Skowhegan, ME  
 Tel: 207-621-0245  
 Fax: 207-622-9739

Waterville SBDC (Satellite SBDC)  
 (Tuesday and Friday afternoons by appoint-  
 ment - Contact  
 Waterville, ME  
 Augusta Office)  
 Tel: 207-621-0245  
 Fax: 207-622-9739

Eastern Maine Development Corporation  
 SBDC  
 Bangor, ME  
 Tel: 1-800-339-6389 or 207-942-6389  
 Fax: 207-942-3548

Belfast SBDC (Satellite SBDC)  
 (By appointment - Contact Bangor Office)  
 Belfast, ME  
 Tel: 1-800-339-6389 or 207-942-6389  
 Fax: 207-942-3548

Dover-Foxcroft SBDC (Satellite SBDC)  
 (By appointment - Contact Bangor Office)  
 Onsite - at client's place of business  
 Tel: 1-800-339-6389 or 207-942-6389  
 Fax: 207-942-3548

Southern Maine Regional Planning  
 Commission SBDC  
 Sanford, ME  
 Tel: 207-324-0316  
 Fax: 207-324-2958

East Millinocket SBDC (Satellite SBDC)  
 (By appointment - Contact Bangor Office)  
 East Millinocket, ME  
 Tel: 207-746-5338  
 Fax: 207-746-9535

York SBDC (Satellite SBDC)  
 (First Wednesday of the month - Contact  
 Sanford Office)  
 York, ME  
 Tel: 207-363-4422  
 Fax: 207-324-2958

Machias SBDC (Satellite SBDC)  
 Machias, ME  
 Tel: 207-255-0983 or 207-454-2430

University of Southern Maine SBDC  
 Portland, ME  
 Tel: 207-780-4949  
 Fax: 207-780-4810

Northern Maine Development Commission  
 SBDC  
 Caribou, ME  
 Tel: 1-800-427-8736 or 207-498-8736  
 Fax: 207-493-3108

Biddeford SBDC (Satellite SBDC)  
 (Fridays)  
 Saco, ME  
 Tel: 207-282-1567  
 Fax: 207-282-3149

Houlton SBDC (Satellite SBDC)  
 (One day biweekly by appointment)  
 Houlton, ME  
 Tel: 1-800-427-8736 or 207-498-8736  
 Fax: 207-498-3108

Fort Kent SBDC (Satellite SBDC)  
 (One day biweekly by appointment - Contact  
 Caribou Office)  
 Fort Kent, ME  
 Tel: 1-800-427-8736 or 207-498-8736  
 Fax: 207-498-3108

The Maine SBDCs provide comprehensive business assistance and information services to the small business community. The Centers offer free one-on-one business counseling; management information resources and research services; training workshops, seminars, and conferences; trade shows, and access to computer-based small business learning centers. The SBDCs provide counseling assistance in the following areas: business start-up/acquisition, accounting/recordkeeping, cash flow analysis, sources of credit and financing, operations, marketing and sales, personnel management, market research, loan packaging assistance, government procurement, business liquidation/sale, financial management, international trade, and other business-related areas. The SBDCs are building their electronic resources to assist small businesses in Maine, including their Home Page at <http://www.usm.maine.edu/~sbdc/>.

## Maryland

**Organization/Program:** Maryland Department of Business and Economic Development



**Contact:** Maryland Department of Business and Economic Development  
217 East Redwood Street  
Baltimore, MD 21202  
Tel: 410-767-6516

The Maryland Department of Business and Economic Development (DBED) provides access to technology, marketing, and business resources covering the concept, development, and commercial phases. Some of these resources and services and the appropriate contacts include:

- ❖ ***Challenge Investment Program***—Through the Challenge Investment Program, DBED makes \$50,000 royalty-bearing contingent investments in technology start-up businesses. For more information, contact Daniel Healey at Tel: 410-767-6361.
- ❖ ***Defense Adjustment Loan Fund (DALF)***—DBED offers working capital loans to companies that are commercializing a new technology or modernizing manufacturing operations. Commitment of private co-funding is required. Additional information is available from Marsha Schachtel at Tel: 410-767-6545.
- ❖ ***Incubators***—DBED is affiliated with several business incubators that provide low-cost space and business assistance to start-up technology companies. The incubators may be contacted directly at: David Hash, Alpha Center, Tel: 410-550-2280; Ed Sybert, Technology Advancement Program, Tel: 301-314-7806; Jeff Oyer, Technology Development Center, Tel: 301-258-5005; Chris Marschner, Technology Innovation Center, Tel: 301-790-2800 Ext. 399; Ann Lansinger, UMBC Technology Development Center, Tel: 410-455-1220; and Christine Cople, UMBI Medical Biotechnology Center Incubator, Tel: 301-403-4134.
- ❖ ***Law and Entrepreneurship Center***—The University of Maryland School of Law offers low-cost legal assistance to emerging technology companies. Law students, as well as experienced corporate and intellectual property attorneys provide the assistance. For more information, contact Mark Sargent at Tel: 410-706-3941.
- ❖ ***Technology Extension Service (TES)***—The University of Maryland—College Park operates the TES which provides technical assistance to companies for product development and production experience through five regional offices. Assistance is provided by experienced engineers and University of Maryland faculty. Additional information on the program or the regional offices can be obtained from W. Travis Walton at Tel: 301-405-3884 or 1-800-245-5810.
- ❖ ***Strategic Assistance Fund (SAF)***—DBED offers the SAF program which helps to offset the cost that companies incur in acquiring consulting assistance with market positioning. Additional information is available from Mary Morris at Tel: 410-767-6516.
- ❖ ***Regional Technology Councils (RTC)***—DBED cooperates with RTCs, networking organizations which provide technology companies with opportunities to interact with potential buyers and partners and identify diversification or acquisition opportunities. For more infor-

mation, contact the Greater Baltimore Committee at Tel: 410-727-2820 or the Suburban Maryland High Technology Council at Tel: 301-258-5005.

- ❖ ***Business Assistance***—DBED assists companies at the commercialization phase by providing linkages to management, financing, training, technical, and other assistance that will foster the companies' efforts to maximize sales and profit potential. Business assistance is provided on a regional basis—for more information contact the appropriate region at: Eastern Shore, Richard Van Gelder, Tel: 410-860-9441; Greater Baltimore, Roger Satin, Tel: 410-767-6517; Southern Maryland, Mollie Gieseman, Tel: 301-934-2251 Ext. 7288; Suburban Maryland, Deborah Fontain, Tel: 301-208-6797; and Western Maryland, Robin Douglas, Tel: 301-722-0054.
- ❖ ***Enterprise Investment Fund***—DBED invests in high technology businesses that are at the commercialization phase by making direct equity investments of up to \$500,000 in emerging high technology businesses. For more information, contact Ron Blank at Tel: 410-767-6358.
- ❖ ***Maryland Venture Capital Trust***—DBED is involved in eight venture capital limited partnerships with the goal of investing in early-stage Maryland companies. Additional information is available from Ron Blank at Tel: 410-767-6358.

**Organization/Program:** Michael D. Dingman Center for Entrepreneurship

**Contact:** Michael D. Dingman Center for Entrepreneurship  
 College of Business and Management  
 University of Maryland  
 College Park, MD 20742-1815  
 Tel: 301-405-2144  
 Fax: 301-314-9152

The Michael D. Dingman Center for Entrepreneurship offers various programs and services for entrepreneurs and companies including:

- ❖ ***Mentor Program***—The Center offers a mentor program for new and mature emerging growth companies. Mentors are successful entrepreneurs, accountants, attorneys, consultants, and Maryland Business School faculty. Mentors may provide advice, introductions to business contacts, and help the entrepreneurs focus on the key problems significant to their businesses. Their services are available for \$45 per hour (\$35 per hour for University of Maryland Incubator companies). Small Maryland, District of Columbia, and Virginia area firms are eligible for assistance. Applicants must submit an application and a business plan executive summary.
- ❖ ***Baltimore-Washington Venture Group***—The Center operates this networking group which fosters the meeting of entrepreneurs and companies with providers of capital and management team candidates. These meetings may lead to financing, joint ventures, consulting relationships, and management team additions. An individual annual membership costs \$75; a corporate annual membership costs \$150. A business plan review service also is offered in which entrepreneurs may receive a critique of written and oral business plan presentations. This service is offered for a fee of \$125 for members and \$250 for nonmembers.

- ❖ ***Private Investors Network (PIN)***—The Baltimore-Washington Venture Group has partnered with PIN which is an organization of more than 50 area private equity investors interested in investment opportunities. This partnership fosters the ability of young companies to secure financing. Companies must be a member of the Baltimore-Washington Group to submit a business plan to PIN investors. A processing fee of \$150 will be charged and if the entrepreneur is selected to make a presentation to PIN members, an additional \$150 fee is charged.

The Center conducts seminars and workshops on topics including: financing, marketing, international trade, legal and management issues, venture capital alternatives, business plan preparation, negotiation, and new venture financing. Non-credit short business management courses also are available.

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**Organization/Program:** Suburban Maryland High Technology Council

**Contact:** Suburban Maryland High Technology Council  
2092 Gaither Road, Suite 220A  
Rockville, MD 20850  
Tel: 301-258-5005  
Fax: 301-258-9148  
E-mail: [info@mdhitech.org](mailto:info@mdhitech.org)

The Suburban Maryland High Technology Council (SMHTC) is a 501(c)(3) educational, non-profit, membership-driven organization in Montgomery, Anne Arundel, Frederick, Howard, and Prince George's Counties. SMHTC's mission is to support, nurture, and foster the growth of Maryland's high technology industries by providing networking, partnering, and joint venture opportunities. SMHTC's membership consists of more than 540 high technology firms, entrepreneurs, government laboratories, higher education institutions, and business support firms. Funding for SMHTC is provided by membership dues, state grants, and Montgomery County government. Potential members may call SMHTC directly to obtain an application, or an application may be completed via a Web Site at <http://www.mdhitech.org>. SMHTC's programs include:

- ❖ ***Networking Meetings and Events***—SMHTC conducts more than 100 informational meetings and seminars each year. Regular networking events are held for six professional and industry categories: Information Technology Network, Bioscience Network, Environmental Network, Human Resources Network, Public Relations Network, and Total Quality Management Network. These networking meetings foster partnerships among high technology firms, entrepreneurs, and supporting industries.
- ❖ ***Technology Transfer Program***—To alleviate the economic effects of cut-backs in defense budgets, SMHTC works with defense-dependent and aerospace companies to identify commercial markets for their products and technology.
- ❖ ***Technology Development Fund***—The Technology Development Fund is a loan pool that was developed collaboratively among SMHTC, eight area banks, and the Maryland Industrial Development Finance Authority. The loan pool currently has \$3.5 million available to technology companies requiring funding.
- ❖ ***Business and Economic Development***—SMHTC's office also is home to a field office of the Maryland Department of Business and Economic Development (DBED). This field office acts as a gateway for businesses to learn about the resources available through DBED.

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❖ ***Montgomery County Technology Enterprise Center (MCTEC)***—MCTEC is an incubator facility offering low-cost rental space and support services to knowledge-based, technology-intensive start-up and early-stage information technologies firms that are developing new products. MCTEC is funded by Montgomery County and operated by SMHTC.

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**Organization/Program:** Rural Development Center/Cooperative Extension Service

**Contact:** Daniel Kuennen, Director  
Rural Development Center  
Richard A. Henson Center  
University of Maryland—Eastern Shore  
Princess Anne, MD 21853  
Tel: 410-651-6183  
Fax: 410-651-6207

The Rural Development Center (RDC) was developed by the University of Maryland—Eastern Shore in cooperation with the three lower shore counties and the state and federal governments. RDC is part of the Maryland Cooperative Extension Services, as well as a U.S. Department of Commerce Economic Development Administration (EDA) designated EDA University Center. RDC's goal is to strengthen and diversify the rural economy of Maryland's Eastern Shore counties, communities, and businesses with respect to increased income, tax base, and job creation. RDC provides collaborative socioeconomic technical assistance along with supporting higher education institutions, government, and the private sector. RDC helps community groups, nonprofit organizations, local elected and appointed officials, and private firms to develop regional approaches via plans, loans, grants, projects and programs for community and county vitality in the nine-county Eastern Shore area of Maryland. Work in this area has included research reports, industrial prospect background information, providing on-line data, assessing impacts, assisting regional development projects, preparation of loan and grant applications, providing successful development models, and establishing linkages between the development community and University of Maryland System. RDC manages four revolving loan funds with a total capitalization of \$5 million. Each of the funds continues to re-lend from loan repayments. RDC also is involved with Defense Conversion grant funds provided by the U.S. Department of Commerce Economic Development Administration, which are matched with state grant and local county funds. RDC is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Morgan State University Technical Assistance Center

**Contact:** Clifton Sands  
Technical Assistance Center  
Morgan State University  
Clarence M. Mitchell, Jr. Engineering School  
5200 Perring Parkway  
Baltimore, MD 21251  
Tel: 410-319-3083  
Fax: 410-319-3843

The Technical Assistance Center (TAC) receives funding from both Morgan State University and the U.S. Department of Commerce Economic Development Administration to fulfill the purpose of

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using area university resources to enhance the growth of business and industry. TAC targets technically based entrepreneurs and small and medium-sized companies and provides services such as counseling on technology and product development plans, technology transfer from the universities and 60 federal laboratories in the area, technical support to the tenants of the Baltimore City South Harbor Business Center/Incubator, providing small businesses access to university laboratories and equipment, support of faculty and students to do plant layouts, process evaluations, time and motion studies, and computer-aided design and engineering projects. Generally, faculty and student support is provided at no charge to the recipient. TAC also offers faculty to serve as technical consultants to companies that are submitting SBIR proposals. These faculty are reimbursed by the state. TAC also works with SBA and other organizations to provide assistance and jointly sponsor workshops and conferences. TAC is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Maryland's Small Business Institutes

**Contact:**

Institute for Small Business  
Frostburg State University  
Frampton Hall  
Frostburg, MD 21532  
Tel: 301-689-4376

Small Business Institute  
Morgan State University  
Cold Spring Lane and Hillen Road  
Baltimore, MD 21239  
Tel: 410-319-3261

Institute for Small Business  
Sellinger School of Business  
Loyola College  
4501 North Charles Street  
Baltimore, MD 21210  
Tel: 410-617-2395

Small Business Institute/SBDC  
Salisbury State University  
Franklin P. Perdue School of Business  
Salisbury, MD 21801  
Tel: 410-543-6315

Small Business Institutes (SBI), located at Maryland colleges and universities, provide long-term consulting and technical assistance to small businesses at no charge. Student teams—mentored by a faculty member—work with each client for 6 to 8 weeks. Assistance is available for business and marketing planning, financial and management analysis, and overall business troubleshooting.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Maryland SBDC (Lead SBDC)  
Department of Economic and Employment  
Development  
A. Thomas McLamore, State Director  
217 East Redwood Street, Suite 936  
Baltimore, MD 21202  
Tel: 1-800-USE-SBDC or 410-333-6995  
Fax: 410-333-4460

Central Maryland SBDC  
Baltimore, MD  
Tel: 410-837-4141  
Fax: 410-837-4151

Anne Arundel Office of Economic Development SBDC  
Annapolis, MD  
Tel: 410-224-4205  
Fax: 410-222-7415

Arundel Center North SBDC  
Glen Burnie, MD  
Tel: 410-766-1910  
Fax: 410-766-1911

Baltimore County Chamber of Commerce SBDC  
Towson, MD  
Tel: 410-832-5866  
Fax: 410-821-9901

Carroll County Economic Development Office SBDC  
Westminster, MD  
Tel: 410-857-8166  
Fax: 410-848-0003

Cecil County Chamber of Commerce SBDC  
Elkton, MD  
Tel: 410-392-0597  
Fax: 410-392-6225

Hartford County Economic Development Office SBDC  
Bel Air, MD  
Tel: 410-893-3837  
Fax: 410-879-8043

Howard County Economic Development Office SBDC  
Columbia, MD  
Tel: 410-313-6552  
Fax: 410-313-6556

Eastern Shore SBDC  
Salisbury, MD  
Tel: 1-800-999-SBDC or 410-546-4325  
Fax: 410-548-5389

Chesapeake College SBDC  
Wye Mills, MD  
Tel: 410-822-5400 Ext. 339  
Fax: 410-827-5286

Southern Maryland SBDC  
Waldorf, MD  
Tel: 1-800-762-SBDC or 301-932-4155  
Fax: 301-645-9082

Community College at Saint Mary's County SBDC  
Great Mills, MD  
Tel: 301-868-6679  
Fax: 301-868-7392

Suburban Washington SBDC  
Landover, MD  
Tel: 301-883-6491  
Fax: 301-883-6479

Frederick Community Center SBDC  
Frederick, MD  
Tel: 301-694-4647  
Fax: 301-694-4927

SBDC  
Langley Park, MD (Landover Office)  
Tel: 301-445-7324  
Fax: 301-883-6479

Western Maryland SBDC  
Cumberland, MD  
Tel: 1-800-457-SBDC or 301-724-6716  
Fax: 301-777-7504

Garrett Community College SBDC  
McHenry, MD  
Tel: 301-387-6666 Ext. 180  
Fax: 301-387-3096

Hagerstown Junior College SBDC  
Hagerstown, MD  
Tel: 301-797-0327  
Fax: 301-777-7504

Manufacturing and Technology SBDC (Specialized SBDC)  
Michael D. Dingman Center for Entrepreneurship  
College Park, MD  
Tel: 301-405-2144  
Fax: 301-314-9152



The Maryland SBDCs provide professional business counseling free of charge to Maryland's small business owners and entrepreneurs. The counseling services offered by the Centers cover a variety of topics including: manufacturing, technology, financing, business start-up, procurement, defense conversion, management, marketing, and international trade. The SBDCs also offer low-cost workshops and training courses, business planning assistance, and access to a business resource library, databases, and other resources. The Maryland SBDCs also maintain an extensive Web Site at <http://www.eaglenet.com/tree1/SBDC/SB.Top.html>.

## Massachusetts

**Organization/Program:** Massachusetts Technology Development Corporation



**Contact:** Robert Crowley  
Massachusetts Technology Development Corporation  
148 State Street  
Boston, MA 02109  
Tel: 617-723-4920  
Fax: 617-723-5983

The Massachusetts Technology Development Corporation (MTDC) was established by the Commonwealth of Massachusetts to provide venture capital funds to start-up and early-stage technology companies. MTDC's goals are: (1) help create primary employment in technology-based industries in Massachusetts; (2) attract and leverage private investment in Massachusetts companies; (3) foster the application of technological innovations where Massachusetts are, or have the potential to be, leaders; and (4) nurture entrepreneurship among Massachusetts citizens to foster economic development in the state. MTDC's Investment Program offers initial investments ranging up to \$500,000 to early-stage technology companies in Massachusetts. Applicants must submit a business plan for review. Investment terms are negotiated individually with each company and investments are generally made on a co-venture basis with investors from the private sector. Investments are made as debt or equity, or a combination of the two. Eligible companies must: be located or agree to locate in Massachusetts; be technology-based with its principal products or services sufficiently innovative to provide competitive advantage; produce a significant growth in employment through the proposed business expansion; be able to demonstrate that it was unable to secure sufficient capital from conventional sources or on affordable terms; and be able to show the prospect of a high rate of return on the investment. MTDC offers a Management Assistance Program in addition to its investment activities. Management assistance activities include: reviews of business plans, counseling on feasible ways to raise capital from private and public sources, and locating alternative sources of funding.

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**Organization/Program:** Massachusetts Technology Collaborative

**Contact:** Bob Kespert  
Massachusetts Technology Collaborative  
75 North Drive  
Westborough, MA 01581-3340  
Tel: 508-870-0312  
Fax: 508-898-2275

The Massachusetts Technology Collaborative (MTC) was created as a public-private organization by the Massachusetts Technology Park Corporation—a publicly chartered independent authority of the Commonwealth of Massachusetts. MTC's mission is to foster a more favorable climate for technology-based enterprises in Massachusetts. MTC's Federal Technology Funding (FEDTech) Program was created to promote the development and commercialization of new technologies in Massachusetts. It includes conferences, seminars, workshops, newsletters, Internet links, and a strategic alliance partnering program that focuses on opportunities in federal funding of science and technology. As part of this program, MTC is able to help Massachusetts companies identify funding opportunities in the federal sector (including SBIR). A pre-submittal proposal review and technical assistance also are available.

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**Organization/Program:** Strategic Envirotechnology Partnership

**Contact:** David Lutes, Environmental Technologies Industry Specialist  
Strategic Envirotechnology Partnership  
1 Ashburton, Place, Room 2101  
Boston, MA 02108  
Tel: 617-727-3206 or 1-800-5-CAPITAL  
Fax: 617-727-8797

The Massachusetts Strategic Envirotechnology Partnership (STEP) is a partnership of the Executive Office of Environmental Affairs, the Department of Economic Development, and the University of Massachusetts. Its goal is to promote the growth of new environmental and energy-efficient technologies including pollution prevention, resource and energy conservation, renewable energy technologies, recycling/reuse, and waste treatment and disposal. Application for STEP assistance generally requires documentation of the reason for applying for assistance (including any scheduling deadlines), technical documentation that supports claims of cost and performance advantages of the technology, and a business plan. STEP offers a number of services relevant to technology commercialization:

- ❖ ***Technology Assessment***—Technology assessment is provided to companies with technologies that have insufficient cost or performance data. This may consist of modeling, computer-based examination, development of testing protocols, and/or on-site testing in state facilities.
- ❖ ***Business Planning***—All companies seeking STEP assistance must submit a business plan for review. If an applicant does not have a business plan, STEP will provide one-on-one consulting and a template for writing a business plan. After the business plan review, STEP will provide business assistance through referrals to the appropriate public or quasi-public agencies.
- ❖ ***Technology Demonstration and Purchasing***—STEP facilitates the improvement of a technology's capabilities by coordinating the demonstration and evaluation of the technology at a state-owned property. This helps the technologies acquire the demonstration track record necessary for financing, permitting, or commercialization. In some cases, successful demonstration leads to state purchasing of the technology.
- ❖ ***Technology Transfer***—STEP keeps abreast of federal and state technology transfer systems so that it can notify envirotechnology companies of opportunities in domestic and international markets.

**Organization/Program:** Massachusetts Development Finance Agency

**Contact:** Massachusetts Development Finance Agency  
75 Federal Street  
Boston, MA 02110  
Tel: 617-451-2477  
Fax: 617-451-3429  
Web Site: <http://www.massdevelopment.com>

The Massachusetts Development Finance Agency (MassDevelopment) operates the Emerging Technology Fund—a catalyst for economic growth for technology-based companies including the biotechnology, medical, telecommunications, advanced materials, electronics, and environmental industries. The Emerging Technology Fund offers both a guarantee program and a loan program:

- ❖ ***Guarantee Program***—This program issues loan guarantees to private lenders to support the growth of small and medium-sized emerging technology companies. The loans may be used for tenant build-out, to construct or expand facilities, or to purchase equipment. Companies must have their principal place of business located in Massachusetts and there must be at least two at-risk parties (in addition to MassDevelopment) involved in the financial participation. Companies must also demonstrate a strong management team, technical feasibility, and market demand for its product. The maximum guarantee, which covers the principal only, is \$1,500,000 or 50 percent participation of the aggregate debt, whichever is less. MassDevelopment determines eligibility based on a completed investment application; once approved the transaction is negotiated between the borrower, the lending institution, and MassDevelopment. A fee of ½ percent based on the total guarantee is due upon application submission. An additional ½ percent fee is due once the commitment letter is issued. Annual fees of 3 to 5 percent are assessed based on the outstanding guarantee balance. In addition, equity participation in the form of warrants to purchase stock in the company securing the guarantee maybe required to issue the guarantee.
  
- ❖ ***Loan Program***—MassDevelopment provides direct lending to companies desiring to expand, but are unable to find venture capital or their bank requires participation in the loan. MassDevelopment acts as a partner in financing and structures a participation or co-lending agreement that allows the lending process to occur. Companies must have their principal place of business located in Massachusetts and there must be at least two at-risk parties (in addition to MassDevelopment) involved in the financial participation. Companies must also demonstrate a strong management team, technical feasibility, and market demand for its product. Loan proceeds may be used to construct or expand facilities or purchase new equipment. A maximum of \$2,500,000 or 33 percent participation of the aggregate debt, whichever is less, applies for facilities-related activities. A maximum of \$500,000 or 33 percent participation of the aggregate debt, whichever is less, applies for equipment purchases. The loan will be secured by a first lien on the underlying assets and additional security may be required. The loans run co-terminus with the participating lender for a period of up to 7 years. MassDevelopment determines eligibility based on a completed investment application; once approved the transaction is negotiated between the borrower and MassDevelopment. A fee of ½ percent based on the total loan amount requested is due upon application submission. An additional 1½ percent fee is due once the commitment letter is issued. Generally, interest rates are fixed-rate for the term of the loan.

**Organization/Program:** MIT Entrepreneurs Club

**Contact:** MIT Entrepreneurs Club  
Tel: 617-253-2000  
E-mail: e-club-request@mit.edu

The MIT Entrepreneurs Club (e-club) is a network of MIT students, faculty, alumni, friends, and non-MIT professionals that represent a broad range of expertise in business, engineering, and the arts and sciences. The e-club was established to ease the process of starting a business utilizing the expertise of its members—many of whom are founders of innovative companies. The e-club functions as a networking organization that meets weekly and communicates primarily electronically through e-mail or telephone communication systems. The e-club accomplishes a number of projects in this manner including market research and business plan development.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Massachusetts SBDC (Lead SBDC)  
University of Massachusetts  
John Ciccarelli, State Director  
205 School of Management  
Amherst, MA 01003  
Tel: 413-545-6301  
Fax: 413-545-1273

Boston College SBDC  
Chestnut Hill, MA  
Tel: 617-552-4091  
Fax: 617-552-2730

Capital Formation Service SBDC  
(Specialized SBDC)  
Chestnut Hill, MA  
Tel: 617-552-4091  
Fax: 617-552-2730

Clark University SBDC  
Worcester, MA  
Tel: 617-793-7615  
Fax: 617-793-8890

Massachusetts Export Center SBDC  
(Specialized SBDC)  
Boston, MA  
Tel: 1-800-478-4133  
Fax: 617-478-4135

Minority Business Assistance Center SBDC  
(Specialized SBDC)  
Boston, MA  
Tel: 617-287-7750  
Fax: 617-287-7725

Salem State College SBDC  
Salem, MA  
Tel: 508-741-6343  
Fax: 508-741-6345

University of Massachusetts/Dartmouth  
Southeastern Region SBDC  
Fall River, MA  
Tel: 508-673-9783  
Fax: 508-674-1929

University of Massachusetts  
Western Region SBDC  
Springfield, MA  
Tel: 413-737-6712  
Fax: 413-737-2312

The Massachusetts SBDCs provide one-to-one management and technical assistance counseling and educational programs to the small business community in Massachusetts. The free counseling services offered by the Centers cover topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. The Centers' training programs on a wide variety of business-related issues are offered to small businesses and entrepreneurs at a nominal fee. The Massachusetts SBDCs also offer businesses access to published and electronic resources, including their Web Site at <http://www.umassp.edu/msbdc/>.

## Michigan



**Organization/Program:** MERRA

**Contact:** Mark Clevey, Vice President  
MERRA  
P.O. Box 130500  
Ann Arbor, MI 48113  
Tel: 313-930-0033  
Fax: 313-930-0145

Using a grant from the Michigan Jobs Commission, MERRA serves its members and small business clients (i.e., manufacturing, life science, and software firms) by helping them to: (1) obtain funding for research and development of proprietary technologies and new products; and (2) form partnerships with larger companies and investors to rapidly commercialize successful research results. A free service that MERRA offers to Michigan companies is a commercialization screen (market analysis) to determine if a company's technology is commercializable. Some other MERRA's programs include:

- ❖ ***Research Funding***—MERRA assists companies with securing federal and state government R&D grants to fund research. Typically this funding does not require a return within a short time period. MERRA maintains constant communications with federal government funding agencies and assists small companies in identifying funding opportunities for technologies. MERRA helps in the preparation of R&D grant proposals (including SBIR).
- ❖ ***Commercial Partnerships***—MERRA assists clients to develop commercialization strategies for product manufacturing, government procurement, licensing, or joint ventures. MERRA helps in the identification of the appropriate organization for the company's needs whether it is a potential customer, a funding resource, a licensee, or a joint venture partner. MERRA follows through after identifying the partner via contacts and database searches by making introductions and assisting with the technology transfer process.
- ❖ ***MERRA Quest™***—MERRA *Quest™* is an online search service that searches over 400 databases containing business and scientific information. There are three levels of services: Quick Scan, SBIR Phase I search, and other searches. Quick Scan is useful to companies with a specific idea for technology innovation—it will search for potential funding sources and previously funded technologies by federal agencies and other specific funding opportunities. It is available for a fee of \$25 and has a 2 to 3 business day turnaround. The SBIR Phase I search is for companies preparing Phase I SBIR proposals. It identifies what is state-of-the-art for the technology at both the R&D and commercial levels. The fee for this

search is \$100 and it requires 3 to 5 business days to complete. Other searches cost \$25 per hour plus online charges for MERRA members, and \$50 per hour plus online charges for small business clients.

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**Organization/Program:** Great Lakes Trade Adjustment Assistance Center

**Contact:** Maureen Burns, Director  
Great Lakes Trade Adjustment Assistance Center  
Business and Industrial Assistance Division  
University of Michigan  
506 E. Liberty  
Ann Arbor, MI 48104-2210  
Tel: 313-998-6213  
Fax: 313-998-6224

The Great Lakes Trade Adjustment Assistance Center (GLTAAC) is part of the Business and Industrial Assistance Division (BIAD) at the University of Michigan. BIAD was formed to provide management and technical assistance to business firms and enhance the country's global industrial competitiveness. BIAD and GLTAAC serve to improve the competitive abilities of individual firms and strengthen community organizations; to use management and technology resources at the University of Michigan; to act as a liaison between industry, government, and the University of Michigan to foster technology-related activities and service learning; and to provide incentive for faculty, students, and staff to take advantage of research and service opportunities related to the region's economic development. GLTAAC is funded by the U.S. Department of Commerce, Economic Development Administration. Its purpose is to provide technical and management assistance to manufacturing firms located in Michigan, Indiana, and Ohio that have been impacted by imports. GLTAAC staff provide customized assistance by working closely with a company's management to identify strengths and weaknesses. Research is conducted to determine threats and opportunities in the particular environment and to assess its competitive environment. Based on these activities, GLTAAC staff develop an individualized plan to correct a company's weaknesses and capitalize on its strengths to enhance its competitiveness. The developed plan must be approved by the U.S. Department of Commerce and then the company's management and GLTAAC staff work together to identify consultants with the appropriate expertise to implement the plan. GLTAAC and the client company share the costs of the outside consultants. GLTAAC is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Michigan Jobs Commission

**Contact:** Michigan Jobs Commission  
P.O. Box 30234  
Lansing, MI 48909  
Tel: 517-373-9808

The Michigan Jobs Commission (MJC) is tasked with ensuring business retention, economic development, and workforce development. MJC works with local communities and existing Michigan businesses to retain and expand job opportunities, prepare Michigan workers for job opportunities, and improve Michigan's overall business climate. The MJC's programs and services include:

- ❖ ***Michigan Renaissance Fund***—The Michigan Renaissance Fund (formerly the Michigan Strategic Fund) is designated to be used to support public infrastructure for specific private-sector economic development projects that create jobs.
- ❖ ***Business Retention and Expansion Services***—MJC provides business development, business financial, workforce development, and business competitiveness assistance. Activities included under these categories are: electronic site location network, site development and infrastructure improvements, environmental technical assistance, legal assistance referral service, business operating cost estimating service, export assistance, joint venture assistance, local development agencies coordination, tax abatement services, utility services coordination, private financing referrals, public financing programs, employee stock ownership programs, recruitment and screening services, training programs, retraining programs, school-to-work partnerships, technology consulting referrals, safety education training, workers' compensation cost management program, and customer/supplier information.
- ❖ ***New Business Services***—MJC assists those who are starting new businesses in Michigan. Information is available on the Michigan Small Business Development Center network, as well as about requirements for new employers (e.g., list of required posters).
- ❖ ***International and National Business Development Services***—The International and National Business Development (INBD) Office fosters the export of Michigan-produced goods and services. INBD also encourages investment in Michigan by out-of-state and foreign-based firms. INBD offers free, confidential assistance with site location, financial assistance, job training, and coordination of resources and services. Specific INBD activities include: (1) coordinating export assistance services with economic developers and trade associations; (2) providing referrals to public and private marketing organizations throughout the state; (3) preparing and producing export directories; (4) conducting trade seminars—including investment seminars; and (5) delivering export assistance. Some of the services are provided on a fee basis.
- ❖ ***Business Roundtables***—MJC uses roundtables as a method for tapping the creativity and ideas of key industry sectors in Michigan. Roundtables have been or will be established for the following business sectors: automotive; development, engineering, and technology services; plastics; information technologies; food processing; sustainable forest development; office furniture; and life sciences. The roundtables are industry-driven groups whose goals, agendas, and implementation plans are formulated by the members, with MJC acting as a facilitator in the process. The existing roundtables have used their collective resources to solve and conduct a number of priority problems and issues for their particular industry sector. In turn, the MJC is able to communicate with the roundtables to learn about current concerns of industry and obtain feedback on MJC ideas.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Michigan SBDC (Lead SBDC)

Wayne State University

Ronald R. Hall, State Director

2727 Second Avenue

Detroit, MI 48201

Tel: 313-964-1798

Fax: 313-964-3648 or 313-964-4164

MAILING ADDRESS:

Michigan SBDC

2727 Second Avenue

Detroit, MI 48201

Association of Commerce and Industry  
SBDC

Grand Haven, MI

Tel: 616-846-3153

Fax: 616-842-0379

Business Enterprise Development Center  
SBDC

Troy, MI

Tel: 313-952-5800

Fax: 313-952-1875

Central Michigan University SBDC

Mt. Pleasant, MI

Tel: 517-774-3270

Fax: 517-774-2372

Comerica SBDC

Highland Park, MI

Tel: 313-222-2956

Fax: 313-865-8318

Disability Specialty Center SBDC

(Specialized SBDC)

Ann Arbor, MI

Tel: 517-483-9948

Fax: 517-483-9740

Downriver Community Conference SBDC

Southgate, MI

Tel: 313-281-0700

Fax: 313-281-3418

Excell SBDC

Grand Rapids, MI

Tel: 616-458-4783

Fax: 616-774-4064

Ferris State University SBDC

Big Rapids, MI

Tel: 616-592-3553

Fax: 616-592-3539

First Step, Incorporated SBDC

Escanaba, MI

Tel: 906-786-9234

Fax: 906-786-4442

Flint Community College Development

Corporation SBDC

Flint, MI

Tel: 810-239-5847

Fax: 810-239-5575

Genesee Economic Area Revitalization, Inc.  
SBDC

Flint, MI

Tel: 313-238-7803

Fax: 313-238-7866

Genesis Center for Entrepreneurial

Development SBDC

Monroe, MI

Tel: 313-243-5947

Fax: 313-242-0009

Grand Rapids Community College SBDC

Grand Rapids, MI

Tel: 616-771-3600

Fax: 616-771-3605

Greater Northwest Regional CDC SBDC

Traverse City, MI

Tel: 616-929-5000

Fax: 616-929-5012



Huron County Economic Development  
Corporation SBDC  
Bad Axe, MI  
Tel: 517-269-6431  
Fax: 517-269-7221

International Business Development Center  
(Specialized SBDC)  
Michigan State University  
East Lansing, MI  
Tel: 517-353-4336  
Fax: 517-432-1009

Jackson SBDC  
Jackson, MI  
Tel: 517-787-0442  
Fax: 517-787-3960

Kalamazoo College SBDC  
Kalamazoo, MI  
Tel: 616-337-7350  
Fax: 616-337-7352

Kellogg Community College SBDC  
Battle Creek, MI  
Tel: 1-800-955-4KCC or 616-965-3023  
Fax: 616-663-6622

Lake Michigan College SBDC  
Benton Harbor, MI  
Tel: 1-800-252-1562 Ext. 8179 or  
616-927-8179  
Fax: 616-927-8103

Lansing Community College SBDC  
Lansing, MI  
Tel: 517-483-1921  
Fax: 517-483-1675

Lapeer Development Corporation SBDC  
Lapeer, MI  
Tel: 810-667-0080  
Fax: 810-667-3541

Livingston County SBDC  
Brighton, MI  
Tel: 810-227-3556  
Fax: 810-227-3080

Livingston County Branch Office SBDC  
Howell, MI  
Tel: 517-546-4020  
Fax: 517-546-4115

Macomb County Business Assistance  
Network SBDC  
Mt. Clemens, MI  
Tel: 810-469-5118  
Fax: 810-469-6787

MERRA Specialty SBDC  
(Specialized SBDC)  
Ann Arbor, MI  
Tel: 313-930-0034  
Fax: 313-930-6670

Michigan Technological University SBDC  
Houghton, MI  
Tel: 906-487-1245  
Fax: 906-487-2463

Midland Chamber of Commerce SBDC  
Midland, MI  
Tel: 517-839-9522  
Fax: 517-835-3701

Muskegon Economic Growth Alliance SBDC  
Muskegon, MI  
Tel: 616-722-3751  
Fax: 616-728-7251

Northern Economic Initiative Corporation  
SBDC  
Marquette, MI  
Tel: 906-228-5571  
Fax: 906-228-5572

Northern Lakes Economic Alliance SBDC  
Boyer City, MI  
Tel: 616-582-6482  
Fax: 616-582-3213

Northwest Michigan Private Industry Council  
SBDC  
Traverse City, MI  
Tel: 616-929-5000  
Fax: 616-929-5012

Northwestern Michigan College SBDC  
Traverse City, MI  
Tel: 616-922-1717  
Fax: 616-922-1722

Oceana Economic Development Corporation  
SBDC  
Hart, MI  
Tel: 616-873-7141  
Fax: 616-873-3710

Oakland County Development and Planning  
SBDC  
Pontiac, MI  
Tel: 810-858-0783  
Fax: 810-858-1080

Ottawa County Economic Development  
Office, Inc. SBDC  
Allendale, MI  
Tel: 616-892-4120  
Fax: 616-895-6670

Procurement Technical Assistance SBDC  
(Specialized SBDC)  
Detroit, MI  
Tel: 313-577-4850  
Fax: 313-577-8933

Saginaw Future Inc. SBDC  
Saginaw, MI  
Tel: 517-754-8222  
Fax: 517-754-1715

Saginaw Valley State University SBDC  
University Center, MI  
Tel: 517-790-4048  
Fax: 517-790-4983

St. Clair County Community College SBDC  
Port Huron, MI  
Tel: 810-982-9511  
Fax: 810-982-9531

Sterling Heights Area Chamber of Commerce  
SBDC  
Sterling Heights, MI  
Tel: 810-731-5400  
Fax: 810-731-3521

Technology Transfer Specialty SBDC  
(Specialized SBDC)  
Houghton, MI  
Tel: 906-487-1245  
Fax: 906-487-2463

Traverse Bay Economic Development  
Corporation SBDC  
Traverse City, MI  
Tel: 616-946-1596  
Fax: 616-946-2565

Traverse City Area Chamber of Commerce  
SBDC  
Traverse City, MI  
Tel: 616-947-5075  
Fax: 616-946-2565

Tuscola County Economic Development  
Corporation SBDC  
Caro, MI  
Tel: 517-673-2849  
Fax: 517-673-2517

University of Detroit - Mercy SBDC  
Detroit, MI  
Tel: 313-993-1115  
Fax: 313-993-1115

Warren, Center Line, Sterling Heights  
Chamber of Commerce SBDC  
Warren, MI  
Tel: 313-751-3939  
Fax: 313-751-3995

Washtenaw Community College SBDC  
Saline, MI  
Tel: 313-944-1016  
Fax: 313-944-0165

Wayne State University SBDC  
Detroit, MI  
Tel: 313-577-2788  
Fax: 313-577-1274

Wayne State University SBDC  
Detroit, MI  
Tel: 313-577-4850  
Fax: 313-577-8933

West Shore Community College SBDC  
 Scottville, MI  
 Tel: 616-845-6211  
 Fax: 616-845-0207

Wexford-Missaukee SBDC  
 Cadillac, MI  
 Tel: 616-775-9776  
 Fax: 616-775-1440

The Michigan SBDCs offer business management assistance and training to the small businesses and entrepreneurs in Michigan. The Centers provide no-cost business management consulting and low-cost training seminars and workshops on a variety of topics including: accounting, cash flow management, sources of capital, marketing and market research, loan proposal packaging, personnel matters, international trade, government procurement, technology development, inventory control, legal issues, and others. Specialized assistance is available to firms interested in exporting, research and development, manufacturing, and technology transfer. The SBDCs also offer small businesses access to a number of published and electronic resources, including the Financing Sources Databank, which contains over 10,000 potential financiers, lenders, and investors located throughout the United States. The Michigan SBDCs also maintain a Web Site at <http://bizserve.com/sbdc/>.

## Minnesota



**Organization/Program:** Minnesota Environmental Initiative

**Contact:** Minnesota Environmental Initiative  
 527 Marquette Avenue South, Suite 2420  
 Minneapolis, MN 55402-1324  
 Tel: 612-334-3388  
 Fax: 612-334-3093  
 E-mail: [mei@winternet.com](mailto:mei@winternet.com)

The Minnesota Environmental Initiative (MEI) is a nonprofit, educational organization that brings together diverse groups in a collaborative, non-contentious forum to facilitate solutions to contemporary regional environmental issues. MEI's Ecopreneurs program seeks to help environmental technologies and innovations reach their market.

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**Organization/Program:** Minnesota Project Innovation, Inc.

**Contact:** Pat Dillon  
 Minnesota Project Innovation, Inc.  
 111 Third Avenue South, Suite 100  
 Minneapolis, MN 55401-2551  
 Tel: 612-338-3280  
 Fax: 612-338-3483

The Minnesota Project Innovation, Inc. (MPI) is a private, nonprofit organization that fosters the creation and growth of Minnesota small business through assisting with the acquisition of funds by high technology companies through the SBIR program, providing business development assistance to high technology companies, and assisting small, small disadvantaged, and women-owned businesses in successfully bidding on federal contracts. Its annual budget is approximately \$950,000,

with approximately 55 percent allocated by the state. MPI also is a specialized SBDC, and as a result receives some funding from SBA. Assistance is geared toward moving companies toward the commercialization stage and includes workshops, seminars, and conferences on the topics of business, finance, and marketing; referrals to other sources of assistance; one-on-one counseling; identification of larger companies as partners; and identification of opportunities for licensing and help with the licensing process. Eligible applicants include high technology, Minnesota-based companies, that are federal R&D awardees. Most of MPI's services are available at no cost to the recipients. MPI is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Minnesota SBDC (Lead SBDC)  
Department of Trade and Economic  
Development  
Mary Kruger, State Director  
500 Metro Square  
121 Seventh Place East  
St. Paul, MN 55101-2146  
Tel: 612-297-5770  
Fax: 612-296-1290

Minnesota Project Innovation SBDC  
(Specialized SBDC)  
Minneapolis, MN  
Tel: 612-338-3280  
Fax: 612-338-3483

Minnesota Technology, Inc. SBDC  
Virginia, MN  
Tel: 218-741-4251  
Fax: 218-741-4249

Brainerd Technical College SBDC  
Brainerd, MN  
Tel: 218-828-5302  
Fax: 218-828-5321

Moorhead State University SBDC  
Moorhead, MN  
Tel: 218-236-2289  
Fax: 218-236-2280

Dakota County Technical College SBDC  
Rosemount, MN  
Tel: 612-423-8262  
Fax: 612-322-5156

Normandale Community College SBDC  
Bloomington, MN  
Tel: 612-832-6560  
Fax: 612-832-6352

Hennepin Technical College SBDC  
Plymouth, MN  
Tel: 612-550-7218  
Fax: 612-550-7272

Northeast Metro Technical College SBDC  
White Bear Lake, MN  
Tel: 612-779-5764  
Fax: 612-779-5802

Hibbing Community College SBDC  
Hibbing, MN  
Tel: 218-262-6703  
Fax: 218-262-6717

Northwest Technical College SBDC  
Bemidji, MN  
Tel: 218-755-4286  
Fax: 218-755-4289

Itasca Development Corporation SBDC  
Grand Rapids, MN  
Tel: 218-327-2241  
Fax: 218-327-2242

Pine Technical College SBDC  
Pine City, MN  
Tel: 612-629-7340  
Fax: 612-629-7603

Rainy River Community College SBDC  
International Falls, MN  
Tel: 218-285-2255  
Fax: 218-285-2239

University Center-Rochester SBDC  
Rochester, MN  
Tel: 507-285-7536  
Fax: 507-280-5502

Region Nine Development Commission  
SBDC  
Mankato, MN  
Tel: 507-387-5643  
Fax: 507-387-7105

University of Minnesota at Duluth SBDC  
Duluth, MN  
Tel: 218-726-8758  
Fax: 218-726-6338

Southwest State University SBDC  
Marshall, MN  
Tel: 507-537-7386  
Fax: 507-537-6094

University of St. Thomas SBDC  
Minneapolis, MN  
Tel: 612-962-4500  
Fax: 612-962-4410

St. Cloud State University SBDC  
St. Cloud, MN  
Tel: 612-255-4842  
Fax: 612-255-4957

Wadena Chamber of Commerce SBDC  
Wadena, MN  
Tel: 218-631-1502  
Fax: 218-631-2396

The Minnesota SBDC network provides counseling, technical assistance, training, and information resources to assist small businesses and entrepreneurs in Minnesota. The Centers' counseling services are offered free and charge and include a variety of topics, such as: accounting, cash flow management, sources of capital, marketing and market research, loan proposal packaging, government procurement, technology development, inventory control, legal issues, etc.

## Mississippi



**Organization/Program:** Mississippi Enterprise for Technology

**Contact:** Dan Morrison, Executive Director  
Mississippi Enterprise for Technology  
Building 1103  
Stennis Space Center, MS 39529-6000  
Tel: 601-688-3144 or 1-800-746-4699  
Fax: 601-688-1064

The Mississippi Enterprise for Technology is a nonprofit organization that fosters the creation of high-skill, high-wage jobs in Mississippi. Using the scientific and technical assets of the state, the Enterprise promotes industrial growth, stimulates new business start-ups, and attempts to attract companies to Mississippi. The Enterprise is a collaborative effort among the Mississippi Department of Economic and Community Development, NASA, and Mississippi's universities. The Enterprise's programs include:

- ❖ ***Incubator/Technology Commercialization***—Entrepreneurial clients may apply to become Enterprise tenants which will allow them access to federal and university technologies and laboratories to create new products or services. Enterprise tenants have an office at a nominal rent at the Stennis Space Center and receive administrative support and access to technical experts and facilities. Currently, the Enterprise houses tenants in the areas of satellite remote sensing, geographic information systems, environmental monitoring, telemedicine, and energy conservation. The criteria for exiting the incubator are reaching \$1 million in revenues, employing 10 or more individuals, or completing 3 years at the incubator.
- ❖ ***Technical Services***—The Enterprise provides businesses with a connection to technical resources located at Mississippi's universities, Stennis Space Center, and federal laboratories. Businesses can access engineering and scientific faculty, as well as make use of mechanical and electrical shops, analytic laboratories, and test equipment to solve problems or develop new products.
- ❖ ***Business Assistance***—Through its affiliations with a statewide network of providers, the Enterprise offers assistance to Mississippi businesses in the areas of technology forecasts, business plans, market research, sources of financing, and marketing strategies. The Enterprise also uses online services to help companies with patent searches, licensing technologies, market research, product information, and vendor sources.

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**Organization/Program:** Center for Community and Economic Development

**Contact:** Bob Wales, Administrative Manager  
Center for Community and Economic Development  
106 N. 31<sup>st</sup> Avenue, Box 5022  
Hattiesburg, MS 39406-5022  
Tel: 601-261-1311  
Fax: 601-261-1323

The Center for Community and Economic Development at the University of Southern Mississippi receives joint funding from the University and the U.S. Department of Commerce, Economic Development Administration. The mission of the Center is to make available the University's resources and knowledge to public bodies, nonprofit organizations, and businesses located in the state for the purpose of generating jobs and income. The Center's primary activities toward achieving this mission are to provide technical assistance, to conduct applied research, and to disseminate information promoting community and economic development. The Center's four areas of technical assistance include: (1) assisting with the design and implementation of strategic planning processes; (2) disseminating knowledge and information regarding economic and community development through seminars, workshops, newsletters, newspaper articles, and other media; (3) fostering communication and coordination among organizations in Mississippi that are active in community and economic development; and (4) providing technical support services including survey design, data analysis, and mapping. The Center is a member of the National Association of Management and Technical Assistance Centers.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Mississippi SBDC (Lead SBDC)  
University of Mississippi  
Raleigh Byars, State Director  
Old Chemistry Building, Suite 216  
University, MS 38677  
Tel: 601-232-5001  
Fax: 601-232-5650

Alcorn State University SBDC  
Lorman, MS  
Tel: 601-877-6684  
Fax: 601-877-6266

Copiah-Lincoln Community College SBDC  
Natchez, MS  
Tel: 601-445-5254  
Fax: 601-496-1221

Delta State University SBDC  
Cleveland, MS  
Tel: 601-846-4236  
Fax: 601-846-4235

East Central Community College SBDC  
Decatur, MS  
Tel: 601-635-2111  
Fax: 601-635-2150

International Trade Center SBDC  
(Specialized SBDC)  
Raymond, MS  
Tel: 601-857-3537  
Fax: 601-857-3535

Holmes Community College SBDC  
Ridgeland, MS  
Tel: 601-853-0827  
Fax: 601-853-0844

Itawamba Community College SBDC  
Tupelo, MS  
Tel: 601-680-8515  
Fax: 601-680-8547

Jackson State University SBDC  
Jackson, MS  
Tel: 601-968-2795  
Fax: 601-968-2796

Jones County Junior College SBDC  
Ellisville, MS  
Tel: 601-477-4165  
Fax: 601-477-4166

Meridian Community College SBDC  
Meridian, MS  
Tel: 601-482-7445  
Fax: 601-482-5803

Mississippi Contract Procurement Center  
SBDC  
Biloxi, MS  
Tel: 601-396-1288  
Fax: 601-396-2520

Mississippi Delta Community College SBDC  
Greenville, MS  
Tel: 601-378-8183  
Fax: 601-378-5349

Mississippi Gulf Coast Community College  
SBDC  
Gautier, MS  
Tel: 601-497-7723  
Fax: 601-497-7788

Mississippi State University SBDC  
Mississippi State, MS  
Tel: 601-325-8684  
Fax: 601-325-4016

Mississippi Valley State University  
Affiliate SBDC  
Itta Bena, MS  
Tel: 601-254-3601  
Fax: 601-254-6704

Northeast Mississippi Community College  
SBDC  
Booneville, MS  
Tel: 601-720-7448  
Fax: 601-720-7464

Southwest Mississippi Community College  
SBDC  
Summit, MS  
Tel: 601-276-3890  
Fax: 601-276-3883

Northwest Mississippi Community College  
SBDC  
Southaven, MS  
Tel: 601-342-7648  
Fax: 601-342-7648

University of Mississippi SBDC  
University, MS  
Tel: 601-234-2120  
Fax: 601-232-1220

Pearl River Community College SBDC  
Hattiesburg, MS  
Tel: 601-544-0030  
Fax: 601-544-0032

University of Southern Mississippi SBDC  
Long Beach, MS  
Tel: 601-865-4578  
Fax: 601-865-4581

The Mississippi SBDC network provides a variety of services to small businesses in Mississippi, including one-on-one counseling, training seminars and workshops, and access to information and other resources. The counseling services provided include business plan development, market analysis, capital sources location, technology transfer, innovation development, federal grant locations, and other managerial and technical support services. The Centers conduct workshops on business-related topics, such as: starting a small business, tax planning, recordkeeping, government procurement, financial management, and other special topics. The Mississippi SBDC International Trade Center provides specialized assistance for companies interested in importing/exporting.

## Missouri

**Organization/Program:** Missouri Technology Corporation

**Contact:** Bill Borgmeyer  
Missouri Technology Corporation  
Department of Economic Development  
P.O. Box 1157  
Jefferson City, MO 65102-1157  
Tel: 573-526-1366 or 1-800-523-1434  
Fax: 573-751-7258



The Missouri Department of Economic Development's (DED) mission is to assist in creating jobs and capital investment in the state of Missouri. Through the Missouri Technology Corporation (MTC), DED provides direct assistance to new and existing business and industry, communities and regions, citizens, and organizations to foster economic development. MTC collaborates with Missouri's universities to assist with the research needs of companies, attract private and public sector investment for research and development, and assist in the development of science education. MTC's programs include:



- ❖ ***SBIR Program***—MTC’s SBIR program matches interested parties with an appropriate research solicitation from one of the federal SBIR programs. MTC primarily identifies university researchers who can assist in proposal preparation and act as liaisons between small businesses and the federal agencies.
- ❖ ***Innovation Centers***—The four centers offer low-cost physical space, shared administrative services, and technical, managerial, and financial assistance to new companies. Preference is given to advanced technology companies. The centers are located throughout Missouri in Columbia, Kansas City, Rolla, and St. Louis.
- ❖ ***Centers for Advanced Technology***—The Centers for Advanced Technology foster interaction among Missouri’s academic, business, and industrial communities to develop and commercialize new technologies. Financial support is available to stimulate the creation of new or expansion of existing university and business consortia that encourage the development and implementation of innovative and advanced technology. The Centers for Advanced Technology can be contacted directly at the Manufacturing Research Training Center, University of Missouri—Rolla, 124 ME Annex, Rolla, MO 65401-4298, Tel: 573-341-4298.
- ❖ ***Seed Capital Tax Credit Program***—This program allows a 30 percent tax credit for contributions to qualified seed capital funds (with a program maximum of \$5 million credits). The program is intended to support research, development, and other precommercialization activities that are conducted in Missouri for the purpose of producing a new or expanded business venture in Missouri.
- ❖ ***Mid-America Manufacturing Technology Centers***—MTC is affiliated with the Mid-America Manufacturing Technology Centers which assist manufacturing firms by providing manufacturing process evaluations and making recommendations for changes or improvements, conducting vendor and technology searches, and demonstrating specialized manufacturing equipment. MTC is affiliated with the centers in Overland Park, Kansas and St. Louis, Kansas City, and Rolla, Missouri.

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**Organization/Program:** GE Capital Small Business Finance

**Contact:** GE Capital Small Business Finance  
635 Maryville Centre Drive, Suite 120  
P.O. Box 419025  
St. Louis, MO 63141  
Tel: 1-800-447-2025 Ext. 55  
E-mail: [gecapinfo@corporate.ge.com](mailto:gecapinfo@corporate.ge.com)

GE Capital Small Business Finance is a financing source licensed by the SBA to provide qualifying businesses with loans up to \$2 million. The loans are asset-based and available to new and growing small businesses. GE Capital Small Business Finance offers flexible financing options including up to 90 percent financing, repayment terms extending up to 25 years, and no balloon payments. Long-term loans up to \$2 million are offered through the SBA 504 loan program. The SBA 7(a) loan program also is offered, covering loans from \$100,000 to \$1 million. These SBA loan programs are described in more detail in the federal sources of commercialization section of this guide. In addition, GE Capital Small Business Finance offers a Low Doc loan program which

provides small businesses with loans of less than \$100,000 through a simple, single-page application process. Low Doc loan repayment terms may be up to 10 years with no balloon payment. Some businesses may be able to obtain 100 percent financing. Companies who are interested in obtaining financing from GE Capital Small Business Finance should contact their office to receive a *Getting Started* booklet.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Missouri SBDC (Lead SBDC)  
University of Missouri  
Max E. Summers, State Director  
300 University Place  
Columbia, MO 65211  
Tel: 314-882-0344  
Fax: 314-884-4297

Center for Technology Transfer and  
Economic Development (Specialized SBDC)  
Rolla, MO  
Tel: 314-341-4559  
Fax: 314-341-4922

Central Missouri State University SBDC  
Warrensburg, MO  
Tel: 816-543-4402  
Fax: 816-747-1653

Chillicothe City Hall SBDC  
Chillicothe, MO  
Tel: 816-646-6920  
Fax: 816-646-6811

Mineral Area College SBDC  
Flat River, MO  
Tel: 314-431-4593 Ext. 283  
Fax: 314-431-6807

Missouri Southern State College SBDC  
Joplin, MO  
Tel: 417-625-9313  
Fax: 417-926-4588

Northeast Missouri State University SBDC  
Kirksville, MO  
Tel: 816-785-4307  
Fax: 816-785-4181

Northwest Missouri State University SBDC  
Maryville, MO  
Tel: 816-562-1701  
Fax: 816-582-3071

Rockhurst College SBDC  
Kansas City, MO  
Tel: 816-926-4572  
Fax: 816-926-4588

Southeast Missouri State University SBDC  
Cape Girardeau, MO  
Tel: 314-290-5965  
Fax: 314-651-5005 (Call First)

Southwest Missouri State University SBDC  
Springfield, MO  
Tel: 417-836-5685  
Fax: 417-836-6337

St. Louis University SBDC  
St. Louis, MO  
Tel: 314-534-7232  
Fax: 314-836-6337

Technology Development Center SBDC  
(Specialized SBDC)  
Warrensburg, MO  
Tel: 816-543-4402  
Fax: 816-747-1653

Three Rivers Community College SBDC  
Poplar Bluff, MO  
Tel: 314-686-3499  
Fax: 314-686-5467

University Extension SBDC  
 Jefferson City, MO  
 Tel: 314-634-2824  
 Fax: 314-634-5463

University of Missouri at Rolla SBDC  
 Rolla, MO  
 Tel: 314-341-4561  
 Fax: 314-341-2071

University of Missouri at Columbia SBDC  
 Columbia, MO  
 Tel: 314-882-9931  
 Fax: 314-882-6156

The Missouri SBDCs offer assistance to established small businesses and those that are just beginning. The Centers offer individualized counseling, marketing strategy development, management assistance, financial analysis, and access to technology (databases), experts, and other resources. The counseling services provided by the Missouri SBDCs include: marketing and sales, accounting, financial analysis, financing options, loan package development, cost control, personnel, inventory control, business start-up, and business liquidation or sale.

## Montana



**Organization/Program:** Montana Business Connections—The Entrepreneurship Center

**Contact:**

Montana Business Connections  
 Montana Hall  
 Montana State University-Bozeman  
 Bozeman, MT 59717  
 Tel: 406-994-2024  
 Fax: 406-994-4152

Montana Business Connections  
 257 Gallagher Business Building  
 The University of Montana-Missoula  
 Missoula, MT 59812  
 Tel: 406-243-4009  
 Fax: 406-243-4030

The Montana Business Connections is a cooperative effort among Montana organizations that is facilitated by the Montana University System. MBC's mission is to support business development and economic growth in Montana. The MBC links businesses with resources, information, and expertise, and it makes referrals to the university, public, and private resources. It also operates electronic resource services. The areas encompassed include agriculture, retail, and high-tech manufacturing. University resources include faculty expert consultations in business and economic development and professional outreach programs. Information is provided through customized, confidential business referral counseling; resource materials regarding marketing, finance, and business plans; hands-on assistance with developing action plans; and referrals to university, public, and private sectors. MBC also keeps track of local, state, and federal government grant and loan programs and private investment companies. These lists are used to make referrals to sources of finance for research and development grants, microbusiness loans, seed-funding loans, equity investment, and minority business funds. MBC is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states.

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**Organization/Program:** Montana Private Capital Network

**Contact:** Montana Private Capital Network  
P.O. Box 430  
Polson, MT 59860  
Tel: 406-883-3051  
Fax: 406-883-3051

The Montana Private Capital Network (MPCN) is an innovative service that uses a database software to introduce Montana business people and their ventures to potential investors. The MPCN system is divided into two databases—one for entrepreneurs and one for investors. These databases are compared to identify investors and entrepreneurs with common investment interests and objectives. All investors and entrepreneurs complete a confidential profile of pertinent information. Each time a new investor or entrepreneur is added to the network, their information is matched against those existing in the system. Any matches result in a confidential information exchange in which the investor receives a copy of the entrepreneur's executive summary and the entrepreneur is informed of this transaction. At the first-stage match, no names are released to either party. A second-stage match occurs when an investor expresses an interest in learning more about a venture and requests MPCN for the entrepreneur's name and contact information. This information is released to the investor with the understanding that, in turn, the investor's name will be released to the entrepreneur. To ensure the confidentiality of agreements made between the investor and the entrepreneur, MPCN withdraws from interactions following the second-match. Entrepreneurs' ventures must be based in Montana. In addition to the profile, entrepreneurs must submit an executive summary and pay an application fee.

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**Organization/Program:** TechLink Center

**Contact:** Peter Perna  
TechLink Center  
900 Technology Boulevard, Suite A  
Bozeman, MT 59718  
Tel: 406-994-6687

The TechLink Center operates via a cooperative agreement between NASA and the Montana State University—Bozeman Campus. The Center is primarily responsible for NASA-related technology transfer and commercialization. The Center offers support to companies through assistance with marketing, business planning, and networking for financing.

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**Organization/Program:** Montana Environmental Technology and Services Network, Inc.

**Contact:** Montana Environmental Technology and Services Network, Inc.  
P.O. Box 482  
Butte, MT 59703  
Tel: 406-248-6771  
Fax: 406-248-6770

The Montana Environmental Technology and Services Network, Inc. (METSNET) is a nonprofit statewide membership organization consisting of individuals, partnerships, corporations, and asso-

ciations that are involved in consulting, contracting, and/or providing environmental technologies and services in Montana. METSNET provides an informal networking forum for its members to expand their business opportunities in the areas of environmental consulting, environmental data collection and mapping, regulatory compliance, environmental engineering, testing, and environmental technology products. In addition to networking opportunities, METSNET conducts educational seminars and conferences on environmental issues, disseminates environmental remediation and regulation information to its members, publishes an annual directory of Montana environmental companies, and maintains an on-line computer Bulletin Board System of current national, international, and statewide information on environmental business opportunities.

METSNET is a member of the Northwest Environmental Business Council (NEBC), a partnership of the environmental industry associations of Washington, Alaska, Oregon, Idaho, and Montana. This organization was created to establish a more regional industry presence among these states, while continuing to provide services necessary to industry at the state level. NEBC also will strive to promote the northwest region's environmental companies abroad by identifying domestic and foreign business leads.

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**Organization/Program:** University Technical Assistance Program

**Contact:** William (Bob) Taylor  
University Technical Assistance Program  
401 Roberts Hall  
Montana State University  
Bozeman, MT 59717  
Tel: 406-994-3812  
Fax: 406-994-3391

The University Technical Assistance Program (UTAP) was designed to provide technical, engineering, and managerial assistance to manufacturing companies in Montana that are not able to hire professional consultants. UTAP is jointly funded by the U.S. Department of Commerce Economic Development Administration and Montana State University and has been assisting primarily small to microsize Montana manufacturers for approximately 11 years. UTAP provides on-site analysis and consultation, technical training, referrals, newsletters, computer and technical expert searches, and production and management seminars. Assistance generally covers the areas of manufacturing management audits, product costing and control, total quality management, production process design, computer systems requirements, material and scrap control, facility layouts, and others. UTAP is able to make referrals to other Montana service providers and consultants. UTAP also provides technical support to the Montana Manufacturing Extension Center, which is a NIST Manufacturing Extension Partnership center. UTAP is a member of the National Association of Management and Technical Assistance Centers.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Montana SBDC (Lead SBDC)  
Montana Department of Commerce  
Gene Marcille, State Director  
1424 Ninth Avenue  
Helena, MT 59620  
Tel: 406-444-3814  
Fax: 406-444-1872

Bear Paw Development Corporation SBDC  
Havre, MT  
Tel: 406-265-9226  
Fax: 406-265-5602

Flathead Valley Community College SBDC  
Kalispell, MT  
Tel: 406-756-3833  
Fax: 406-756-3815

Gallatin Development Corporation SBDC  
Bozeman, MT  
Tel: 406-587-3113  
Fax: 406-587-9565  
E-mail: [mdubose@bozeman.org](mailto:mdubose@bozeman.org)

Montana Tradeport Authority SBDC  
Billings, MT  
Tel: 406-256-6873  
Fax: 406-256-6877

REDI SBDC  
Butte, MT  
Tel: 406-782-7333  
Fax: 406-782-9675

Western Region Economic Development  
Group SBDC  
Missoula, MT  
Tel: 406-543-3550  
Fax: 406-721-4584

High Plains Development Authority SBDC  
Great Falls, MT  
Tel: 406-454-1934

Helena Area SBDC  
Helena, MT  
Tel: 406-444-4780

Montana Women's Capital Fund SBDC  
Helena, MT  
Tel: 406-443-3144

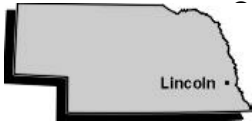
Women's Economic Development Group  
SBDC  
Missoula, MT  
Tel: 406-543-3550

Northeast Montana SBDC  
Missouri Valley Development Corporation  
Wolf Point, MT  
Tel: 406-482-5024

The Montana SBDCs provide counseling, assistance, training, and information resources to assist small businesses and entrepreneurs in Montana. The Centers' counseling services are offered free and charge and include a variety of topics, such as: accounting, cash flow management, sources of capital, marketing and market research, loan proposal packaging, etc.

## Nebraska

**Organization/Program:** Nebraska Department of Economic Development



**Contact:**

Steve Williams  
 Nebraska Department of Economic Development  
 301 Centennial Mall South  
 Lincoln, NE 68509-4666  
 Tel: 402-471-3782 or 1-800-426-6505  
 Fax: 402-471-3778

The Nebraska Department of Economic Development (DED) offers a number of business assistance programs, including:

- ❖ ***Export Program***—DED assists businesses with strengthening their international position by providing counseling, training, and referrals to local export services. DED facilitates additional exposure to international markets for small businesses through its affiliations with the Central States Trade Initiative regional trade group and the Eximbank City/State Program.
- ❖ ***Nebraska Industrial Competitiveness Service (NICS)***—NICS, a part of the National Manufacturing Extension Program, is a cooperative arrangement among DED, the Nebraska Business Development Centers, the Food Processing Center, the University of Nebraska—Lincoln College of Engineering, the Cooperative Extension, and Nebraska Community Colleges. There are six regional NICS offices. NICS' services consist of short-term assistance in productivity, manufacturing processes, quality control, automation, and plant layout and safety. It also offers product evaluations, patent searches, productivity audits, and information on marketing and business practices. For information on NICS, contact Dave Wright at Tel: 402-471-3755.
- ❖ ***Financing***—This program makes available business finance consultants who identify and structure financial resources to meet the needs of new and expanding businesses. These resources consist of conventional commercial financing channels, federally sponsored programs, and state-supported programs. For more information on this program, contact Gary Heider at Tel: 308-632-6201.
- ❖ ***One-Stop Business Assistance Center***—The One-Stop Business Assistance Center provides information on regulations, licenses, fees, and other state and federal requirements. It also assists with marketing research, business and financing information and research, and it offers economic development programs. The purpose of the Center is to help businesses obtain information about government requirements and reduce the response time of government to business needs.
- ❖ ***SBIR Assistance***—DED provides SBIR assistance in a number of ways including: introducing and explaining the federal SBIR program and process; conducting literature searches; identifying university or other experts to collaborate on proposals; supplying SBIR literature; and helping companies get on the mailing lists of federal SBIR agencies. DED is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Nebraska SBDC (Lead SBDC)  
University of Nebraska at Omaha  
Robert Bernier, State Director  
60th & Dodge Streets  
CBA Room 407  
Omaha, NE 68182  
Tel: 402-554-2521  
Fax: 402-554-3747

Chadron State College SBDC  
Chadron, NE  
Tel: 308-432-6282  
Fax: 308-432-6430

Mid-Plains Community College SBDC  
North Platte, NE  
Tel: 308-534-5115  
Fax: 308-534-5117

Omaha Business & Technology Center  
SBDC (Specialized SBDC)  
Omaha, NE  
Tel: 402-595-3511  
Fax: 402-595-3524

Peru State College SBDC  
Peru, NE  
Tel: 402-872-2274  
Fax: 402-872-2422

Scottsbluff SBDC  
Scottsbluff, NE  
Tel: 308-635-7513  
Fax: 308-635-6596

University of Nebraska at Kearney  
SBDC  
Kearney, NE  
Tel: 308-865-8344  
Fax: 308-865-8153

University of Nebraska at Lincoln  
SBDC  
Lincoln, NE  
Tel: 402-472-3358  
Fax: 402-472-0328

University of Nebraska at Omaha SBDC  
Omaha, NE  
Tel: 402-595-2381  
Fax: 402-595-2385

Wayne State College SBDC  
Wayne, NE  
Tel: 402-375-7575  
Fax: 402-375-7574

The Nebraska SBDCs provide counseling assistance, information, and educational programs to small businesses and entrepreneurs throughout the state. In addition, the SBDCs sponsor special projects and conduct research in areas of importance to small businesses in Nebraska. The Centers offer assistance in market research, marketing plans, strategic planning, financial planning, loan packaging, cash flow budgeting, and capital budgeting. There is no fee for the consulting services, but businesses may be required to pay for the cost of materials. In addition, the Centers conducts training programs on a variety of relevant topics and provides computer training in business application software. The Nebraska SBDCs also publish the *NBDC REPORT*, a monthly management brief available by subscription for \$12.95 annually.



## Nevada



**Organization/Program:** Center for Business Advocacy and Services

**Contact:** Center for Business Advocacy and Services  
 Small Business Advocate  
 2501 East Sahara Avenue, Suite 105  
 Las Vegas, NV 89104  
 Tel: 702-486-4335  
 Fax: 702-486-4340

The Center for Business Advocacy and Services is part of Nevada's Department of Business and Industry. It assists small businesses with finding information regarding financing, licensing, and other resources to encourage the expansion and diversification of Nevada small businesses. The Center also acts as an advocate for small business and encourages the use of goods produced in Nevada.

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Nevada SBDC (Lead SBDC)  
 University of Nevada Reno  
 Sam Males, State Director  
 College of Business Administration, Rm. 411032  
 Reno, NV 89557-0100  
 Tel: 702-784-1717  
 Fax: 702-784-4337

Carson City Chamber of Commerce SBDC  
 Carson City, NV  
 Tel: 702-882-1565  
 Fax: 702-882-4179

Foreign Trade Zone Office SBDC  
 Las Vegas, NV  
 Tel: 702-896-4496  
 Fax: 702-896-8351

Incline Satellite SBDC  
 Incline Village, NV  
 Tel: 702-831-4440  
 Fax: 702-832-1605

Northern Nevada Community College SBDC  
 Elko, NV  
 Tel: 702-753-2245  
 Fax: 702-753-2242

SBDC  
 North Las Vegas, NV  
 Tel: 702-399-6300  
 Fax: 702-399-6301

Tri-County Development Authority SBDC  
 Winnemucca, NV  
 Tel: 702-623-5777  
 Fax: 702-623-5999

University of Nevada at Las Vegas SBDC  
 Las Vegas, NV  
 Tel: 702-895-0852  
 Fax: 702-895-4095

The Nevada SBDCs provide counseling, assistance, training, and information resources to assist small businesses and entrepreneurs in Nevada. The Centers' counseling services are offered free and charge and include a variety of topics, such as: accounting, cash flow management, sources of capital, marketing and market research, loan proposal packaging, international trade/

exporting, etc. The Nevada SBDCs offer specialized counseling and information retrieval assistance to Nevada exporters. In addition, the SBDCs cosponsor the Business Environmental Program, which provides free and confidential pollution prevention and hazardous waste management assistance to businesses in Nevada. The services of the Business Environmental Program can be obtained by calling 1-800-882-3233.

## New Hampshire

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

New Hampshire SBDC (Lead SBDC)  
University of New Hampshire  
Elizabeth Lamoureux, State Director  
108 McConnell Hall  
Durham, NH 03824-3593  
Tel: 603-862-2200  
Fax: 603-862-4876

Office of Economic Initiatives SBDC  
Manchester, NH  
Tel: 603-624-2000  
Fax: 603-634-2449

SBDC  
Nashua, NH  
Tel: 603-886-1233  
Fax: 603-598-1164

SBDC  
Keene, NH  
Tel: 603-358-2602  
Fax: 603-358-2612

SBDC  
Plymouth, NH  
Tel: 603-535-2523  
Fax: 603-535-2611

SBDC  
Manchester, NH  
Tel: 603-624-2000  
Fax: 603-634-2449

SBDC  
Littleton, NH  
Tel: 603-444-1053  
Fax: 603-444-5463

SBDC  
Dover, NH  
Tel: 603-749-4264  
Fax: 603-749-4604



The New Hampshire SBDCs offer counseling, information and referral services, and seminars for small businesses and entrepreneurs throughout the state. The Centers help businesses with feasibility assessment, business plan development, access to capital, market and financial analysis, cash flow management, recordkeeping, operations, and organizational planning. The seminars sponsored by the SBDCs cover a variety of topics, including: business plan preparation, cash flow analysis, financing, marketing, procurement, start-up, taxation issues, and international trade. The SBDCs also sponsor industry-specific conferences and trade shows. The specialized services offered by the New Hampshire SBDCs include the international trade/export training program, the Portsmouth Microenterprise Assistance Program, and the Rural Economic Assistance for Products of NH program.

## New Jersey



**Organization/Program:** New Jersey Commission on Science and Technology

**Contact:** Franz Grob, Business Development Director  
New Jersey Commission on Science and Technology  
28 West State Street, CN832  
Trenton, NJ 08625-0832  
Tel: 609-984-1671  
Fax: 609-292-5920  
E-mail: njcst@njcst.gov

The New Jersey Commission on Science and Technology (NJCoST) is a state agency affiliated with the Department of Commerce and Economic Development. Its goal is to stimulate technology-based enterprise by fostering entrepreneurs' access to information, capital, and technology. NJCoST offers a number of business development and commercialization programs to small businesses, as well as access to other state programs. These programs and services include:

- ❖ ***Technology Help Desk***—The Help Desk is cosponsored with the New Jersey Small Business Development Center, and it serves as a gateway to NJCoST and other state services.
- ❖ ***SBIR Washington Technical Liaison***—NJCoST has an ongoing contract with a consultant in the Washington, DC, area, to serve New Jersey companies that are participating in the federal SBIR program. Advice is given on how to provide the best response to SBIR solicitations. Periodic seminars on the SBIR program also are given. The Liaison provides services to approximately 30 to 50 firms per quarter.
- ❖ ***SBIR Bridge Loan Program***—NJCoST works with the CoreStates/Constellation Bank to provide loans to New Jersey technical businesses with pending Phase II proposals in the federal SBIR program. NJCoST's funds are used as a guarantee to Constellation Bank that bridge loans will be repaid. Repayments are recycled back into the loan program. The maximum loan is \$35,000, provided at prime rate plus two points. Phase II winners must repay their loans within 18 months. A one-time forgiveness of the loan may be sought from NJCoST for those companies that do not win a Phase II award; however, those companies electing this option will be ineligible for further NJCoST loans.
- ❖ ***New Jersey Entrepreneurs Forum***—NJCoST maintains connections with the New Jersey Entrepreneurs Forum. The Entrepreneurs Forum is operated by the Rutgers Graduate School of Management in Newark. It provides assistance to technology entrepreneurs through business plan critiques, panel discussions, networking opportunities, and mentoring. Ten meetings of the Forum are held each year. At each meeting, an entrepreneur presents his business plan and discusses it with a panel of venture advisors. Quarterly panel discussions also are held to present information on issues in venture development that may be useful to entrepreneurs. For information on the Forum, contact Jeffrey Milanette, Executive Director, at Tel: 908-545-3221.
- ❖ ***New Jersey Private Investors Network (NJPIN)***—NJPIN is a network of investors and business-support professionals that banded together to assist entrepreneurs with innovative ideas in attracting financial backers. NJPIN serves as a complement to the Entrepreneurs

Forum by providing support to entrepreneurs with more fully developed business plans in high-tech, manufacturing, and other sectors. Entrepreneurs seeking help from NJPIN must successfully complete a rigorous prescreening process. Investors have regular access to information on these potential investment deals. NJPIN does not make investment recommendations to investors or members, nor does it participate in any subsequent investment agreements. An annual fee of \$750 is assessed to investors and members. Sponsoring service providers pay a \$1,000 annual fee. The confidentiality of investors' identities is protected, and contact with entrepreneurs is allowed only when an investor is interested. NJCoST does not provide funds to NJPIN; however, it has been active in the formation of NJPIN.

- ❖ ***Technology Business Incubators***—NJCoST provides partial support to a statewide network of technology business incubators.

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**Organization/Program:** New Jersey Department of Commerce and Economic Development

**Contact:** New Jersey Department of Commerce and Economic Development  
Tel: 609-292-7757

The Department of Commerce and Economic Development houses a number of divisions that provide business or technical assistance, including:

- ❖ ***Division of Economic Development***—The Division of Economic Development supports existing New Jersey businesses by assisting with their retention and expansion needs. The Division acts as a central resource within the state government for access to other publicly and privately available services.
- ❖ ***Division of Development for Small Businesses and Women and Minority Businesses (SWMB)***—SWMB provides a number of resources that promote or help with the startup, growth, and expansion of firms ranging in size from 1 to 100 employees. SWMB uses SAVI-II, which is a computerized central registry that matches eligible firms with potential buyers in the public and private sectors. SWMB also has programs designed to facilitate access of women and minority-owned businesses to state government contract opportunities. Support also is offered through the New Jersey Small Business Development Centers.
- ❖ ***New Jersey Development Authority for Small Businesses, Minorities' and Women's Enterprise***—The New Jersey Development Authority (NJDA) operates the Entrepreneurial Training Institute, which is a training program designed to generate economic opportunities and increase the potential for success of entrepreneurs. A 7-week program is offered to help entrepreneurs learn the basics of business operation. At the end of the program, participants present a business plan to a panel of experts and are eligible to apply for loans from an NJDA revolving loan fund based on the quality of the business plan. The training program is available statewide; however, the funds are limited to certain geographic areas.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

New Jersey SBDC (Lead SBDC)  
 Rutgers University  
 Brenda B. Hopper, State Director  
 180 University Avenue  
 Third Floor, Ackerson Hall  
 Newark, NJ 07102  
 Tel: 201-648-5950  
 Fax: 201-648-1110

Bergen County Community College SBDC  
 Paramus, NJ  
 Tel: 201-447-7841  
 Fax: 201-447-7495

Brookdale Community College SBDC  
 Lincroft, NJ  
 Tel: 908-842-1900  
 Fax: 908-842-0203

Greater Atlantic City Chamber of Commerce  
 SBDC  
 Atlantic City, NJ  
 Tel: 609-345-5600  
 Fax: 609-345-4524

Kean College SBDC  
 Union, NJ  
 Tel: 908-527-2946  
 Fax: 908-527-2960

Mercer County Community College SBDC  
 Trenton, NJ  
 Tel: 609-586-4800 Ext. 469  
 Fax: 609-890-6338

Mercer County Community College SBDC  
 Trenton, NJ  
 Tel: 609-396-7246  
 Fax: 609-396-8603  
 E-mail: sbdc@mccc.edu

Rutgers University SBDC  
 Newark, NJ  
 Tel: 201-648-5950  
 Fax: 201-648-1110

Rutgers University/Camden SBDC  
 Camden, NJ  
 Tel: 609-757-6221  
 Fax: 609-225-6231

Warren County Community College SBDC  
 Washington, NJ  
 Tel: 908-689-9620  
 Fax: 908-689-7488

The New Jersey SBDC network provides assistance to small businesses and entrepreneurs in the state of New Jersey. The Centers use a variety of educational and business resources to counsel and train small business owners to help them deal with financing, marketing, and managing their companies. The SBDCs provide assistance in determining the feasibility of their business ideas and plans, developing business plans, cash flow projections, financial statements, and marketing strategies. Specialty programs offered by the Centers include international trade, government procurement, and technology management resources. The SBDCs also operate a Help Desk for small, technology-based firms. By dialing the Help Desk's toll-free number, 1-800-4321-TEC, entrepreneurs can get answers to business and technology questions and commercialization assistance. The New Jersey SBDCs also maintain an extensive Web Site at <http://www.nj.com/njsbdc>.

## New Mexico

**Organization/Program:** Los Alamos Economic Development Corporation

**Contact:** Los Alamos Economic Development Corporation  
 901 18<sup>th</sup> Street, #11800  
 Los Alamos, NM 87544  
 Tel: 505-662-0001  
 Fax: 505-662-0099



The Los Alamos Economic Development Corporation (LAEDC) is a nonprofit corporation that provides assistance to small businesses that are starting up or growing. Its advice to businesses is available at no charge, as well as many of its services. LAEDC also acts as the University of New Mexico—Los Alamos SBDC. The SBDC can help with preparing business plans, identifying financing resources, and providing educational seminars, among other services. LAEDC assists with proposal preparation in the form of reviews and assistance on proposal writing techniques. It maintains an SBIR library, holds regional training seminars, and has developed a state-wide directory of SBIR winners. LAEDC is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states. In addition, the LAEDC operates the Los Alamos Small Business Center and the Los Alamos Small Business Center Annex which are business incubators available to a broad range of companies including high technology companies.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

New Mexico SBDC (Lead SBDC)  
 Santa Fe Community College  
 J. Roy Miller, State Director  
 P.O. Box 4187  
 Santa Fe, NM 87502-4187  
 Tel: 1-800-281-SBDC or 505-438-1362  
 Fax: 505-438-1237

Albuquerque Technical Vocational Institute  
 SBDC  
 Albuquerque, NM  
 Tel: 505-224-4246  
 Fax: 505-224-4251

Clovis Community College SBDC  
 Clovis, NM  
 Tel: 505-769-4136  
 Fax: 505-769-4190

Dona Ana Branch Community College SBDC  
 Las Cruces, NM  
 Tel: 505-527-7540  
 Fax: 505-527-7515

Eastern New Mexico University SBDC  
 Roswell, NM  
 Tel: 505-624-7133  
 Fax: 505-624-7132

Luna Vocational Technical Institute SBDC  
 Las Vegas, NM  
 Tel: 505-454-2595  
 Fax: 505-454-2518

Mesa Technical College SBDC  
 Tucumcari, NM  
 Tel: 505-461-4413  
 Fax: 505-461-1901

New Mexico Junior College SBDC  
Hobbs, NM  
Tel: 505-392-4510  
Fax: 505-392-2526

Santa Fe Community College SBDC  
Santa Fe, NM  
Tel: 505-438-1362  
Fax: 505-438-1237

New Mexico State University/Alamogordo  
SBDC  
Alamogordo, NM  
Tel: 505-434-5272  
Fax: 505-434-5272 (Call First)

South Valley SBDC  
Albuquerque, NM  
Tel: 505-248-0132  
Fax: 505-244-9689

New Mexico State University/Carlsbad  
SBDC  
Carlsbad, NM  
Tel: 505-887-6562  
Fax: 505-885-0818

University of New Mexico/Gallup  
SBDC  
Gallup, NM  
Tel: 505-722-2220  
Fax: 505-863-6006

New Mexico State University/Grants SBDC  
Grants, NM  
Tel: 505-287-8221  
Fax: 505-287-2125

University of New Mexico/Los Alamos  
SBDC  
Los Alamos, NM  
Tel: 505-662-000  
Fax: 505-662-0099

Northern New Mexico Community College  
SBDC  
Española, NM  
Tel: 505-747-2236  
Fax: 505-747-2180

University of New Mexico/Valencia SBDC  
Los Lunas, NM  
Tel: 505-925-8980  
Fax: 505-925-8981

San Juan College SBDC  
Farmington, NM  
Tel: 505-599-0528  
Fax: 505-325-3964

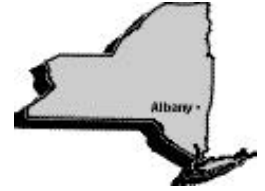
Western New Mexico University SBDC  
Silver City, NM  
Tel: 505-538-6320  
Fax: 505-538-6341

The New Mexico SBDCs provide counseling, consulting, education and training, and referral and information services to assist small businesses and entrepreneurs in the state. The Centers' counseling services are offered free and charge and include a variety of topics, such as: business plan development, management, marketing and market research, accounting/recordkeeping, inventory control, sources of capital, loan proposal packaging, etc. The Centers also provide seminars and workshops on accounting, marketing, and management. In addition, the SBDCs offer companies access to a variety of business resources including a computerized information network, business publications, and business software.

## New York

**Organization/Program:** Regional Technology Development Organization Program

**Contact:** Christopher Burke  
Regional Technology Development Organization Program  
99 Washington Avenue  
Albany, NY 12210  
Tel: 518-474-4349  
E-mail: burke@nysstf.org



The Regional Technology Development Organization (TDO) Program is operated by the New York State Science and Technology Foundation. The TDO Program is New York State's primary system for developing and supporting high technology businesses on a regional basis. There are 10 TDOs that serve smaller technology and manufacturing firms in each of the state's 10 economic development regions. The TDOs are nonprofit organizations that receive state funding based on annual performance and generation of matching funds from industry and other sources. The purpose of the TDOs is to provide regionally based assistance to individuals and small to medium-sized businesses to foster technology-based business activity. This assistance encompasses entrepreneurship, technology commercialization, product development, business incubator facility management, and technology transfer services. Initial requests for assistance should be directed to Christopher Burke at the New York State Science and Technology Foundation, where they will be redirected to the appropriate regional TDO. Some of the TDOs' activities include:

- ❖ ***Technology-Related Business Assistance***—The TDOs have experienced engineers and business professionals on staff to provide direct assistance to small and medium-sized manufacturing and technology businesses.
- ❖ ***Incubator Development and Management***—TDOs promote the development of technology-related incubators by providing feasibility studies, direct management, or indirect assistance in development and operations.
- ❖ ***Venture Capital/Seed Capital Generation***—TDOs help to develop formal and informal regional capital networks, encourage increased regional investment, loan funds, and assist with developing financing deals.
- ❖ ***Technology Information and Networking***—TDOs offer professional development, training, technology information, and project development services to small firms on a regular basis.
- ❖ ***Brokering State and Federal Programs***—TDOs assist promising technology-based businesses with applying and competing for federal SBIR funding and other federal research grants.



**Organization/Program:** Environmental Business Association of New York State, Inc.

**Contact:** Ira Rubenstein, Executive Director  
Environmental Business Association of New York State, Inc.  
1223 Peoples Avenue  
Troy, NY 12180  
Tel: 518-276-2164  
Fax: 518-276-6380  
Web Site: <http://www.eba-nys.org>

The Environmental Business Association of New York State, Inc. (EBA/NYS) is a trade association that was established for the purpose of supporting the growth of the environmental industry in New York State. EBA/NYS' membership includes environmental and energy companies in a number of industry segments covering analytical/laboratory services, consumer products/industrial products, energy equipment and services, engineering and design services, environmental equipment, operational services, professional and support services, public sector agencies, educational institutions/providers, and research and development institutions/programs. EBA/NYS conducts the following activities to serve its members:

- ❖ Stimulates business development, awareness, and growth opportunities through networking functions, member services, and seminars. One of the ways that EBA/NYS achieves this is through the *New York Environmental and Energy Technology Exchange World Wide Web Site* (<http://www.eba-nys.org/E2T2.html>). The Exchange Web Site provides information on opportunities for technology transfer and research and development within New York State, as well as a catalog of profiles of environmental- and energy-related technologies and intellectual property that are available for commercialization, licensing, and sale. Each technology is described in a technology profile consisting of the following information: title, contact, summary description, competitive advantage, performance and cost data, current state of development, regulatory considerations, status of intellectual property rights, situations sought (e.g., sale, capital), and references. EBA/NYS reviews all of the technologies presented on the Exchange Web Site; however, it does not endorse, recommend, or guarantee any of the technologies or the accuracy of the information presented in the technology profiles. Technologies and intellectual property are eligible for listing if they are developed or manufactured in New York State and are noncommercialized or just recently commercialized. Technology profiles must be submitted electronically with all of the components listed above. The catalog is also available in hard copy format for \$25 (shipping and handling included). The EBA/NYS contact for the Exchange Web Site is Walt Tunnessen (E-mail: [wwt@eba-nys.org](mailto:wwt@eba-nys.org)).
- ❖ Serves as an information clearinghouse for market, regulatory, technical, and financial information relevant to the business community.
- ❖ Facilitates partnering among environmental businesses and research, government, nonprofit, and other business organizations.
- ❖ Communicates with government and business leaders regarding the needs and economic opportunities of the environmental industry.
- ❖ Assists in policy development that protects the environment and strengthens the economy.

**Organization/Program:** Cornell Office for Technology Access and Business Assistance

**Contact:** Cornell Office for Technology Access and Business Assistance  
Cornell University  
167 Biotechnology Building  
Ithaca, NY 14853-2703  
Tel: 607-255-4993  
Fax: 607-255-6249

The Cornell Office for Technology Access and Business Assistance (COTABA) strives to support entrepreneurship, business creation and innovation, and other early stage events in the commercialization process, in an effort to enhance economic development using Cornell University's resources. COTABA works closely with the Cornell Research Foundation, Inc. (Cornell University's technology licensing organization), as well as many other area organizations dedicated to improving the region and New York's economy. COTABA's activities target three areas: (1) coordinating technology access and resource information at Cornell; (2) nurturing new business enterprises; and (3) creating links to the business community. In carrying out these efforts for new business start-ups, COTABA interfaces with academic and research programs, intellectual properties, faculty and staff expertise, university facilities, and other local research or related facilities.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

New York SBDC (Lead SBDC)  
State University of New York (SUNY)  
James L. King, State Director  
SUNY Plaza, S-523  
Albany, NY 12246  
Tel: 1-800-732-SBDC or 518-443-5398  
Fax: 518-465-4992

Bronx Community College SBDC  
Bronx, NY  
Tel: 718-563-3570  
Fax: 718-563-3572

Clinton Community College SBDC  
Plattsburgh, NY  
Tel: 518-564-4260  
Fax: 518-563-9759

College of Staten Island SBDC  
Staten Island, NY  
Tel: 718-390-7645  
Fax: 718-876-9378

Corning Community College SBDC  
Corning, NY  
Tel: 607-962-9461  
Fax: 607-936-6642

Jamestown Community College SBDC  
Jamestown, NY  
Tel: 1-800-522-7232 or 716-665-5754  
Fax: 716-665-6733

Jefferson Community College SBDC  
Watertown, NY  
Tel: 315-782-9262  
Fax: 315-782-0901

Canton Outreach Center SBDC  
Canton, NY  
Tel: 315-386-7312  
Fax: 315-386-7945

Kingsborough Community College SBDC  
Brooklyn, NY  
Tel: 718-368-4619  
Fax: 718-368-4629

Downtown Brooklyn Outreach Center SBDC Brooklyn, NY Tel: 718-260-9783 Fax: 718-260-9797	East Harlem Outreach Center SBDC New York, NY Tel: 212-346-1900 Fax: 212-534-4526
Manufacturing Technology Center SBDC (Specialized SBDC) Troy, NY Tel: 518-286-1014 Fax: 518-286-1006	Harlem Outreach Center SBDC New York, NY Tel: 212-346-1900 Fax: 212-534-4576
Niagara Community College SBDC Sanborn, NY Tel: 716-693-1910 Fax: 716-731-3595	Rockland Community College SBDC Suffern, NY Tel: 914-356-0370 Fax: 914-356-0381
Genesco Outreach Center SBDC Genesco, NY Tel: 716-245-5429 Fax: 716-245-5430	Mercy College Outreach Center SBDC Dobbs Ferry, NY Tel: 914-674-7485 Fax: 914-693-4996
Niagara Falls SBDC (Satellite SBDC) Niagara Falls, NY Tel: 716-285-4793 Fax: 716-285-4797	Small Business Resource Center SBDC White Plains, NY Tel: 914-644-4116 Fax: 914-644-2184
Onondaga Community College SBDC Syracuse, NY Tel: 315-492-3029 Fax: 315-492-3704	State University at Stony Brook SBDC Stony Brook, NY Tel: 516-632-9070 Fax: 516-632-7176
State University of New York at Oswego SBDC Oswego, NY Tel: 315-343-1545 Fax: 315-343-1546	Long Island University at Southampton SBDC Southampton, NY Tel: 516-287-0059 (SUNY at Stony Brook) Tel: 516-287-0071 (Southampton Outreach Center) Fax: 516-287-8287
Pace University SBDC New York, NY Tel: 212-346-1900 Fax: 212-346-1613	Suffolk County Community College SBDC Riverhead, NY Tel: 516-369-1409 (SUNY at Stony Brook) Tel: 516-369-1507 (Rochester Outreach Center) Fax: 516-369-3255
Baruch College Mid-Town Outreach Center SBDC New York, NY Tel: 212-802-6620 Fax: 212-802-6613	State University College at Buffalo SBDC Buffalo, NY Tel: 716-878-4030 Fax: 716-878-4067

State University College of Technology  
SBDC  
Farmingdale, NY  
Tel: 516-420-2765  
Fax: 516-293-5343

Hempstead Outreach Center SBDC  
Hempstead, NY  
Tel: 516-564-8672  
Fax: 516-481-4938

State University Institute of Technology  
SBDC  
Utica, NY  
Tel: 315-792-7546  
Fax: 315-792-7554

State University of New York at Albany  
SBDC  
Albany, NY  
Tel: 518-442-5577  
Fax: 518-442-5582

Cobleskill Outreach Center SBDC  
Cobleskill, NY  
Tel: 518-234-5628 (SUNY at Albany)  
Fax: 518-234-5272

State University of New York at Binghamton  
SBDC  
Binghamton, NY  
Tel: 607-777-4024  
Fax: 607-777-4029

State University of New York SBDC  
Brockport, NY  
Tel: 716-637-6660  
Fax: 716-637-2102

Geneva Outreach Center SBDC  
Geneva, NY  
Tel: 315-781-1233 (Contact SUNY at  
Brockport)  
Fax: 716-637-2102

SBDC  
Rochester, NY  
Tel: 716-232-7310 (Contact SUNY at  
Brockport)  
Fax: 716-637-2182

SBDC  
Kingston, NY  
Tel: 914-339-1322  
Fax: 914-339-1631

Marist College Outreach Center SBDC  
Fishkill, NY  
Tel: 914-897-2607 (Contact Kingston SBDC)  
Fax: 914-897-4653

York College/City University of New York  
SBDC  
Jamaica, NY  
Tel: 718-262-2880  
Fax: 718-262-2881

The New York SBDCs provide management and technical assistance to start-up and existing small businesses in New York State. The Centers offer free one-on-one counseling to small business owners/entrepreneurs, as well as training and instructional programs designed to meet the needs and interests of small businesses. The counseling services offered by the Centers concern topics such as accounting, business plan development, construction management, cost analysis, export/international trade, financial planning, loan information assistance, marketing, organizational structure, and small business start-up. The Centers also maintain a Web Site at <http://www.smallbiz.suny.edu/nysbdc.htm>.

## North Carolina

**Organization/Program:** North Carolina Technological Development Authority

**Contact:**

Floretta Campbell  
North Carolina Technological Development Authority  
2 Davis Drive  
P.O. Box 13169  
Research Triangle Park, NC 27709-3169  
Tel: 919-990-8558  
Fax: 919-990-8561  
E-mail: fcampbell@nctda.org



The North Carolina Technological Development Authority (TDA) is a nonprofit organization that was created by the state of North Carolina to stimulate job creation through support of the development and commercialization of scientific and technological innovations in the state's entrepreneurial companies. The TDA administers three programs, and provides a number of SBIR support activities, including:

- ❖ ***SBIR Conferences, Workshops, and Library***—TDA holds conferences twice annually in various areas of North Carolina. Workshops address the specific needs of businesses at various stages of the SBIR process. The TDA maintains a library of numerous guides and resource materials to assist small businesses with preparation of SBIR proposals. The TDA library also holds copies of previous award abstracts, solicitations, and sample proposals.
- ❖ ***SBIR Proposal Review Assistance/SBIR Advisory Council of North Carolina***—Through its affiliation with the SBIR Advisory Council of North Carolina, TDA arranges for the review and critique of Phase I proposals prior to submission. The mission of the Council is to advocate the SBIR program in the state, to advise and educate businesses and government about the program, and to communicate SBIR activities, needs, and accomplishments. The Council consists of individuals representing companies who have successfully conducted SBIR programs for federal agencies. The Council is in the process of formulating a commercialization assistance plan with the purpose of helping North Carolina businesses who are participating in the federal SBIR program to make it to the commercialization stage. The plan currently envisions that Council members will provide how-to tips, referrals to other resources, and one-on-one assistance (these services will probably be a combination of written and person-to-person assistance). Companies that are at Phase II of the SBIR program will be eligible for assistance—their technology or product will be summarized by the TDA and passed on to the Council for review and determination of the appropriate assistance.
- ❖ ***Innovation Research Fund***—This is a venture capital investment fund created to provide flexible financing for new and existing North Carolina small businesses. The fund serves to stimulate the economy of North Carolina by financing companies that have the potential for commercial success, through job creation, by assisting companies in raising capital from third parties, and by assisting portfolio companies in meeting operating goals. This fund offers from \$50,000 to \$250,000 in equity or convertible debt investments and targets early stage, high growth North Carolina-based companies.

- ❖ ***First Flight Incubator System***—The System consists of 21 business incubator facilities located throughout North Carolina which provide opportunities for entrepreneurial economic development activities in local communities. The incubators offer low-rent office space, business counseling, Internet access, and administrative services.
- ❖ ***First Flight Venture Center***—This business incubator is administered directly by the TDA to fulfill the initial laboratory and office location needs of Research Triangle Park-based entrepreneurs. The Center's mission is to increase the number of successful technology-based small businesses originating in or relocating to the Research Triangle Park region by providing affordable office and laboratory space and immediate access to business support services.

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**Organization/Program:** North Carolina Alliance for Competitive Technologies

**Contact:** Jodi Bakst  
North Carolina Alliance for Competitive Technologies  
P.O. Box 14482  
Research Triangle Park, NC 27709-4482  
Tel: 919-248-4100  
Fax: 919-248-4105

The North Carolina Alliance for Competitive Technologies (NCACT) is North Carolina's technology-based economic development strategic planning and coordinating body. It advises the state on directions, current and future investments, and opportunities for a more competitive economy. Its activities encompass manufacturing modernization, technology development, and technology deployment. NCACT operates the North Carolina Environmental Technologies Consortium (NCETC)—a private-public nonprofit partnership that fosters the growth and development of North Carolina's environmental technologies industry and stimulates the commercialization of environmental technologies developed within both the state's university research community and the private sector. The NCETC is still in its developmental stage, but to meet its goal, it does, or will provide, a number of services, including:

- ❖ ***Research Triangle Environmental Technology Roundtables***—NCETC helps to sponsor the Research Triangle Environmental Technology Roundtables which were created to foster discussion and networking within the industry.
- ❖ ***Market Development***—NCETC attempts to develop partnerships between environmental technology businesses and public and private sector organizations to assist businesses in identifying and developing domestic and international markets for environmental technology products and services.
- ❖ ***Business Development***—This services consists of assistance for the startup, expansion, and recruitment of environmental technology businesses in North Carolina by establishing an environmental technology fund. The fund will be used to assist firms in obtaining small amounts of debt and equity capital, disseminate information on federal, state, industry, and foundation grants and procurement opportunities, and form statewide and regional networks to address government and industry development and trends.

**Organization/Program:** North Carolina Biotechnology Center

**Contact:** North Carolina Biotechnology Center  
P.O. Box 13547  
15 Alexander Drive  
Research Triangle Park, NC 27709  
Tel: 919-541-9366  
Fax: 919-990-9544

The North Carolina Biotechnology Center is a private, nonprofit corporation created by the state of North Carolina to provide long-term economic benefits to North Carolina through support of biotechnology research, development, and commercialization statewide. The Center works with academic researchers, entrepreneurs and company scientists, educators, governmental policy makers, and others involved in building a thriving biotechnology industry. The Center's Business and Technology Development program is offered to companies of all sizes and all stages of development. Some of the Center's services include:

- ❖ ***Business Assistance***—More than 50 companies annually are assisted with business plan development, marketing surveys, venture financing referrals, federal grant applications, site location, technical problems, technology transfer, and industry-university partnerships.
- ❖ ***Entrepreneurial Support***—The Center cosponsors the Biotechnology Roundtable with the Council for Entrepreneurial Development in Research Triangle Park. The Biotechnology Roundtable is a monthly roundtable series that serves as a networking forum for North Carolina's biotechnology community.
- ❖ ***Financial Assistance***—The financial assistance program was designed to provide growing companies with financial assistance at the early growth stages when venture capital funding is difficult to obtain. The funds are provided to bioscience companies through low-interest loan programs. The Economic Development Finance Program provides funding for research leading to the development or refinement of a product or process with clear commercial potential. The maximum award is \$250,000. The SBIR Matching Fund Program is a bridge loan to help sustain companies in the gap between funding phases of the federal SBIR program. Up to \$50,000 is available for beginning work on Phase II activities. The Collaborative Funding Assistance Program is designed to promote cooperation between universities and private companies for discovering commercially applicable technology. The maximum award is \$20,000, and it is expected that participating companies contribute \$10,000 and universities contribute \$10,000 of in-kind services.

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**Organization/Program:** North Carolina Manufacturing Extension Partnership

**Contact:** Richard Clinton, Director  
Industrial Extension Service at North Carolina State University  
East Carolina University  
Willis Building  
300 East First Street  
Greenville, NC 27858-4353  
Tel: 919-328-0063  
Fax: 919-328-4356

The North Carolina Manufacturing Extension Partnership (NCMEP) assists manufacturers with applying the tools of technology to meet short- and long-term business needs, modernizing, and enhancing their competitive position. NCMEP's service areas include: offering continuing education on current technology and management issues; demonstrating the best manufacturing practices in North Carolina through FORUMS for Competitive Advantage; providing links to sources of supply and service providers; offering referrals, information, and networking opportunities; providing on-site problem solving; and offering application projects. NCMEP's industry-trained engineers and other experts make on-site visits to NCMEP's clients' factory floors so that they are actively involved with the affected company, products, and people. Some of NCMEP's specific activities include: providing unbiased information and advice on a company's technology; providing answers to technical questions; conducting manufacturing excellence demonstrations; advising on how to build better products in less time; providing information on improving product design; consultations on how to plan a layout or expansion; and assistance with preparing for ISO 9000 certification and learning about the implications of ISO 14000. NCMEP is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** East Carolina University Regional Development Institute

**Contact:** Albert Delia, Director  
East Carolina University Regional Development Services  
East Carolina University  
Willis Building  
300 East First Street  
Greenville, NC 27858-4353  
Tel: 919-328-6650  
Fax: 919-328-4356

The East Carolina University Regional Development Institute (RDI) was created in 1964 to work with local, state, and federal governments and provide outreach services and conduct applied research in eastern North Carolina. RDI utilizes the expertise of Eastern Carolina University's faculty, students, and other professional staff to provide assistance to private businesses, individuals, nonprofit organizations, and local, state, and federal government. RDI receives funding from the North Carolina legislature through the University of North Carolina General Administration. Additional contract and grant revenues are generated through some of RDI's projects and programs. RDI's services include: (1) community planning and development projects which are conducted via economic impact studies, strategic plans, transportation planning, revitalization studies, and consultation on a wide range of community issues; (2) assistance with grant applications and funding source identification at the federal and state levels on behalf of local governments and nonprofit organizations; (3) site design plans, site selection studies, and site feasibility projects to address design issues related to golf courses, subdivisions, industrial parks, waterfront property, recreational facilities, and parking and pedestrian facilities; and (4) retrieval of research information and statistics through a statewide database called *Log Into North Carolina* and other resources to fulfill requests from public agencies, private organizations, and university faculty, staff, and students. RDI assesses modest fees for provision of services. Fees are determined early in the process of seeking assistance from RDI and must be approved by the client prior to initiation of a project. RDI is a member of the National Association of Management and Technical Assistance Centers.



**Organization/Program:** East Carolina University Survey Research Laboratory

**Contact:** Kenneth Wilson, Director  
East Carolina University Survey Research Services  
East Carolina University  
Willis Building  
300 East First Street  
Greenville, NC 27858-4353  
Tel: 919-328-6650  
Fax: 919-328-4356

The East Carolina University Survey Research Laboratory (SRL) is a fully equipped and staffed survey facility that was developed in 1989. It is capable of providing many services, some of which include: practical and academic research; survey instrument design; validity assessment; preparation of proposals; grant application assistance; public opinion polls; targeted market polls; data collection, entry, and analysis; needs assessments; demographic data; bench marking surveys; and presentation materials such as graphs, charts, maps, and slides. SRL services are offered to East Carolina University faculty, staff, administrators, and students, as well as nonprofit organizations, private businesses, and local, state, and federal government agencies. SRL receives funding from the North Carolina legislature through the University of North Carolina General Administration. SRL also receives contract and grant revenues from some of its programs and projects. SRL is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** North Carolina Secretary of State/Securities Division

**Contact:** North Carolina Secretary of State  
Securities Division  
300 North Salisbury Street  
Raleigh, NC 27603-5909  
Tel: 919-733-3924 or 1-800-688-4507

The North Carolina Secretary of State Securities Division offers the North Carolina Investment Tax Credit Program which is available to corporations, individuals, or pass-through entities that are making qualified investments. The program provides credit against state taxes for corporations and individuals who purchase securities of a qualified business venture. Up to \$50,000 per year is available to individuals and up to \$750,000 per year is available to pass-through entities. Applicants must invest in a qualified business venture with less than \$5 million in annual sales.

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**Organization/Program:** North Carolina State Ports Authority

**Contact:** North Carolina State Ports Authority  
P.O. Box 9002  
2202 Burnett Boulevard  
Wilmington, NC 28401  
Tel: 910-763-1621 or 1-800-763-6440

The North Carolina State Ports Authority operates the Port Wharfage Credit Program. The program is available to exporters who use ports at Morehead City or Wilmington, North Carolina. These exporters may earn a tax credit on cargo wharfage and handling fees exceeding the average for the last 3 years. The maximum cumulative credit may not exceed \$1 million. The credit amount may not exceed 50 percent of a company's total state tax liability per year. The applicant tax payers are required to provide certain documentation.

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**Organization/Program:** North Carolina Rural Economic Development Center

**Contact:** Michael Atkinson  
North Carolina Rural Economic Development Center  
1300 St. Mary's Street, Suite 300  
Raleigh, NC 27605  
Tel: 919-715-2725

The North Carolina Rural Economic Development Center offers the North Carolina Capital Access Program and the Microenterprise Loan Program. Twenty-six participating banks are able to make more aggressive loan decisions as a result of protection offered by a capital reserve with the North Carolina Capital Access Program. The average loan is approximately \$55,000. The program offers loans to businesses who are missing a qualifying element for a conventional business loan (e.g., proper collateral). The Microenterprise Loan Program is offered to small businesses that are owned by rural, low-income minority or female persons in one of 78 participating counties. Both group lending and individual lending components are available. Group lending provides loans to groups of 4 to 10 persons who function as a unit. Individual lending is provided to more established firms with larger capital needs. Groups may receive up to \$8,000 after smaller loans are repaid. More established firms may receive individual loans of up to \$25,000. Under the group lending component, the group cannot receive additional financing until all individual loans are current on payments.

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**Organization/Program:** Council for Entrepreneurial Development

**Contact:** Monica Doss, Director  
Council for Entrepreneurial Development  
P.O. Box 13353  
Research Triangle Park, NC 27709  
Tel: 919-544-4642  
Fax: 919-544-2341

The Council for Entrepreneurial Development sponsors an annual venture capital fair that matches entrepreneurs with investors. The Council itself does not provide capital, but it provides the forum for entrepreneurs to network and find capital sources and opportunities.

**Organization/Program:** Small Business and Technology Development Centers (SBTDC)**Contact:**

North Carolina Small Business and  
Technology Development Center (Lead  
SBTDC)  
University of North Carolina  
Scott R. Daugherty, Executive Director  
4509 Creedmoor Road, Suite 201  
Raleigh, NC 27612  
Tel: 1-800-2580-UNC or 919-571-4154  
Fax: 919-571-4161

Appalachian State University  
Northwestern Region SBDC  
Boone, NC  
Tel: 704-262-2492  
Fax: 704-262-2027

Catawba Valley Region SBDC  
Hickory, NC  
Tel: 704-345-1110  
Fax: 704-326-9117

East Carolina University  
Eastern Region SBDC  
Greenville, NC  
Tel: 919-328-6157  
Fax: 919-328-6992

Elizabeth City State University  
Northeast Region SBDC  
Elizabeth City, NC  
Tel: 919-335-3247  
Fax: 919-335-3648

Fayetteville State University  
Cape Fear Region SBDC  
Fayetteville, NC  
Tel: 910-486-1727  
Fax: 910-486-1949

North Carolina A&T State University  
Northeast Piedmont Region SBDC  
Greensboro, NC  
Tel: 910-334-7005  
Fax: 910-334-7073

North Carolina State University  
Capital Region SBDC  
Raleigh, NC  
Tel: 919-715-0520  
Fax: 919-715-0518

University of North Carolina at Chapel Hill  
Central Carolina Region SBDC  
Chapel Hill, NC  
Tel: 919-962-0389  
Fax: 919-962-3291

University of North Carolina at Charlotte  
Southern Piedmont Region SBDC  
Charlotte, NC  
Tel: 704-548-1090  
Fax: 704-548-9050

University of North Carolina at Wilmington  
Southeastern Region SBDC  
Wilmington, NC  
Tel: 910-395-3744  
Fax: 910-350-3990

Western Carolina University  
Western Region SBDC  
Cullowhee, NC  
Tel: 704-227-7494  
Fax: 704-227-7422

Winston-Salem State University  
Northwest Piedmont Region SBDC  
Winston-Salem, NC  
Tel: 910-750-2030  
Fax: 910-750-2031

The North Carolina SBTDCs support technology commercialization among small businesses in the state of North Carolina. The Centers offer one-on-one, confidential counseling free of charge to assist small businesses and entrepreneurs in assessing the feasibility of a business idea, preparing a business plan, finding sources of capital, developing marketing strategies, and managing operations and human resources. The SBTDCs also offer specialized market development assistance in government procurement, marine trades, international business development, and new product or technology development. In addition, the Centers offer training on topics such as marine trade, aquaculture, financing opportunities, and business survival. The SBTDCs also maintain a Web Site that describes their services and programs (<http://www.commerce.state.nc.us/commerce/sbtdc/sbtdchom.html>).

## North Dakota

**Organization/Program:** Center for Innovation and Business Development

**Contact:**

Chuck Pineo  
 Center for Innovation and Business Development  
 University of North Dakota  
 P.O. Box 8372  
 Grand Forks, ND 58202-8372  
 Tel: 701-777-3132  
 Fax: 701-777-2339  
 Web Site: <http://www.und.nodak.edu/dept/cibd/welcome.htm>



The University of North Dakota (UND) Center for Innovation and Business Development (CIBD) assists manufacturers, innovators, and entrepreneurs start up new ventures and bring new products and technologies to the marketplace. CIBD offers comprehensive, hands-on business assistance including feasibility studies, commercial evaluations, business plans, market plans, financial projections, identifying sources of debt and equity financing, and business consulting services. The initial consultation is provided free of charge and includes proposal evaluation, determination of needed services, and determination of timetable and budget. CIBD is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states. Some of CIBD's services include:

- ❖ ***Business Plans***—UND students and faculty provide assistance with developing customized comprehensive business plans. The fees for this service are based on the complexity, level of expertise required, and the amount of effort required. Seniors and graduate students are often available at little or no cost. Grants may be available to offset a portion of the associated cost. CIBD also offers *The Business Plan: A State-of-the-Art Guide*, which is a step-by-step how-to publication available for \$30.
- ❖ ***Market and Economic Feasibility Studies***—These studies to determine if a product or manufacturing venture is feasible are available through CIBD staff, university researchers, faculty, and students. CIBD will access university and/or private consultants with industry expertise when necessary. For feasibility studies completed by students, the only fees are those associated with long-distance phone calls, database searches, publications, etc.

- ❖ ***Commercial Evaluations***—Commercial evaluations of emerging technologies and products are conducted by CIBD staff under subcontracts to federal agencies. These studies determine the commercial potential for inventions and designs before they are market-ready.
- ❖ ***Product Development***—CIBD will assist businesses in preparing federal SBIR grant applications or finding research expertise. Product development assistance also is available for technical evaluations, patent searches, prototype development, testing, product design, and research projects. Technical support is provided by staff researchers, faculty, and students. Initial consultations are free. Fees are determined based on complexity, level of expertise required, and material costs.
- ❖ ***Marketing***—CIBD assists with market research, preparing market plans, and developing marketing strategies. CIBD staff and UND faculty and students help with the preparation of a comprehensive market plan. The fees for this service vary depending on the complexity, level of expertise of the consultant, and the client's time involved in preparing the plan. CIBD also offers *The Market Plan: Step-by-Step*, which is a publication describing how to research, analyze, write, and implement an effective market strategy. It is available from CIBD for \$30.
- ❖ ***Rural Technology Incubator***—The Rural Technology Incubator was created to act as a seedbed for innovation and entrepreneurship. The incubator is located adjacent to the University of North Dakota and provides management, marketing, finance, production and strategic planning assistance from CIBD staff. Access to university laboratories, equipment, research talent, faculty, students, and alumni expertise also is available. Tenants will benefit from a major cost savings due to below average market prices, flexible rental space, and reduced overhead through shared infrastructure.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

North Dakota SBDC (Lead SBDC)  
 University of North Dakota  
 Walter "Wally" Kearns, State Director  
 118 Gamble Hall  
 University Station Box 7308  
 Grand Forks, ND 58202-7308  
 Tel: 701-777-3700  
 Fax: 701-777-3225

Fargo Regional SBDC  
 Fargo, ND  
 Tel: 701-237-0986  
 Fax: 701-235-6706

Grand Forks Regional SBDC  
 Grand Forks, ND  
 Tel: 701-772-8502  
 Fax: 701-772-2772

Bismarck Regional SBDC  
 Bismarck, ND  
 Tel: 701-223-8583  
 Fax: 701-222-3843

Minot Regional SBDC  
 Minot, ND  
 Tel: 701-852-8861  
 Fax: 701-838-2488

Dickinson Regional SBDC  
 Dickinson, ND  
 Tel: 701-227-2096  
 Fax: 701-225-5116

The North Dakota SBDCs conduct research, counsel, and train small business owners and entrepreneurs in managing, financing, and operating small businesses. The free, individualized counseling offered by the Centers covers a variety of topics, including: advertising, business plan development, loan applications, personnel management, financial management, cash flow management, exporting, market research, business computers, and recordkeeping systems. The SBDCs also conduct needs assessments and training for small businesses. The low-cost workshops, seminars, and conferences sponsored by the Centers provide continuing education in the latest business techniques. In addition, the North Dakota SBDCs perform computerized database searches and provide access to a business resource library with specialized books, periodicals, pamphlets, videotapes, self-study guides, and other resources (including a number of publications on financing and raising money for a small business).

## Ohio

**Organization/Program:** Enterprise Development, Inc.

**Contact:** Charles Burkett  
Enterprise Development, Inc.  
11000 Cedar Avenue  
Cleveland, OH 44106-3052  
Tel: 216-229-9445  
Fax: 216-229-3236



Enterprise Development, Inc. (EDI), a cooperative venture with the Weatherhead School of Management, is a wholly-owned subsidiary of Case Western Reserve University. EDI's mission is to foster entrepreneurial growth in technology-based companies. To support this mission, EDI offers business assistance, networking opportunities, incubator facilities, conferences, and educational courses. These programs and services include:

- ❖ ***Client Assistance***—EDI's client assistance is private, confidential, and free. EDI staff members are available to provide answers to business problems, assist in developing business plans, make referrals to sources of capital, provide networking opportunities, and arrange for technical assistance.
- ❖ ***Edison Technology Incubator***—The incubator is located with EDI on Case Western Reserve University's campus. The incubator is one of seven state-supported incubator programs. Eligible tenants are entrepreneurs with a commercially-focused technology business. Tenants' residence time varies; however, tenants are expected to move into the Greater Cleveland business community within 3 years of joining the incubator. Tenants have access to shared business services, educational opportunities, business advice, and below-market rental rates for offices and laboratories. EDI staff members are available to help incubator tenants by referring them to potential funding sources and alternatives, as well as provide guidance on marketing issues, plans, and studies. Tenants also are eligible for EDI seminars, workshops, conferences, and courses.
- ❖ ***Innovest***—The annual Innovest Conference, offered with the Ohio Department of Development, provides a forum for growth companies to showcase their business plans to venture capitalists, private investors, and corporate technology directors. Companies are encouraged to make an

application to present regardless of whether their financing needs are immediate, in a few months, or 12 to 18 months away. Presenting companies have a number of opportunities to showcase their plans: one-on-one; a formal 10-minute oral presentation; an exhibit booth; and a two-page executive summary published in the conference materials. Presenters also may receive coaching prior to the conference from a professional presentation consultant. To apply, companies must prepare and submit a two-page executive summary of their business plan (a suggested outline may be obtained from EDI) for evaluation by the Presenter Review Committee. EDI will notify each company of their application status and further arrangements will be made if a company is selected. A fee of \$300 is charged for a presenting company (this includes registration, exhibit booth, assigned time for 10-minute presentation and a number of other services), with an additional fee of \$125 for an additional company representative to accompany the presenter. A fee of \$100 is charged for companies that choose not to present, but wish for an abstract to be included in the conference materials.

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**Organization/Program:** Ohio SBIR Program

**Contact:** Tom Rowland  
Ohio Department of Development  
South High Street, 25<sup>th</sup> Floor  
Columbus, OH 43215-6108  
Tel: 614-466-3887 or 1-800-848-1300  
Fax: 614-644-5758  
E-mail: ohsbir@odod.ohio.gov

Ohio's SBIR program was formed in 1988 to assist small, technology-oriented companies in utilizing R&D opportunities available through the federal SBIR program. Ohio's program staff are available to assist with topic selection, proposal writing, administrative proposal review (i.e., review for format, forms, budget, etc.), and winners' support. A newsletter, *SBIR Program Notes*, is published quarterly. A number of statewide conferences and regional workshops also are sponsored. (A list of these events is available on the Ohio SBIR Program's Web Site at <http://www.odod.ohio.gov/tech/sbir>).

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**Organization/Program:** Minority Contractors and Business Assistance Program

**Contact:** Minority Contractors and Business Assistance Program  
Ohio Department of Development  
Minority Business Development Division  
South High Street, 25<sup>th</sup> Floor  
Columbus, OH 43215-6108

The Minority Contractors and Business Assistance Program (MCBAP) is administered by the Ohio Department of Development's Minority Business Development Division. MCBAP provides outreach for the Division to the minority business community. Minority entrepreneurs are given access to management, technical, financial, and contract procurement assistance; loan, grant, and bond packaging services; and Minority Business Enterprise certification assistance.

**Organization/Program:** Ohio's Thomas Edison Program

**Contact:** Ohio's Thomas Edison Program  
Ohio Department of Development  
Technology Division  
South High Street, 25<sup>th</sup> Floor  
Columbus, OH 43215-6108

Ohio's Thomas Edison Program uses state, industry, and university partnerships to promote technological innovation, industrial competitiveness, and entrepreneurship in Ohio. The Thomas Edison Program accomplishes this with three programs: (1) Edison Technology Centers, (2) Edison Technology Incubators, and (3) Technology Transfer Initiatives. Detailed descriptions of these programs are presented below:

❖ ***Edison Technology Centers***—The Edison Technology Centers foster partnerships between industry and academia and government to improve industrial competitiveness through technological innovation. The Centers cover a range of technologies including environmental, advanced manufacturing, polymers, materials and processes, welding and materials joining, and biotechnology. Companies who participate in the Edison Technology Center programs establish relationships with universities and federal research facilities; benefit from technical services, such as testing, technology analysis and assessment, training, hotlines, business and economic studies, information database retrieval, pilot plant and microfactory assistance, and computer modeling; and access to information through networking and services in the form of seminars, forums, and conferences. Each Center has individual services, partners, and a range of fees for services. The individual Centers may be contacted at:

Cleveland Advanced Manufacturing  
Program  
4600 Prospect Avenue  
Cleveland, OH 44103-4314  
Tel: 216-432-5300  
Fax: 216-361-2900

Edison Biotechnology Center  
11000 Cedar Avenue  
Cleveland, OH 44106  
Tel: 216-229-0400  
Fax: 216-229-7323

(There are additional smaller offices in  
Cincinnati, Columbus, and Athens, Ohio)

Edison Industrial Systems Center  
1700 North Westwood Avenue  
Toledo, OH 43607-1207  
Tel: 419-531-8610  
Fax: 419-531-8465

Edison Materials Technology Center  
3171 Research Drive  
Kettering, OH 45420-9006  
Tel: 513-259-1365  
Fax: 513-259-1303

Edison Polymer Innovation Corporation  
4040 Embassy Parkway, Suite 150  
Akron, OH 44333  
Tel: 1-800-257-EPIC or 330-668-9411  
Fax: 330-668-9418

Edison Welding Institute  
1100 Kinnear Road  
Columbus, OH 43212  
Tel: 614-486-9400  
Fax: 614-486-9528

Institute of Advanced Manufacturing  
Sciences  
1111 Edison Drive  
Cincinnati, OH 45216-2265  
Tel: 513-948-2000  
Fax: 513-948-2109



❖ ***Edison Technology Incubators***—The seven Edison Technology Incubators are located throughout Ohio with the purpose of nurturing small technology companies through the start-up stage. The Incubators provide access to business and technical resources that enable small companies to develop, grow, and commercialize their products, including below-market rate space, shared office services, and managerial assistance. The Incubators make use of Ohio's academic and business institutions to fulfill the resource needs of small technology enterprises. Linkages between tenant and graduate companies and the Edison Technology Centers, federal and state grant programs, and outside investment groups are encouraged and fostered by the Incubators. The Incubators also raise community awareness of new tenant companies by providing publicity. Potential tenants may arrange for a tour and initial consultation. In addition, it is highly encouraged that potential tenants develop an initial business and financial plan and determine space requirements before leasing Incubator space. Assistance with developing these plans is available at reduced or no cost. The individual Incubators may be contacted at:

Akron Industrial Incubator  
526 South Main Street, Suite 129  
Akron, OH 44311  
Tel: 216-375-2173

Edison Technology Incubator  
Enterprise Development, Inc.  
11000 Cedar Avenue  
Cleveland, OH 44106  
Tel: 229-9445

Center for Technology  
Commercialization  
1700 North Westwood Avenue  
Toledo, OH 43607  
Tel: 419-531-8610

Mansfield/Richland Incubator  
246 East Fourth Street, 4<sup>th</sup> Floor  
Mansfield, OH 44901  
Tel: 419-525-1614

Hamilton County Business Center  
1776 Mentor Avenue  
Cincinnati, OH 45212  
Tel: 513-763-5010

Youngstown Business Incubator  
241 Federal Plaza West  
Youngstown, OH 44503  
Tel: 216-746-5003

Business Technology Center  
1275 Kinnear Road  
Columbus, OH 43212  
Tel: 614-487-3700

❖ ***Technology Transfer Initiatives***—The Thomas Edison Program assists Ohio businesses and industry by fostering the transfer of technology from federal laboratories through the Great Lakes Industrial Technology Center (one of NASA's Regional Technology Transfer Centers) and the Wright Technology Network. Each of these organizations is described separately in this guide—the Great Lakes Industrial Technology Center is described under the federal commercialization assistance sources section of the guide and the Wright Technology Network is described in the next entry.

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**Organization/Program:** Wright Technology Network

**Contact:** Wright Technology Network  
3155 Research Boulevard, Suite 201  
Dayton, OH 45420-4015  
Tel: 937-253-0217 or 1-800-240-8324  
Fax: 937-253-7238

The Wright Technology Network (WTN) was formed as a nonprofit organization to foster the integration of Wright Patterson Air Force Base into Ohio's economic development strategy via the transfer of Wright Laboratory technology to Ohio industry. WTN helps small Ohio businesses gain access to expertise at Wright Laboratory, assists small firms with negotiating Cooperative Research and Development Agendas with Wright Laboratory for technology transfer, and identifies private sector commercialization opportunities for Wright Laboratory technology. WTN is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Miami Valley Manufacturing Extension Center

**Contact:** Dave Chalk, Director  
Miami Valley Manufacturing Extension Center  
3155 Research Boulevard  
Kettering, OH 45240  
Tel: 937-258-6190 or 1-800-55-MVMEC

The Miami Valley Manufacturing Extension Center (MVMEC) provides expertise to Southwest Ohio's small and medium-sized manufacturers in the areas of manufacturing operations and technology, business and general management, quality, training and education, defense conversion, pollution prevention, waste reduction, and obtaining financial assistance. MVMEC's field engineers provide confidential assistance to company owners, managers, and work force representatives. An initial assessment is conducted to determine a company's competitiveness and then assistance is provided for making improvements. Services may range from several hours of consulting at no charge to affordable, more extensive improvement programs. MVMEC is part of the Institute of Advanced Manufacturing Sciences—an Ohio Department of Development Edison Technology Center.

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**Organization/Program:** Cleveland Electronic Commerce Resource Center

**Contact:** Cleveland Electronic Commerce Resource Center  
Unified Technologies Center Building  
2415 Woodland Avenue  
Cleveland, OH 44115  
Tel: 216-987-3200 or 1-800-991-ECRC  
Fax: 216-987-3210

The Cleveland Electronic Commerce Resource Center (ECRC) is run by the Cleveland Advanced Manufacturing Program—an Ohio Department of Development Edison Technology Center. The ECRC is intended to help government and industry suppliers take advantage of information

technology and to encourage the use of electronic commerce—fostering the transition from paper-generated processes to electronic storage and exchange of technical and business data. The use of ECRC includes the exchange of technical and business data among all parties during the acquisition, as well as throughout the product support life cycle.

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**Organization/Program:** Ohio Coal Development Office

**Contact:** Ohio Coal Development Office  
Ohio Department of Development  
77 South High Street, 25<sup>th</sup> Floor  
P.O. Box 1001  
Columbus, OH 43216-1001  
Tel: 614-466-3465  
Fax: 614-466-6532

Ohio Coal Development Office (OCDO) provides funding for the development and implementation of environmental technologies that can utilize Ohio's high sulfur coal in an environmentally sound manner. OCDO primarily focuses on large-scale demonstration research and development of clean coal technologies (CCT). Many CCT processes and equipment have been developed and technically proven, but have not yet been commercialized. OCDO must, by constitutional mandate, fund only "coal research and development" projects. OCDO prefers projects in their final stages which will eventually result in a permanent installation using Ohio coal. In most cases, there are several participants and sponsors involved in OCDO projects and they may occur at new or existing independent power production facilities, co-generation facilities, nonutility generation facilities, qualifying facilities, or other commercial or industrial facilities located in Ohio. Projects are selected through a competitive solicitation in which projects receive independent technical and market reviews. Solicitations are released at various points throughout the year. It is required that project applicants or their sponsors provide significant co-funding.

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**Organization/Program:** Battelle Memorial Institute

**Contact:** Wayne Simmons  
Battelle Memorial Institute  
Environmental Systems and Technology  
Tel: 614-424-3242  
Fax: 614-424-3404

Battelle's staff of more than 8,000 technical, management, and support professionals assist clients with commercialization activities in more than 30 countries. The Environmental Systems and Technology Division has several areas of focus including strategic environmental health and safety management, environmental restoration, waste management, decommissioning and decontamination, atmospheric science and applied technology, pollution prevention, ocean sciences, and statistics and data analysis. The Division helps corporate managers by: (1) developing and applying methods and tools that support informed, defensible risk-based environmental management decisions; (2) developing, commercializing, and applying advanced environmental and related technologies; and (3) delivering integrated and optimized systems for solving complex technical, regulatory, institutional, and economic problems.

**Organization/Program:** Synmetry

**Contact:** Synmetry  
570 Shafor Boulevard  
Dayton, OH 45419  
Tel: 937-643-3399  
Fax: 937-643-3399

Synmetry is an international marketing resource firm that targets its services toward small and large companies seeking to bring their products to international markets. Synmetry can assist with identifying potential markets, creating a delivery channel, generating sales, and monitoring international operations. Synmetry's services include marketing consulting, channel recruiting, personnel recruiting; its products include Internet-based order management, sales forecasting, sales activity reporting, marketing information data, and product support data.

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**Organization/Program:** Xavier Entrepreneurial Center

**Contact:** Bill Cunningham  
Xavier Entrepreneurial Center  
Tel: 513-792-9533  
Fax: 513-792-9513  
Web Site: <http://www2.xec.com>

The mission of the Xavier Entrepreneurial Center (XEC) is to educate and nurture entrepreneurs, both Xavier students and members of the community served by the university (Hamilton County area), in creating and growing business entities. To fulfill this mission, the XEC seeks to identify, coordinate, and maximize university and community resources in order to provide programs in two main areas: educational services and business assistance services. XEC offers the following business assistance services at no cost or low cost:

- ❖ ***Incubation***—As a founding partner of Hamilton County Business Incubator, the XEC assists in providing training and assistance in business development and operation to incubator tenant companies.
- ❖ ***Consulting***—The XEC provides consulting services to existing small businesses through comprehensive consulting projects by teams of undergraduate and MBA students, as well as professional assistance by faculty members and community experts.
- ❖ ***Lessons in Leadership***—The XEC sponsors this seminar series which features noteworthy authors and business leaders such as Stephen Covey, Tom Peters, and Michael Hammer.
- ❖ ***MicroLoan Fund***—Through the Coleman Foundation grant, the XEC provides funds to Xavier students starting their own businesses.
- ❖ ***Networking***—The XEC works with area organizations to provide individual support services, make referrals, and broaden the network of entrepreneurial support available in the Cincinnati area.

Through its Small Business Institute, the XEC provides entrepreneurial business owners with an opportunity to evaluate and improve their business with a thorough review of its operation by Xavier University students. The consulting services offered include: developing pricing and cost accounting procedures to improve financial performance, auditing and strategic plan development, marketing plan development, and marketing research. XEC also maintains a Web Site that includes links to a number of sites that contain information on a variety of topics or offer support to entrepreneurs and companies. The links that can be accessed from this Web Site include the Greater Cincinnati Chamber of Commerce, the U.S. Small Business Administration, the Ohio Small Business Innovation Research (SBIR) Program, the National Center for Industrial Competitiveness, Inc. Online, and Entrepreneur Magazine's Small Business Square.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Ohio SBDC (Lead SBDC)  
 Department of Development  
 Holly I. Schick, State Director  
 77 South High Street, 28th Floor  
 Columbus, OH 43215-6108  
 Tel: 614-466-2711  
 Fax: 614-466-0829

Akron Regional Development Board SBDC  
 Akron, OH  
 Tel: 216-379-3170  
 Fax: 216-379-3164

Ashtabula County Economic Development  
 Council, Inc.  
 SBDC  
 Jefferson, OH  
 Tel: 216-576-9134  
 Fax: 216-576-5003

CAMP Northern Ohio Manufacturing SBDC  
 Cleveland, OH  
 Tel: 216-432-5364  
 Fax: 216-361-2900

Clermont County Area SBDC  
 Cincinnati, OH  
 Tel: 513-753-7141  
 Fax: 513-753-7146

Dayton Area Chamber of Commerce SBDC  
 Dayton, OH  
 Tel: 513-226-8239  
 Fax: 513-226-8254

EMTEC/Southern Area Manufacturing  
 SBDC  
 Kettering, OH  
 Tel: 513-258-6180  
 Fax: 513-258-6189

Enterprise Center/OSU/OCES SBDC  
 Hillsboro, OH  
 Tel: 513-393-9599  
 Fax: 513-393-8159

Enterprise Development Corporation SBDC  
 Athens, OH  
 Tel: 614-592-1188  
 Fax: 614-593-8283

Greater Cleveland Growth Association SBDC  
 Cleveland, OH  
 Tel: 216-621-3300  
 Fax: 216-621-4617

Heart of Ohio Marion Area Chamber of  
 Commerce SBDC  
 Marion, OH  
 Tel: 614-387-0188  
 Fax: 614-387-7722

Kent State University/Salem Campus SBDC  
Salem, OH  
Tel: 216-332-0361  
Fax: 216-332-9256

Kent State University/Stark Campus SBDC  
Canton, OH  
Tel: 216-499-9600  
Fax: 216-494-6121

Kent State University Partnership  
Kent-Portage SBDC  
Kent, OH  
Tel: 216-672-2772 Ext. 254  
Fax: 216-672-2448

Lake County Economic Development Center  
SBDC  
Kirkland, OH  
Tel: 216-951-1290  
Fax: 216-951-7336

Lawrence County Chamber of Commerce  
Southeast SBDC  
Southpoint, OH  
Tel: 614-894-3838  
Fax: 614-894-3836

Lima Technical College SBDC  
Lima, OH  
Tel: 419-229-5320  
Fax: 419-229-5424

Lorain County Chamber of Commerce SBDC  
Lorain, OH  
Tel: 216-233-6500  
Fax: 216-246-4050

Marietta College SBDC  
Marietta, OH  
Tel: 614-376-4832  
Fax: 614-376-4901

Mid-Ohio SBDC  
Mansfield, OH  
Tel: 1-800-366-7232  
Fax: 419-522-6811

North Central SBDC  
Fremont Office, Terra Community College  
Fremont, OH  
Tel: 1-800-825-2431 or 419-334-8400 Ext. 255  
Fax: 419-334-9414

Private Industry Council  
Northwest SBDC  
Defiance, OH  
Tel: 419-784-3777  
Fax: 419-782-4649

Southeast Ohio SBDC  
Ohio University  
Athens, OH  
Tel: 614-593-1797  
Fax: 614-593-1795

Shawnee State University SBDC  
Portsmouth, OH  
Tel: 614-355-2274  
Fax: 614-355-2598

Springfield SBDC, Inc.  
Springfield, OH  
Tel: 513-322-7821  
Fax: 513-322-7874

Toledo SBDC  
Toledo, OH  
Tel: 419-243-8191  
Fax: 419-241-8302

Tuscarawas SBDC  
Kent State University  
New Philadelphia, OH  
Tel: 216-339-3391 Ext. 279  
Fax: 216-339-2637

University of Cincinnati SBDC  
Cincinnati, OH  
Tel: 513-948-2082  
Fax: 513-948-2007

Upper Valley Joint Vocational School SBDC  
Piqua, OH  
Tel: 1-800-589-6963 or 513-778-8419  
Fax: 513-778-9237

Wright State University/Dayton SBDC  
(Satellite SBDC)  
Dayton, OH  
Tel: 513-873-3503  
Fax: 513-873-3545

Youngstown State University SBDC  
Youngstown, OH  
Tel: 216-746-3350  
Fax: 216-746-3324

Wright State University/Lake Campus SBDC  
Celina, OH  
Tel: 1-800-237-1477 or 419-586-0355  
Fax: 419-586-0358

Zanesville Area Chamber of Commerce  
Mid East SBDC  
Zanesville, OH  
Tel: 614-452-4868  
Fax: 614-454-2963

The Ohio SBDCs provide business analysis services to small companies in Ohio. The Centers' basic analysis services are offered at no cost to new and existing small businesses. The services include assistance with business planning, market research, accounting/bookkeeping skills training, analysis of business problems and growth issues, and assistance with computer usage. In addition, the Centers offer a number of seminars and training events throughout the year. There may be a nominal charge for these seminars/events. The SBDCs libraries offer information on business planning, accounting, management, finance, marketing, business start-up, construction, minority opportunities, SBA programs, tax issues, international trade, low-interest loans, and financing a business. The Centers also maintain a Web Site at <http://www.seorf.ohio.edu/~xx002>.

## Oklahoma



**Organization/Program:** Rural Enterprises Incorporated

**Contact:**

Rural Enterprises Incorporated  
422 Cessna, P.O. Box 1335  
Durant, OK 74702  
Tel: 405-924-5094 or 1-800-658-2823  
Fax: 405-920-2745

Rural Enterprises Incorporated (REI) is a private, nonprofit organization that provides financial, business, and technical assistance to businesses in Oklahoma communities to support job retention, job creation, and economic activity. It is an SBA Certified Development Company (CDC) and One-Stop Capital Shop. REI's services include:

- ❖ ***Financial Services***—REI works with a number of lending programs to provide business loans ranging from \$1,500 to \$2.5 million. REI's loan programs include the SBA 504 and 7(a) funding sources and the SBA statewide microloan program. REI's loan proceeds may be used for land and building; new construction or renovation; equipment; inventory, furniture, and fixtures, or purchase of a business. Applicants apply by making an initial visit to REI to determine eligibility and completing a preliminary application. Once an in-depth financial analysis of the project is completed by REI, the appropriate loan program is selected, and the client is notified and preparation of the loan application begins for submission to the selected lending institution or organization. REI extends its financial services beyond this stage to act as a liaison between the client and the lending agency and provide additional assistance until the lending process is completed.

- ❖ ***Business Incubators***—REI’s incubators provide an environment for entrepreneurs to start businesses and grow until they can operate on their own. Tenants have access to an equipment pool and business assistance. Incubator facilities are located throughout southeastern Oklahoma in Ada, Atoka, Bennington, Durant, Hugo, Idabel, McAlester, Shawnee, and Stigler.
- ❖ ***Technology Services***—REI’s technology services encompass a number of opportunities including: access to new technology through federal laboratories; commercialization of NASA-developed products or processes; evaluation of new products and processes; database searches for contracts, suppliers, or other information; assistance with business plan writing, marketing research, and product and process improvement; technical solutions for small business problems, patent and licensing information; and manufacturing equipment location assistance.

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**Organization/Program:** Oklahoma Center for the Advancement of Science and Technology

**Contact:** Oklahoma Center for the Advancement of Science and Technology  
205 NW. 63<sup>rd</sup>, Suite 305  
Oklahoma City, OK 73116-8209  
Tel: 405-848-2633  
Fax: 405-521-6501

The Oklahoma Center for the Advancement of Science and Technology (OCAST) offers two state-level SBIR-related programs that complement the federal SBIR program. These programs help OCAST in its efforts to foster innovation in existing and developing businesses in Oklahoma. OCAST’s programs are:

- ❖ ***SBIR Phase I Incentive Funding Program***—OCAST offers Oklahoma firms up to 50 percent (not to exceed \$3,000) of the cost of preparation of a federal SBIR Phase I proposal. Applicants must meet these three minimum criteria for eligibility in addition to others: (1) must be a for-profit entity that employs no more than 500 individuals, including the parent company and all subsidiaries; (2) must conduct the SBIR-related research solely in Oklahoma and maintain Oklahoma residency throughout the duration of the federal SBIR phase; and (3) must have submitted a Phase I proposal to participating federal agency under the SBIR program. Applicants are required to complete and submit the appropriate OCAST application forms and apply for the OCAST award no later than 45 days from the closing date of the federal agency’s solicitation to which a Phase I proposal was submitted. Applications may be submitted at any time during Oklahoma’s fiscal year (July 1 through June 30). Applications are evaluated by OCAST based on satisfactory compliance with all submission requirements. Applications are not reviewed or judged on scientific merit. Awards will be granted on a first-come, first-served basis to qualified and approved applicants as long as funds remain available during the application period.
- ❖ ***SBIR Matching Funds Program***—This program was developed to encourage Oklahoma businesses who have won federal SBIR Phase I awards to submit proposals for Phase II. The funds from this program serve as a bridge to sustain companies between completion of Phase I and the notification of receipt of Phase II federal awards. Once a company submits a qualified Phase II proposal, OCAST may match an eligible Oklahoma company’s federal Phase I SBIR award at a rate of \$.50 for each dollar, up to a maximum of \$25,000. Applicants



must meet these three minimum criteria for eligibility in addition to others: (1) must have won a federal Phase I award, submitted the final report, and applied for the federal Phase II award; (2) must not have already received an OCAST Matching Funds Program award in the same state fiscal year; and (3) must certify that, in the event a federal Phase II contract is awarded, a minimum of 51 percent of the proceeds of that federal Phase II award will be spent in Oklahoma. Applicants must submit the appropriate OCAST application form and apply for this award during the relevant application period specified. Two specified application periods are offered during the state fiscal year—July 1 through December 31 or January 1 through June 30. Applications are evaluated by OCAST based on satisfactory compliance with all submission requirements. Applications are not reviewed or judged on scientific merit. Awards will be granted on a first-come, first-served basis to qualified and approved applicants as long as funds remain available during each specified application period.

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**Organization/Program:** University of Oklahoma Center for Business and Economic Development

**Contact:** Francine Gissy, Director  
 University of Oklahoma Center for Business and Economic Development  
 1610 Asp Avenue, Suite 610  
 Norman, OK 73072-6405  
 Tel: 405-325-3891  
 Fax: 405-325-7329

The University of Oklahoma Center for Business and Economic Development's mission is to stimulate and promote economic development initiatives that create meaningful employment and improve the quality of life in Oklahoma. The Center also seeks to improve access to the resources of the University and facilitate cooperative planning and technology transfer among state, regional, and local organizations to promote state-of-the-art economic development projects within Oklahoma. The Center's specific services include: economic development training, graduate intern programs, community development strategies, data collection and marketing studies, tourism development studies, comprehensive planning, feasibility studies, site selection studies, economic impact studies, information dissemination, economic development strategies and plans, and technology transfer. The Center is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Oklahoma SBDC (Lead SBDC)  
 Southeastern Oklahoma State University  
 Grady Pennington, State Director  
 517 University  
 Station A, Box 2584  
 Durant, OK 74701  
 Tel: 1-800-522-6154 or 405-924-0277  
 Fax: 405-920-7471

American National Bank Building SBDC  
 Lawton, OK  
 Tel: 405-248-4946  
 Fax: 405-355-3560

Carl Albert College SBDC  
Poteau, OK  
Tel: 918-647-4019  
Fax: 918-647-1218

East Central University SBDC  
Ada, OK  
Tel: 405-436-3190  
Fax: 405-436-3190

Langston University Minority Assistance  
Center SBDC  
(Specialized SBDC)  
Langston, OK  
Tel: 405-466-3256  
Fax: 405-466-2909

Northeastern Oklahoma State University  
SBDC  
Tahlequah, OK  
Tel: 918-458-0802  
Fax: 918-458-2105

Northwestern Oklahoma State University  
SBDC  
Alva, OK  
Tel: 405-327-8608  
Fax: 405-327-0560

Phillips University SBDC  
Enid, OK  
Tel: 405-242-7989  
Fax: 405-237-1607

Rose State College Procurement Speciality  
Center SBDC  
(Specialized SBDC)  
Midwest City, OK  
Tel: 405-733-7348  
Fax: 405-733-7495

SBDC  
Miami, OK  
Tel: 918-540-0575  
Fax: 918-540-0575

Southeastern Oklahoma State University  
SBDC  
Durant, OK  
Tel: 405-924-0277  
Fax: 405-920-7471

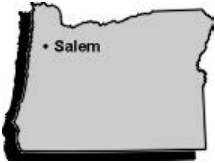
Southwestern Oklahoma State University  
SBDC  
Weatherford, OK  
Tel: 405-774-1040  
Fax: 405-774-7091

Tulsa State Office Building SBDC  
Tulsa, OK  
Tel: 918-581-2502  
Fax: 918-581-2745

University of Central Oklahoma SBDC  
Oklahoma City, OK  
Tel: 405-232-1968  
Fax: 405-232-1967

The Oklahoma SBDCs provide counseling, assistance, training, and information to small businesses within the state. The Centers offer assistance in: preparing applications for SBA guaranteed loans, developing business plans, starting or growing a business, managing a small business, and solving business problems. The Oklahoma SBDCs also provide, at no charge, individual counseling in the areas of market research, market identification, production and inventory control, cash flow analysis, retail store analysis, and general management for retail, service, and manufacturing. The low-cost training workshops, conferences, and seminars are designed to meet the needs of small business owners and entrepreneurs.

## Oregon



**Organization/Program:** Regional Services Institute

**Contact:** Regional Services Institute  
 Eastern Oregon State College  
 1410 L Avenue  
 La Grande, OR 97850-2899  
 Tel: 541-962-3369  
 Fax: 541-962-3668

The Regional Services Institute (RSI), part of Eastern Oregon State College, serves in a number of roles including acting as the SBDC. RSI also is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states. Some of RSI's services include:

- ❖ ***SBDC***—RSI receives funding assistance from the SBA, the Oregon Department of Economic Development, and Eastern Oregon State College to serve in this role. The SBDC offers business counseling to Oregon's Baker, Grant, Harney, Union, and Wallowa counties. The business counseling services are offered free-of-charge to new or existing businesses and include one-on-one counseling, workshops, referrals to other resources, and access to resource materials and government contract information. Business topics covered by this assistance include business plan preparation, financial forecasting, accounting, marketing, and personnel management.
- ❖ ***Community Development Program***—This program is funded by Eastern Oregon State College, as well as from grants, performance contracts, and local government payments. Income generated from program activities is used to support other RSI programs and to extend new services to Eastern Oregon. The Community Development Program assists local and state government, businesses, nonprofit organizations, and individuals in several ways including: research and survey assistance, technical assistance for grant preparation, and locating funding sources. The expertise of RSI staff, Eastern Oregon State College faculty and staff, and resources from other institutions and organizations statewide are used to provide assistance.

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**Organization/Program:** Oregon Economic Development Department

**Contact:** Business Finance  
 Oregon Economic Development Department  
 775 Summer Street, NE  
 Salem, OR 97310  
 Tel: 503-986-0160

The Oregon Economic Development Department offers the following two loan guarantee programs:

- ❖ ***Capital Access Program***—The Capital Access Program is designed to increase the availability of loans to Oregon small businesses from banks. This program offers loan portfolio insurance that allows lenders to make loans that carry higher than conventional risks. Bor-

rowers may be any profit or nonprofit business that is authorized to conduct business in Oregon. Borrowers are assessed a fee of between 4 and 7 percent of the loan amount, which is matched by the Department and contributed to a loan loss reserve account in an enrolled bank. All loans are private transactions between the borrower and the lender—the Department is not involved in loan negotiations or the loan agreement, nor does it monitor the loan or require reporting from the borrower. The Capital Access Program may be used to cover a portion or the full amount of a loan or the line of credit. The loans may be used for any purpose except to construct or purchase residential housing, to purchase real property that is not used for business operations of the borrower, or to refinance the principal balance of an existing loan.

- ❖ ***Oregon Credit Enhancement Fund***—This program increases capital availability to small Oregon firms by offering guarantees to enrolled banks. This service ultimately results in the creation of jobs. The maximum guarantee for a loan is \$500,000. The Department has the authority to guarantee a total of up to \$75 million of financial institution loans. Eligible borrowers must employ no more than 200 full-time employees. Eligible business sectors include manufacturers, processors, natural resource industries, distribution companies, and new technology firms. Borrowers are charged a one-time, up-front insurance premium for participation in the program. Applications for a guarantee are made through a bank enrolled in the program—a list of these banks can be obtained by calling the Oregon Economic Development Department.

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**Organization/Program:** Rural Economic and Community Development Services

**Contact:** Rural Economic and Community Development Services  
 Business and Cooperative Programs  
 101 SW Main Street, Suite 1410  
 Portland, OR 97204-3222  
 Tel: 503-414-3366

The Rural and Economic Development Administration provides loan guarantees to banks to foster business and industrial development in rural areas of the country with a population of 50,000 or less. The maximum loan guarantee is \$10 million. Ten percent equity is required, and certain federal requirements must be met. Loans may be used for land, facilities, equipment, or working capital. Loans may not be used for agricultural production, hotels, motels, convention centers, and tourist facilities.

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**Organization/Program:** Oregon Innovation Center, Inc.

**Contact:** Christine Lewis  
 Oregon Innovation Center, Inc.  
 Tel: 503-923-2547  
 E-mail: OIC@metolius.cocc.edu

The Oregon Innovation Center, Inc. (OIC), was created to foster creativity and innovation in selected technologies and to promote the development of products that are competitive in the global marketplace. OIC's attempts to bridge the technical/business application gap and identify

business resources that are compatible with the region. OIC offers three programs—some are more focused on information technologies. OIC's programs include:

- ❖ ***The InfoPort***—The InfoPort is a leading-edge information access, global conference and training center. The purpose of this center is to provide companies with quick and efficient access to needed information and technology to foster their economic survival in the global marketplace. InfoPort's services include: business services, information research services, and technology access; information management technology seminars; training services and assistance, technology institutions networking; and key industry monitoring.
- ❖ ***The HomeBase***—The HomeBase is aimed at start-up and early-stage assistance for fast-growth technology-based firms, especially information technology firms. OIL provides assistance to smaller firms that may lack management, technical, or financial ability. The HomeBase provides centralized administrative services, development and manufacturing space, professional support services, management and technical services, network creation and linkages, and development of innovative financial arrangements.
- ❖ ***The TestBed***—The TestBed provides an environment for companies to enhance their competitiveness by experimentation with bringing new technologies to larger markets and test applications. The TestBed provides laboratory space and equipment; a vendor showroom; network brokering, teaming, and strategic alliance development; technology monitoring and technology transfer services; joint venture and capital access strategies; leading-edge training; high technology product/process design and development services; technical review services; and prototyping.

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**Organization/Program:** Oregon Environmental Technology Association

**Contact:** David Welsh, Executive Director  
 Oregon Environmental Technology Association  
 P.O. Box 672  
 Portland, OR 97207-0672  
 Tel: 503-227-6361  
 Fax: 503-222-5050

The Oregon Environmental Technology Association (OETA) is a membership-driven organization created to foster the growth of Oregon's environmental technology industry. Membership benefits include: access to information about new contract, grant, and other funding opportunities; referrals to companies or organizations looking for environmental services; opportunities to network with other members of the environmental technology industry; and access to useful business information. OETA has a number of membership options available. Corporate memberships range from \$125 to \$750 per year depending upon the number of employees. Individual (\$100 per year), supporting (\$1,000 per year), and charter (\$5,000 per year) memberships also are available.

OETA is a member of the Northwest Environmental Business Council (NEBC), a partnership of the environmental industry associations of Washington, Alaska, Oregon, Idaho, and Montana. This organization was created to establish a more regional industry presence among these states, while continuing to provide services necessary to industry at the state level. NEBC also will strive to promote the northwest region's environmental companies abroad by identifying domestic and foreign business leads.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Oregon SBDC (Lead SBDC)  
Lane Community College  
Sandy Cutler, State Director  
44 West Broadway, Suite 501  
Eugene, OR 97401-3021  
Tel: 541-726-2250  
Fax: 541-345-6006  
E-mail: cutlers@lanecc.edu

Blue Mountain Community College SBDC  
Pendleton, OR  
Tel: 541-276-6233  
Fax: 541-276-6819  
E-mail: jerry\_wood@ortel.org

Central Oregon Community College SBDC  
Bend, OR  
Tel: 541-383-7290  
Fax: 541-383-3445  
E-mail: BDC@cocc.edu

Chemeketa Community College SBDC  
Salem, OR  
Tel: 503-399-5088  
Fax: 503-581-6017  
E-mail: nelt@chemek.cc.or.us

Clackamas Community College SBDC  
Milwaukie, OR  
Tel: 503-656-4447  
Fax: 503-652-0389  
E-mail: jans@clackamas.cc.or.us

Clatstop Community College SBDC  
Seaside, OR  
Tel: 503-738-3347  
Fax: 503-738-7843

Columbia Gorge Community College SBDC  
The Dalles, OR  
Tel: 541-298-3118  
Fax: 503-298-3119

Eastern Oregon State College SBDC  
LaGrande, OR  
Tel: 541-962-3391  
Fax: 541-962-3668  
E-mail: prosnij@eosc.osshe.edu

International Trade Program SBDC  
(Specialized SBDC)  
Portland, OR  
Tel: 503-274-7482  
Fax: 503-228-6350  
E-mail: tniland@pcc.edu or tniland@ortel.com

Lane Community College SBDC  
Eugene, OR  
Tel: 541-726-2255  
Fax: 541-686-0096  
E-mail: scheideckerj@lanecc.edu

Linn-Benton Community College SBDC  
Albany, OR  
Tel: 541-917-4923  
Fax: 541-917-4445  
E-mail: Sargend@Peak.org or  
sargend@gw.lbcc.cc.or.us

Mount Hood Community College SBDC  
Gresham, OR  
Tel: 503-667-7658  
Fax: 503-666-1140

Oregon Institute of Technology SBDC  
Klamath Falls, OR  
Tel: 541-885-1760  
Fax: 541-885-1855  
E-mail: ALBERTJ@oit.osshe.edu

Oregon Coast Community College SBDC Lincoln City, OR Tel: 541-994-4166 or 541-765-2515 Fax: 541-996-4958 Tel: 541-265-2283 Ext. 122 (Newport Office) Fax: 541-265-3520 (Newport Office)	Southwestern Oregon Community College SBDC Coos Bay, OR Tel: 541-888-7100 Fax: 541-888-7113 E-mail: jrichards@ortel.org
Portland Community College SBDC Portland, OR Tel: 503-978-5080 Fax: 503-222-2570	Tillamook Bay Community College SBDC Tillamook, OR Tel: 503-842-2551 Fax: 503-842-2555
Rogue Community College SBDC Grants Pass, OR Tel: 541-471-3515 Fax: 541-471-3589 E-mail: sbdclee@MAGICK.NET	Treasure Valley Community College SBDC Ontario, OR Tel: 541-889-2617 Fax: 541-889-8331 E-mail: simko@Mailman.tvcc.cc.or.us
Southern Oregon State College/Medford SBDC Medford, OR Tel: 541-772-3478 Fax: 541-734-4813 E-mail: Shelby@wpo.sosc.osshe.edu	Umpqua Community College SBDC Roseburg, OR Tel: 541-672-2535 Fax: 541-672-3679 E-mail: swagert@rosenet.net

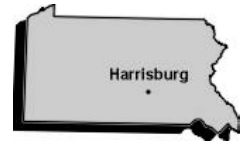
The Oregon SBDCs provide assistance to small businesses in the state of Oregon. The Centers help small business owners develop and improve their skills in marketing, management, and capital formation by providing one-on-one business counseling, business training seminars and workshops, resources and referral services, and an electronic bulletin board devoted to technology transfer. The free counseling services offered by the Centers focus on product development, including: feasibility analysis, product development planning and strategies, design and engineering assessment, product performance analysis, prototype-to-manufacturing assistance, product development cycle time, intellectual property protection, technology and expert matchmaking, and technology transfer. The Centers also assist with strategic business development, such as 3D management and team building; business plan development and review; forming strategic alliances, teams, and partnerships; feasibility analysis, and competitive analysis. In addition the SBDCs help companies find and access capital, conduct market research and evaluation, and develop marketing plans.

## Pennsylvania

**Organization/Program:** The Ben Franklin Technology Center of Western Pennsylvania

**Contact:**

Stephan Mueller  
The Ben Franklin Technology Center of Western Pennsylvania  
2000 Technology Drive, Suite 250  
Pittsburgh, PA 15219  
Tel: 412-681-1520  
Fax: 412-681-2625  
Web Site: <http://www.pittsburgh.net/bftc>



The Ben Franklin Technology Center of Western Pennsylvania (BFTC/WP) is a nonprofit corporation serving small- to mid-sized manufacturers in western Pennsylvania. It is one of four regional technology centers operating out of the Pennsylvania Department of Community and Economic Development. Its overall objectives are job creation, job retention, and regional economic growth through the commercialization of innovative technologies. The BFTC/WP's mission is to increase the number, size, and international competitiveness of small, technology-based, manufacturing companies in the nine-county southwestern Pennsylvania region. The BFTC/WP focuses on six technology clusters: biotechnology, computer applications, advanced materials, advanced technical devices, manufacturing systems, and environmental technologies. The BFTC/WP offers business and technical support and a number of grant programs. Some of these services and programs are:

- ❖ **Challenge Grants**—The Challenge Grant Program supports the development of new products and processes through research and development, education and training, and entrepreneurial assistance. The grants range from several thousand dollars to \$100,000. Selection criteria for funding include the technological feasibility of the proposed project, the commercial potential of the product, and the potential for creation of manufacturing jobs in Pennsylvania.
- ❖ **Seed Grants**—This program provides grants up to \$35,000 for technology development at the early stage, proof-of-concept research.
- ❖ **Prototype Grants**—These grants support the development of prototype devices and products. The grants are limited to a maximum of \$8,000.
- ❖ **Marketing Grants**—This program is designed to foster the development of marketing strategies for companies with BFTC/WP-funded products and processes. Grants of up to \$8,000 may be authorized.
- ❖ **Environmental Technology Research and Development Fund Grants**—Grants are offered for developing new products from recycled materials or improving the processing of recycled materials. Applicants can apply for grants of up to \$100,000.
- ❖ **Business/Entrepreneurial Service and Training (BEST) Network**—The BEST Network is a group of local organizations that work together to provide capital and other resources to meet the needs of area businesses. The BEST Network assists local manufacturers with



accessing finance and support services for improving their technologies and processes at minimal effort and capital investments. The BEST Network provides commercialization assistance, exports and sales, venture capital financing, minority development, manufacturing improvement, and marketing/market development.

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**Organization/Program:** Ben Franklin Technology Center Central and Northern Pennsylvania, Inc.

**Contact:** Ben Franklin Technology Center Central and Northern Pennsylvania, Inc.  
115 Technology Center  
University Park, PA 16802  
Tel: 814-863-4558

The Ben Franklin Technology Center Central and Northern Pennsylvania, Inc. (BFTC/CNP) is a nonprofit corporation investing in small to mid-sized manufacturers and technology-based companies that wish to develop new products and processes. BFTC/CNP supports a number of research funding and assistance projects. BFTC/CNP promotes proposals from regional industries, entrepreneurs, universities, and colleges for applied research that may lead to near-term commercialization of new products and processes and for development of technological processes. Areas of focus include advanced materials, plastic component fabrication, agriculture, powder metals, biotechnology, environmental technologies, and equipment manufacturing. BFTC/CNP funding and assistance services include:

- ❖ ***Seed Fund***—This fund is designed for early-stage feasibility research or prototype development. Applicants consult with a BFTC/CNP staff member to develop an application for funding. This application includes a description of the funding opportunity, the technical work to be completed, the market need for the development, and a budget. The application undergoes a competitive technical and business review. Approved projects receive a contract from the BFTC/CNP. Decisions on applications are typically completed within 60 days of initial submission.
- ❖ ***Challenge Program***—Investments are made directly into the participating company to cover direct costs of the development activities. Funding may be used for salaries, consultants, subcontractors, and materials. Applicants consult with a BFTC/CNP staff member to develop an application for funding. This application includes a description of the funding opportunity, the technical work to be completed, the market need for the development, and a budget. The application undergoes a competitive technical and business review. Approved projects receive a contract from the BFTC/CNP. Decisions on applications are typically completed within 60 days of initial submission.
- ❖ ***Environmental Technology Program***—This program provides funding for new or improved product development containing recycled content; new or better processes for recycling metals, glass, paper, yard waste, and plastics; and substitution of known recyclable materials for known nonrecyclable materials. Maximum grants of \$100,000 are available to individuals and companies. Proposals must exhibit commercial potential and demonstrate a benefit to Pennsylvania.

- ❖ ***Centers of Excellence***—In cooperation with industry, BFTC/CNP develops and supports university- and non-university-based Centers of Excellence. This support is made available to centers and consortia that will provide technology-based services to small and medium-sized companies.
- ❖ ***Support of Incubators***—BFTC/CNP supports small business incubators and counseling centers that provide services to technology-based companies.

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**Organization/Program:** Northeast Tier Ben Franklin Technology Center

**Contact:** John Jenkins, Technical Programs  
Northeast Tier Ben Franklin Technology Center  
125 Goodman Drive  
Bethlehem, PA 18015-3715  
Tel: 610-758-5200  
Fax: 610-861-5918

The Northeast Tier Ben Franklin Technology Center (NET/BFTC) is a program of the Pennsylvania Department of Community and Economic Development. NET/BFTC provides funding and free services to entrepreneurs, early stage firms, and small to mid-sized manufacturing businesses to help them develop and commercialize new products and promote growth. Applicants must be seeking to market an innovative product or new technology. NET/BFTC's services are:

- ❖ ***Funding Assistance***—NET/BFTC invests up to \$100,000 annually for up to 3 years in new businesses that are approved for Ben Franklin assistance.
- ❖ ***Business Development and Technical Assistance***—NET/BFTC provides strategic planning assistance; access to a network of experienced business advisors; a mentoring program that matches a successful entrepreneur with a less experienced entrepreneur; business plan reviews; and access to legal, accounting, and other business professionals.
- ❖ ***Incubators***—NET/BFTC maintains connections and access to university expertise, laboratory facilities, and equipment. NET/BFTC supports and cooperates with incubator centers throughout the region through a joint referral system. NET/BFTC also has a relationship with the Business Incubator Center located on the Mountaintop Campus of Lehigh University. This incubator provides a business environment for 10 to 15 start-up businesses.

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**Organization/Program:** Ben Franklin Technology Center of Southeastern Pennsylvania

**Contact:** Ben Franklin Technology Center of Southeastern Pennsylvania  
3624 Market Street  
Philadelphia, PA 19104-2615  
Tel: 215-382-0380  
Fax: 215-387-6050

The Ben Franklin Technology Center of Southeastern Pennsylvania (BFTC/SP) is part of the Pennsylvania Department of Community and Economic Development. BFTC/SP was created to foster the development of technology in early-stage companies by providing financial incentives

and other collaborative arrangements. Some of BFTC/SP's funding and assistance programs include:

- ❖ ***Business Information Center***—Small and mid-sized companies have access to current technology, market, industry, and competitive information through on-line electronic databases at the Business Information Center.
- ❖ ***SBIR Office***—The SBIR Office provides access to federal funding opportunities for small research and development businesses.
- ❖ ***Small Business Incubators***—BFTC/SP supports incubators that provide space and business development assistance to growing entrepreneurial companies.
- ❖ ***Emerging Company Investments***—Emerging Company Investments are intended to supply seed capital for product commercialization and/or process development. Eligible applicants must have demonstrated technical and market feasibility. It is expected that significant activities (e.g., intellectual property protection, alpha- or beta-testing, or third party investments or strategic alliances) toward commercialization should already have been taken and that the remaining activities are well planned. Eligible applicants are Pennsylvania companies with 100 or fewer employees. Investments are generally given for projects with a 12-month completion period. A total of three investments may be made over separate years, requiring a competitive proposal submittal each time. Proposals receive a technical evaluation and usually a commercial evaluation. Funds may not be used for a company's overhead costs, to purchase equipment, or solely for sales and marketing activities. Cash or in-kind matching funds of at least two dollars for each dollar requested is required. Typical investments range from \$50,000 to \$100,000. Repayment is based on sales and begins in the first fiscal quarter following completion of the funding period. The quarterly repayment equals 3 percent of sales for each quarter. Repayment is restricted to three times the amount of the original investment. Companies may limit the amount of their repayment by prepaying their obligation. Companies also may limit their repayment to a predetermined maximum amount per year.
- ❖ ***Innovation Investment Fund***—This investment provides initial funding for product development leading to commercialization or additional investment capital. Often entrepreneurs do not have the resources to bring their product to the point where it attracts investors, strategic partners, or demonstrates the likelihood of commercial success—the fund bridges this financial gap. Eligible applicants are Pennsylvania companies with no more than 10 employees. It is a one-time only investment (those who have received Emerging Company Investments also are not eligible). Investments are made on a competitive proposal process in which the proposals undergo a comprehensive technical evaluation and usually a commercial evaluation. Funding may be used for the development of a prototype, proof of technical feasibility, and/or market research; funds may not be used for indirect expenses, the purchase of equipment, or solely for sales and marketing efforts. Matching funds must be secured, either in cash or in-kind contributions, and must be at least equal to the funding requested from BFTC/SP. The maximum investment is \$25,000. The investment is expected to be repaid based on company sales. Repayment is made at the rate of 3 percent of sales up to one and one-half times the amount of the investment. Companies may limit the

amount of their repayment by prepaying their obligation. The repayment process begins in the first quarter after completion of the funding period.

❖ ***Applied Research and Development Fund***—This fund provides financing for applied R&D projects that will enhance the use of technology in Pennsylvania-based companies. Projects must be a joint activity between companies and nonprofit research institutions. Funding is provided directly to the nonprofit research institution. Special preference is given to small companies with fewer than 50 employees, although companies with up to 100 employees are eligible. To be eligible, projects must be an applied R&D program with a near to mid-term commercial outcome. Projects are eligible for multiple years of funding on an annual competitive basis. Companies may receive up to four Ben Franklin investments not to exceed an aggregate of \$300,000. Proposals receive a comprehensive technical evaluation and usually a commercial evaluation. Funds may be used for direct R&D expenses and other expenses related to commercialization and not for indirect costs, the purchase of equipment, or for overhead of the nonprofit research institution. Companies must supply matching funds—either their own or from other nonstate sources. Typical Applied Research and Development Fund investments range from \$25,000 to \$100,000. Repayment is based on the commercial success of the product or process developed. Repayment has two components: (1) a minimum amount equal to 50 percent of the investment amount, payable in equal quarterly installments over 5 years, and (2) an additional amount equal to 3 percent royalty on product sales up to 100 percent of the investment, payable quarterly over 5 years. The minimum amount must be paid even if the product or process does not result in sales. The minimum amount plus the product royalty must be paid if the product or process resulting from the project generate sales. Payments are due beginning in the first quarter after completion of the funding period.

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**Organization/Program:** Pennsylvania Department of Community and Economic Development

**Contact:** Pennsylvania Department of Community and Economic Development  
433 Forum Building  
Harrisburg, PA 17101-2290  
Tel: 717-787-3405

The Pennsylvania Department of Community and Economic Development (DCED) was created in 1996 and consists of a merger of the former Department of Community Affairs and Department of Commerce. DCED's mission is to ensure that Pennsylvania's communities and businesses provide an opportunity for all of Pennsylvania's people to achieve an unmatched economic quality of life. DCED's primary tools for encouraging businesses to invest in Pennsylvania's communities are two-fold: (1) a \$1,000 per job tax credit available to companies who commit to creating or retaining a specific number of jobs, and (2) an opportunity fund that provides direct grants to sizable jobs projects in the state. In addition to these tools, DCED administers other grant and loan programs and provides technical assistance to companies that commit to creating or retaining jobs in Pennsylvania. DCED funding may be used for the purchase of buildings, land, or equipment; workforce development and training; infrastructure improvements, and site preparation.

**Organization/Program:** Pennsylvania Industrial Resource Center Network**Contact:**

Bioprocessing Resource Center  
235 South Frear Laboratory  
University Park, PA 16802  
Tel: 814-863-8433  
Fax: 814-863-5490

Delaware Valley Industrial Resource Center  
12265 Townsend Road, Suite 500  
Philadelphia, PA 19154  
Tel: 215-464-8550  
Fax: 215-464-8570

Industrial Modernization Center  
Farm Complex, R.R. #5  
Box 220-62A  
Montoursville, PA 17754  
Tel: 717-368-8361  
Fax: 717-368-8452

Manufacturers' Technology Center  
227 West Market Street  
P.O. Box 5046  
York, PA 17405  
Tel: 717-843-5054 or 1-888-843-5054  
Fax: 717-854-0087

Manufacturers Resource Center  
125 Goodman Drive  
Bethlehem, PA 18015-3715  
Tel: 610-758-5599 or 1-800-343-6732  
Fax: 610-758-4716

Northeastern Pennsylvania Industrial  
Resource Center  
16 Luzerne Avenue, Suite 125  
West Pittson, PA 18643  
Tel: 717-645-8966 or 1-800-645-8960  
Fax: 717-655-8931

Northwest Pennsylvania Industrial Resource  
Center  
Uniflow Center  
1525 East Lake Road  
Erie, PA 16511-1031  
Tel: 814-456-6299 or 814-459-5694  
Fax: 814-459-6058

Southwestern Pennsylvania Industrial  
Resource Center  
2000 Technology Drive  
Pittsburgh Technology Center  
Pittsburgh, PA 15219  
Tel: 412-687-0200  
Fax: 412-687-5232

The Pennsylvania Industrial Resource Center (IRC) Network comprises eight private, nonprofit economic development corporations located throughout Pennsylvania. These centers were created to help improve the competitive position of Pennsylvania's 18,000 small and medium-sized manufacturers. The IRCs provide services to manufacturers that support their overall mission. The services offered by each IRC varies with the requirements of their region's manufacturers—each IRC may offer some specialized services. The IRCs work with individual companies to implement proven and tried technologies that are affordable and readily available. Most projects are fairly small and can be implemented within 3 to 6 months. Each project is evaluated at its completion and any required follow-up activities are addressed. Generally, the IRCs offer the following services:

- ❖ ***General Assistance and Assessments***—The IRCs provide help with identifying projects and potential consultants to work on projects that are selected. Project cost-share programs and loans are offered. Other assistance and reviews are provided as needed.
- ❖ ***Consultation Services***—The IRCs provide consulting assistance with manufacturing strategies, productivity improvements, technological improvements, facility layout, computerized design and control, quality improvement, human resources, TQM development and implementation, ISO 9000 certification, marketing and business planning, and export development.
- ❖ ***Education and Training***—Educating and training programs cover areas such as executive and management training, workforce development, manufacturing seminars, and the Pennsylvania School-to-Work Program.

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**Organization/Program:** Fay-Penn Economic Development Council

**Contact:** Fay-Penn Economic Development Council  
Tel: 412-437-7913

The Fay-Penn Economic Development Council (Fay-Penn) is a nonprofit organization with a mission to maintain and increase employment opportunities in Pennsylvania's Fayette County. Fay-Penn targets the manufacturing sector, as well as tourism and infrastructure development. Fay-Penn accomplishes its mission through three economic development objectives: (1) provide the economic development services required by Fayette County by building local capacity and capabilities; (2) encourage development of existing and future business sites; and (3) expand Fayette County's tourism industry to generate new commerce and jobs, revitalize commercial areas, and support new development. Some Fay-Penn's services that may be of direct value to small businesses include:

- ❖ ***Financing Assistance***—Fay-Penn coordinates acquisition of a variety of low-interest financing programs that are available for companies in Fayette County through Pennsylvania's Department of Commerce. These funds may be utilized for land, buildings, equipment, working capital, and job training. Fay-Penn assists individual companies with completing the application process and coordinates efforts with each company's private lending institution.
- ❖ ***Loan Funds***—Fay-Penn administers a \$1 million loan fund available for manufacturing businesses. Project eligibility is determined according to guidelines developed by the Pennsylvania Department of Commerce. Fay-Penn can also help entrepreneurs with the SBA microloan program process.
- ❖ ***Small Business Technical Assistance***—Fay-Penn provides technical assistance to existing and potential businesses for developing business plans and accessing financing sources. Fay-Penn also arranges meetings between local companies and experts from other regional economic development organizations as necessary. Expertise in other organizations includes technology transfer, ISO 9000 and other quality procedures, operations review, prototype design, environmental assessment, and other speciality areas.

**Organization/Program:** Enterprise Corporation of Pittsburgh

**Contact:** Enterprise Corporation of Pittsburgh  
Tel: 412-687-4300

The Enterprise Corporation is a private, nonprofit corporation that is affiliated with Carnegie Mellon University and the University of Pittsburgh. It provides direct, hands-on assistance to entrepreneurs for business start-up and the early stages of development. Assistance is offered for preparing business and marketing plans, developing management teams, recommending legal, accounting, and tax expertise, and structuring and obtaining financing. The Enterprise Corporation sponsors forums which provide opportunities for networking among entrepreneurs with high-growth potential products and services and potential investors, business specialists, and community groups supporting entrepreneurship. Seminars and courses also are offered to hone business and entrepreneurship skills. The Enterprise Corporation also sponsors *EntrepreNet*, an on-line electronic resource center for entrepreneurs (<http://www.enterprise.org/enet>). The site provides information and links to resources for entrepreneurs and small business owners. *EntrepreNet* may be valuable to all entrepreneurs, as it is not limited to the southwestern Pennsylvania region.

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**Organization/Program:** Advanced Technology Entrepreneurial Center

**Contact:** Paul Petrovich, Coordinator  
Advanced Technology Entrepreneurial Center  
University of Pittsburgh Business School  
208 Bellefield Hall  
315 S. Bellefield Avenue  
Pittsburgh, PA 15213  
Tel: 412-648-1542  
Fax: 412-648-1636

The Advanced Technology Entrepreneurial Center (ATEC) is part of the SBDC located at the University of Pittsburgh. ATEC offers assistance with proposal preparation and strategies for marketing and commercialization. Generally, there is no charge for assistance; although, a fee is assessed for certain services.

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**Organization/Program:** Corporation for Owner-Operator Projects

**Contact:** Mike Devich, Executive Director  
Corporation for Owner-Operator Projects  
2750 Constitution Boulevard  
Beaver Falls, PA 15010  
Tel: 412-847-6440  
Fax: 412-847-6444

The Corporation for Owner-Operator Projects (CO-OP) is a nonprofit organization that facilitates entrepreneurial development and job creation and retention in Pennsylvania's Beaver County. Assistance is provided to new and growing businesses with anticipated annual sales revenue of less than \$2.5 million. Some of CO-OP's programs include:

- ❖ ***Professional and Technical Assistance Program***—CO-OP's business assistance is provided free-of-charge and includes help with initial planning and business development, financing and marketing, accounting, and legal matters. Appointments are required. A network of technical assistance professionals also is available for limited amounts of time, free-of-charge.
- ❖ ***Purchase Order Loan Program***—This loan is anticipated to bridge the gap for companies who have customers or clients for their products or services, but need working capital to get to that stage. Eligible costs include direct materials, equipment rentals, labor, and other production costs required to produce the product. Applicants must have a valid, signed purchase order and must break down the costs associated with the purchase order to help determine the amount of the loan requested. The maximum loan amount available for any single company is \$25,000. The interest rate is the average bank rate in the area for short-term commercial loans plus one half percent. The loan terms are 30 to 120 days, and the repayment period is dependent on the length of time required to perform the work on the order or contract. These loans are available to any business in Beaver County.
- ❖ ***Resource Center***—CO-OP is a designated SBA Resource Center. It houses a number of SBA materials and publications. A library of additional business-related materials also is available.
- ❖ ***The Progress Center for Business***—The Progress Center for Business is an incubator available to companies that are expanding into new markets for the first time. It focuses on manufacturing, technology, and assembly businesses. The 31,500 square-foot incubator is divided into 6,100 square-feet of office space and 25,000 square-feet of manufacturing space. Space may be leased at slightly below the market rate. To be eligible, businesses must be less than 2 years old and expanding into a new market. Acceptance will be based on an evaluation of a company's business background, business plan, and financial composition. Companies must have enough working capital to support operations for 6 months.

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**Organization/Program:** Mon Valley Progress Council

**Contact:** Joseph Kirk  
Mon Valley Progress Council  
Eastgate Eleven  
Monessen, PA 15062  
Tel: 412-684-3381  
Fax: 412-684-5113

The Mon Valley Progress Council (MVPC) is a business-sponsored community and economic development organization targeting the mid-Mon Valley area of Pennsylvania. Most of MVPC's funding is obtained through membership dues. One service that MVPC offers is a loan package preparation assistance targeting manufacturers. MVPC meets with businesses and assists with the initial stages of developing a loan application package. MVPC will help businesses identify available and appropriate lending sources.



**Organization/Program:** Minority Enterprise Corporation of Southwestern Pennsylvania

**Contact:** Sharon Williams  
Minority Enterprise Corporation of Southwestern Pennsylvania  
5907 Penn Avenue, Suite 200  
Pittsburgh, PA 15206  
Tel: 412-363-9660

The Minority Enterprise Corporation (MEC) of Southwestern Pennsylvania is a nonprofit corporation offering specialized services to minority and women entrepreneurs. MEC assists minority entrepreneurs who are starting or expanding businesses, acts as a source of information, and serves as a network for minority entrepreneurs. MEC does not charge for its services; however, successful ventures that have used MEC's services are asked for a donation. Clients must agree to provide specific tracking information (e.g., new jobs created, capital raised). MEC's services include:

- ❖ ***Loan Packaging***—MEC provides assistance with financial structuring and preparation of investment proposals for start-up businesses, acquisitions, and expansions. MEC has access to public and private financial resources that lend working capital.
- ❖ ***Business Planning***—MEC assists companies through the venture development process. MEC helps with company valuation, assessment of product/service feasibility, problem identification, goal-setting, organizational planning, financial structuring, cash flow analysis, legal and regulatory issues, business resource development, and business plan preparation.
- ❖ ***Technical Assistance***—Technical assistance includes one-on-one help with developing business plans and marketing strategies, financial structuring, identifying public and private sector loan programs, and preparing loan application presentations.

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**Organization/Program:** Penn's Southwest Association

**Contact:** Jay Aldridge, President  
Penn's Southwest Association  
600 Grant Street, Suite 4444  
Pittsburgh, PA 15219  
Tel: 412-281-4741  
Fax: 412-281-8143

Penn's Southwest Association is a nonprofit economic development corporation covering nine counties in southwest Pennsylvania. As part of its effort to revitalize these nine counties by bringing in new businesses or expanding existing businesses, Penn's Southwest Association offers marketing research, information about financial assistance programs, site and building inventories, a regional database, and opportunities to be introduced to a broad group of support professionals.

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**Organization/Program:** Penn-Northwest Development Corporation

**Contact:** Larry Reichard, Executive Director  
Penn-Northwest Development Corporation  
147 North Diamond Street  
Mercer, PA 16137-1280  
Tel: 412-662-3705  
Fax: 412-662-0283

The Penn-Northwest Development Corporation (Penn-Northwest) is a private, nonprofit economic development corporation serving Pennsylvania's Mercer County and surrounding areas. Penn-Northwest is supported by both public and private memberships. Penn-Northwest maintains affiliations with a wide range of service providers to help in carrying out its objectives including private lending institutions, academic institutions, county and local governments, local and regional networking groups, SBA, and many others. As part of its economic development efforts, Penn-Northwest coordinates and provides loan packaging, marketing support services, and low-cost financing through its Steel Valley Assistance Revolving Loan Fund, Site Facility Development Fund, Mercer County Infrastructure Development Revolving Loan Fund, and Department of Economic Development business financing programs.

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**Organization/Program:** Eastern Technology Council

**Contact:** Eastern Technology Council  
435 Devon Park Drive, Building #300  
Wayne, PA 19087  
Tel: 610-975-9430  
Fax: 610-975-9432  
E-mail: [info@techcouncil.org](mailto:info@techcouncil.org)

The Eastern Technology Council (ETC) is a nonprofit, membership-driven organization of more than 800 technology-oriented companies with the goal to promote entrepreneurship and assist business leaders with identifying contacts and raising capital. ETC's events focus around a number of technology areas, including an environmental and energy area. Between other resources and networking opportunities for small businesses, ETC also fosters financing opportunities. ETC has partnered with CoreStates' Technology Banking Group to form TechBanc, which has currently provided \$35 million in working capital to nurture the growth of technology-oriented entrepreneurial companies. TechBanc may be reached at 610-251-5920. ETC also is affiliated with TL Ventures which manages three venture capital funds with committed capital of more than \$200 million from institutions and individuals. The funds all target high-growth technology companies. TL Ventures may be contacted at 610-971-1515.

**Organization/Program:** Pennsylvania Technical Assistance Program

**Contact:** Jack Gido, Director  
 Pennsylvania Technical Assistance Program  
 Pennsylvania State University  
 117 Technology Center  
 University Park, PA 16802  
 Tel: 814-865-0427  
 Fax: 814-865-5909

The Pennsylvania Technical Assistance Program (PENNTAP) is a partnership between the Pennsylvania Department of Commerce, the U.S. Department of Commerce Economic Development Administration, and Pennsylvania State University. Its mission is to strengthen the economy of Pennsylvania by providing scientific and technological assistance and information to Pennsylvania businesses and industry to improve their global competitiveness. PENNTAP targets smaller businesses that generally do not have the inhouse expertise or time to resolve technical questions or problems. Small business assistance usually consists of provision of technical information, short-term technical counseling, and referrals to other expertise, resources, or programs. PENNTAP's services are offered statewide through a technical librarian and a network of technical specialists. Services are confidential and provided at no charge to clients. PENNTAP is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Pennsylvania SBDC (Lead SBDC)  
 University of Pennsylvania  
 Gregory L. Higgins, State Director  
 The Wharton School  
 423 Vance Hall  
 3733 Spruce Street  
 Philadelphia, PA 19104-6374  
 Tel: 215-898-1219  
 Fax: 215-573-2135

Duquesne University SBDC  
 Pittsburgh, PA  
 Tel: 412-396-6233  
 Fax: 412-396-5884

Bucknell University SBDC  
 Lewisburg, PA  
 Tel: 717-524-1249  
 Fax: 717-524-1768

Gannon University SBDC  
 Erie, PA  
 Tel: 814-871-7714  
 Fax: 814-871-7383

Clarion University of Pennsylvania SBDC  
 Clarion, PA  
 Tel: 814-226-2060  
 Fax: 814-226-2636

Kutztown University SBDC  
 Harrisburg, PA  
 Tel: 717-720-4230  
 Fax: 717-720-4262

Lehigh University SBDC  
 Bethlehem, PA  
 Tel: 610-758-3980  
 Fax: 610-758-5205

St. Vincent College SBDC  
 Latrobe, PA  
 Tel: 412-537-4572  
 Fax: 412-537-0919

University of Pennsylvania SBDC  
 Philadelphia, PA  
 Tel: 215-898-4861  
 Fax: 215-898-1063

St. Francis College SBDC  
 Loretto, PA  
 Tel: 814-472-3200  
 Fax: 814-472-3202

University of Scranton SBDC  
 Scranton, PA  
 Tel: 717-941-7588  
 Fax: 717-941-4053

Temple University SBDC  
 Philadelphia, PA  
 Tel: 215-204-7282  
 Fax: 215-204-4554

Wilkes University SBDC  
 Wilkes-Barre, PA  
 Tel: 717-831-4340  
 Fax: 717-824-2245

University of Pittsburgh SBDC  
 Pittsburgh, PA  
 Tel: 412-648-1544  
 Fax: 412-648-1636

The Pennsylvania SBDCs provide one-on-one management consulting, training, and information to entrepreneurs and small businesses within the state to help them maximize their growth in the competitive global economy. The free, individualized consulting services cover a variety of topics, including: accounting/bookkeeping, computing applications, environmental issues, feasibility analysis, government procurement, international trade, long-range planning, manufacturing, market research, OSHA/workplace safety, product development/engineering, retailing, technology commercialization, business plan development, customer relations, financing and loan packaging, franchising, legal issues, management, marketing/advertising, personnel, public relations, taxes, and total quality management. The Centers offer low-cost courses, seminars, and conferences on relevant business topics. In addition, the Pennsylvania SBDCs provide companies low-cost access to over 2,000 databases and guidance on how to conduct research through the Worldwide Information Sources for Entrepreneurs—WISE program. The specialized program sponsored by the SBDCs focus on exporting, government contracting, and product development. The Centers also maintain a Web Site at <http://www.libertynet.org/pasbdc>.

## Rhode Island

**Organization/Program:** Rhode Island Economic Development Corporation

**Contact:** Rhode Island Economic Development Corporation  
 One West Exchange Street  
 Providence, RI 02903  
 Tel: 401-277-2601  
 Fax: 401-277-2102



The Rhode Island Economic Development Corporation (RIEDC), a state program, serves to increase Rhode Island's industrial competitiveness by providing assistance via members' techni-

cal and management capabilities. RIEDC assists with small business loan financing. To be eligible, businesses must be Rhode Island-based and must submit an application.

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**Organization/Program:** Rhode Island Export Assistance Center

**Contact:** Rhode Island Export Assistance Center  
Bryant College  
1150 Douglas Pike  
Smithfield, RI 02917  
Tel: 401-232-6405  
Fax: 401-232-6416

The Rhode Island Export Assistance Center (RIEAC), of Bryant College, offers training programs on international business plan development, geographic export markets, and exporting procedures. One-on-one consulting is provided for international business plan development and implementation. RIEAC also offers the International Trade Data Network (ITDN) which is a nonprofit data service (Bulletin Board System) that provides trade leads by identifying buyers of specific products, names and arrangements for potential joint ventures, international contacts, company profiles, market research, and industry analysis reports.

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**Organization/Program:** Business Development Company of Rhode Island

**Contact:** Business Development Company of Rhode Island  
40 Westminster Street, Suite 702  
Providence, RI 02903  
Tel: 401-351-3036

The Business Development Company of Rhode Island (BDCRI) is a publicly held, for-profit corporation. Its stockholders are the Greater Providence Chamber of Commerce, the Greater Providence Chamber Foundation and BDCRI's member banks (a majority of Rhode Island's banks). BDCRI's mission is to make funding available to Rhode Island businesses that are in need of funding and have the ability to repay loans, but are unable to obtain required funding from conventional sources. BDCRI provides bridge loans, lines of credit, and long-term loans. It also is an approved SBA lender for term loans and lines of credit.

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**Organization/Program:** Ocean State Business Development Authority

**Contact:** Ocean State Business Development Authority  
155 South Main Street, Suite 301  
Providence, RI 02903  
Tel: 401-454-4630  
Fax: 401-454-4890

The Ocean State Business Development Authority (OSBDA) is an SBA Certified Development Company for the 504 and 7(a) programs. OSBDA is a nonprofit corporation whose members include representatives of industry, banking, economic development, real estate, government, and management consulting. Together with bank loan officers, accountants, attorneys, and OSBDA clients, OSBDA helps to identify and structure the appropriate financing program for a project.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Bryant College (Lead SBDC)  
SBDC  
Douglas H. Jobling, State Director  
1150 Douglas Pike  
Smithfield, RI 02917  
Tel: 401-232-6111  
Fax: 401-232-6933

Northern Rhode Island Chamber of  
Commerce SBDC  
Lincoln, RI  
Tel: 401-334-1000 Ext. 113  
Fax: 401-331-1009

South County Office  
South County Rhode Island SBDC  
N. Kingstown, RI  
Tel: 401-294-1227  
Fax: 401-294-6897

Greater Providence Chamber of Commerce  
Bryant College Rhode Island SBDC  
Providence, RI  
Tel: 401-831-1330  
Fax: 401-274-5410

East Bay Office  
East Bay Rhode Island SBDC  
Middletown, RI  
Tel: 401-849-6900  
Fax: 401-849-5848

Central Rhode Island Chamber of Commerce  
SBDC  
Warwick, RI  
Tel: 401-732-1100  
Fax: 401-732-1107

NYNEX Telecommunications Center  
Bryant College Koffler Technology Center  
Smithfield, RI  
Tel: 401-232-0220  
Fax: 401-232-0242

Enterprise Community  
Rhode Island SBDC/  
Business Information Center  
Providence, RI  
Tel: 401-272-1083  
Fax: 401-272-1186

Rhode Island Department of Transportation  
SBDC  
Supportive Services Program  
Providence, RI  
Tel: 401-277-4576  
Fax: 401-277-4168

Export Assistance Center  
Bryant College SBDC  
Smithfield, RI  
Tel: 401-232-6407  
Fax: 401-232-6416

Bristol County Chamber of Commerce SBDC  
Warren, RI  
Tel: 401-245-0750  
Fax: 401-245-4110

Entrepreneurship Training Program  
Bryant College SBDC  
Smithfield, RI  
Tel: 401-232-6115  
Fax: 401-232-6933

The Rhode Island SBDCs provide small businesses and entrepreneurs access to information and resources, low-cost training programs, free consultation, and assistance with the development of loan packages. The Centers offer consulting services in the areas of business planning, finance, personnel and resource management, laws and regulations, government procurement and development, and marketing.

## South Carolina



**Organization/Program:** Center for Manufacturing and Technology

**Contact:** David Reiling  
 Center for Manufacturing and Technology  
 University of South Carolina  
 College of Engineering  
 300 South Main Street  
 Columbia, SC 29208  
 Tel: 803-777-7185  
 Fax: 803-777-1212

The Center for Manufacturing and Technology (CMAT) is a University of South Carolina program that is operated through the South Carolina Research Institute. Its goal is to act as a complete resource to the industrial and business communities of South Carolina on issues relating to the application of technology. CMAT is still in its developmental stages, but its services will include public seminars, technology awareness activities, detailed projects, and specific research projects. Projects will be determined by client needs and demands for specific technologies and solutions. Innovative information technology tools will be used to provide services (e.g., Virtual Consulting and Virtual Learning).

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

South Carolina SBDC (Lead SBDC)  
 University of South Carolina  
 John Lenti, State Director  
 College of Business Administration  
 Columbia, SC 29208  
 Tel: 803-777-4907  
 Fax: 803-777-4403

Aiken SBDC  
 Aiken, SC  
 Tel: 803-641-3646  
 Fax: 803-641-3647

Charleston SBDC  
 N. Charleston, SC  
 Tel: 803-740-6160  
 Fax: 803-740-1607

Clemson University Regional SBDC  
 Clemson, SC  
 Tel: 803-656-3227  
 Fax: 803-656-4869

Coastal Carolina University SBDC  
 Conway, SC  
 Tel: 803-349-2170  
 Fax: 803-349-2455

Florence Darlington Technical College SBDC  
 Florence, SC  
 Tel: 803-661-8256  
 Fax: 803-661-8041

Greenville Chamber of Commerce SBDC  
 Greenville, SC  
 Tel: 803-271-4259  
 Fax: 803-282-8506

Manufacturing Field Office SBDC  
 Greenville, SC  
 Tel: 803-271-3005  
 Fax: 803-271-3382

Spartanburg Chamber of Commerce SBDC  
Spartanburg, SC  
Tel: 803-594-5080  
Fax: 803-594-5055

South Carolina State University SBDC  
Orangeburg, SC  
Tel: 803-536-8445  
Fax: 803-536-8066

University of South Carolina SBDC  
Columbia, SC  
Tel: 803-777-5118  
Fax: 803-777-4403

University of South Carolina/Beaufort SBDC  
Beaufort, SC  
Tel: 803-521-4143  
Fax: 803-521-4142

University of South Carolina/Hilton Head  
SBDC  
Hilton Head, SC  
Tel: 803-785-3995  
Fax: 803-777-0333

Upper Savannah Council of Government  
SBDC  
Greenwood, SC  
Tel: 803-941-8071  
Fax: 803-941-8090

Winthrop University SBDC  
Rock Hill, SC  
Tel: 803-323-2283  
Fax: 803-323-4281

The South Carolina SBDCs provide one-on-one consultation, special interest seminars, information referral services, and special purpose programs for small businesses and entrepreneurs in the state of South Carolina. Most consulting, information, and referral services are offered at no charge and seminars are provided at a nominal fee. The Centers offer assistance in the following areas: advertising and marketing, bookkeeping and financial management, business planning, energy conservation, environmental concerns/waste management, financial planning/loan packaging, importing/exporting, small business accounting, starting/expanding a small business, technology transfer, and mentoring services for women business owners. The South Carolina SBDCs also offer specialized consulting services and programs, including the Procurement Technical Assistance Program, assistance in obtaining Small Business Innovation Research awards, the Environmental Assistance and Waste Management program, the Small Business Institute, the Inventor's Program, the Energy Conservation Program, and the International Trade Program.

## South Dakota

**Organization/Program:** South Dakota International Business Institute

**Contact:** Joop Bollen  
South Dakota International Business Institute  
Northern State University  
1200 South Jay Street  
Aberdeen, SD 57401-7198  
Tel: 605-626-3149  
Fax: 605-626-3004



The South Dakota International Business Institute (SDIBI) is nonprofit organization run by the state of South Dakota and Northern State University. It is a nonprofit organization aimed at



supporting state and federal agencies in fostering international business within the Upper Midwest. SDIBI receives both public and private support, including from the SBA. SDIBI conducts educational seminars and workshops that help businesses obtain the skills and knowledge required to meet the challenges of the international marketplace. In addition, SDIBI does export feasibility studies, publishes an international newsletter, and operates a Bulletin Board System of practical and technical information related to international business.

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**Organization/Program:** Northern State University Small Business Institute

**Contact:** Scott Peterson, Director  
Small Business Institute  
Northern State University  
1200 South Jay Street  
Aberdeen, SD 57401  
Tel: 605-626-2401  
E-mail: [petersos@wolf.northern.edu](mailto:petersos@wolf.northern.edu)

The Small Business Institute (SBI) at Northern State University is a unique program that provides business assistance to small businesses. Students at Northern State University earn academic credit for their active participation in preparation of business plans, performance of market analyses, installation of computerized accounting systems, and preparation of export feasibility studies. The SBI provides assistance to 10 to 20 businesses per year.

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**Organization/Program:** South Dakota SBIR Center

**Contact:** Melvin Ustad  
South Dakota SBIR Center  
Business and Education Institute  
Dakota State University  
Madison, SD 57042  
Tel: 605-256-5313  
Fax: 605-256-5174  
E-mail: [ustadm@columbia.dsu.edu](mailto:ustadm@columbia.dsu.edu)

The South Dakota SBIR Center provides assistance to South Dakota businesses in expanding their research and development activities. The South Dakota SBIR Center is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states. The center links small businesses with relevant SBIR solicitation information and establishes working partnerships between small businesses and higher education faculty to enhance a business' ability to be an SBIR awardee. Small businesses are allowed to subcontract up to one third of Phase I activities and one half of Phase II activities. To enhance the number of SBIR awards among South Dakota small businesses, the center:

- ❖ Tracks SBIR program presolicitation announcements and program solicitations and assists companies in identifying research topics in their field.
  - ❖ Assists with proposal preparation and submission, and for successful proposals, assists with the contract process.
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- ❖ Maintains information on previous award winners and award winning proposals.
- ❖ Makes referrals to government staff and other resources for proposal preparation assistance.
- ❖ Administers the South Dakota SBIR Technical Assistance program which provides grants of up to \$500 to businesses to hire state university personnel for proposal preparation assistance.
- ❖ Provides guidance for the commercial development of products that were initiated through an SBIR contract.
- ❖ Conducts seminars on the SBIR program and the proposal submittal process.

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**Organization/Program:** South Dakota University Industrial Technology Service

**Contact:** Kent Rufer, Program Manager  
Industrial Technology Services  
Engineering and Environmental Research Center  
South Dakota State University  
Box 2220, Harding Hall  
Brookings, SD 57007  
Tel: 605-688-4184  
Fax: 605-688-5880

The Industrial Technology Service at South Dakota State University links university resources to industry, business, and government to help solve technological problems and enhance economic development within South Dakota. In addition to the University's faculty, staff, and students, the Industrial Technology Service also uses resources at other universities, state and federal agencies, and private consultants. Assistance is offered with product design and improvement, process design and improvement, and management systems and techniques. The Industrial Technology Service is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Revolving Economic Development Initiative Fund

**Contact:** Revolving Economic Development Initiative Fund  
Governor's Office of Economic Development  
711 East Wells Avenue  
Pierre, SD 57501-3369  
Tel: 605-773-5032  
E-mail: [goedinfo@goed.state.sd.us](mailto:goedinfo@goed.state.sd.us)

The Revolving Economic Development Initiative (REDI) Fund is available to all for-profit businesses or nonprofit cooperatives that are starting up, expanding, or relocating in South Dakota. It is anticipated that recipients' efforts should: create new quality job opportunities; create capital investment in South Dakota; diversity the local and state economy; and not be in direct competition with existing local businesses. Potential uses for funds include: purchase of land and associ-

ated site improvements; construction, acquisition, or renovation of buildings; fees, services, and other costs associated with construction; purchase and installation of machinery and equipment; trade receivables; inventory; and other working capital needs. Funds may not be used for the following: refinancing of existing debt; short-term financing for the construction or acquisition phase of a project; preliminary design stage costs, such as market research, written estimates, and development of a business plan; and preliminary product development costs. There must be a reasonable prospect for success of the business and repayment of the loan. A detailed application must be completed. The REDI Fund may provide up to 45 percent of total project costs, and the applicant must secure matching funds before submitting an application. A 10 percent minimum equity contribution also must be made. Interest rates are determined by the Board of Economic Development (current rates are 3 percent). Each loan has a fixed rate of interest over the term of the loan. The loans are amortized over a period of up to 10 years, with a balloon after 5 years. Interested businesses are encouraged to submit a preapplication to see if they are eligible.

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**Organization/Program:** Venture Capital Investment Fund

**Contact:** Venture Capital Investment Fund  
 Governor's Office of Economic Development  
 711 East Wells Avenue  
 Pierre, SD 57501-3369  
 Tel: 605-773-5032  
 E-mail: [goedinfo@goed.state.sd.us](mailto:goedinfo@goed.state.sd.us)

The Venture Capital Investment Fund is intended to provide an incentive for professional venture capital investment companies to invest in South Dakota businesses. For-profit investment entities that endeavor to invest as an owner in South Dakota businesses for the purpose of achieving profit through growth are eligible to apply. Applicants may be a partnership, corporation, or sole proprietorship. Applicants must submit a detailed application, and are encouraged to submit a preapplication first in order to determine eligibility. Venture capital investment companies may borrow \$1 from the Venture Capital Investment Fund for every \$2 of private investment.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

South Dakota SBDC (Lead SBDC)  
 University of South Dakota  
 Robert E. Ashley, Jr., State Director  
 School of Business  
 414 East Clark Street  
 Vermillion, SD 57069-2390  
 Tel: 605-677-5498  
 Fax: 605-677-5272  
 E-mail: [rashley@iw.net](mailto:rashley@iw.net)

Northeast Region SBDC  
 Aberdeen, SD  
 Tel: 605-626-2565  
 Fax: 605-626-2667

Sioux Falls Region SBDC  
 Sioux Falls, SD  
 Tel: 605-367-5757  
 Fax: 605-367-5755  
 E-mail: [mdjohnso@sundance.usd.edu](mailto:mdjohnso@sundance.usd.edu)

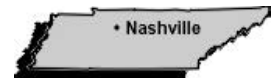
Western Region SBDC  
Rapid City, SD  
Tel: 605-394-5311  
Fax: 605-394-6140

The South Dakota SBDCs provide small businesses and entrepreneurs in the state access to information and resources, referrals, low-cost training programs, free consultation, and assistance with the development of loan packages. The Centers offer consulting services in the areas of business planning, finance, personnel and resource management, and marketing.

## Tennessee

**Organization/Program:** Regional Economic Development Center

**Contact:** Luchy Burrell, Director  
Regional Economic Development Center  
University of Memphis  
226 Johnson Hall  
Memphis, TN 38152  
Tel: 901-678-2056  
Fax: 901-678-4162



The Regional Economic Development Center (REDC) offers management and technical assistance to public and private sector clients involved in economic development activities in Middle and West Tennessee. REDC receives funding from the University of Memphis and the U.S. Department of Commerce Economic Development Administration. REDC is located within the Graduate Program in City and Regional Planning and is staffed by faculty and students in this program. Some of REDC's projects have included economic impact studies, comprehensive plans for neighborhoods, and market studies for businesses. REDC is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Tennessee's Resource Valley

**Contact:** Tennessee's Resource Valley  
P.O. Box 23770  
Knoxville, TN 37933-1770  
Tel: 423-694-6772  
Fax: 423-694-6429

Tennessee's Resource Valley is an economic development marketing organization representing 15 counties surrounding Knoxville metropolitan area. The Resource Valley has established relationships with many private, government, and other local economic development organizations to promote the attraction of new business and industry to the region.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Tennessee SBDC (Lead SBDC)  
University of Memphis  
Kenneth J. Burns, State Director  
South Campus (Getwell Road)  
Building #1  
Memphis, TN 38152  
Tel: 901-678-2500  
Fax: 901-678-4072

Austin Peay State University SBDC  
Clarksville, TN  
Tel: 615-648-7764  
Fax: 615-648-5985

Chattanooga State Technical Community  
College SBDC  
Chattanooga, TN  
Tel: 615-697-4410 Ext. 505  
Fax: 615-698-5653

Cleveland State Community College SBDC  
Cleveland, TN  
Tel: 615-478-6247  
Fax: 615-478-6251

Dyersburg State Community College SBDC  
Dyersburg, TN  
Tel: 901-286-3201  
Fax: 901-286-3271

East Tennessee State University SBDC  
Johnson City, TN  
Tel: 615-929-5630  
Fax: 615-461-7080

East Tennessee State University SBDC  
Kingsport, TN  
Tel: 615-392-8017  
Fax: 615-392-8017

Four Lakes Regional Industrial Development  
Authority SBDC  
Hartsville, TN  
Tel: 615-374-9521  
Fax: 615-374-4608

International Trade Center SBDC  
(Specialized SBDC)  
Knoxville, TN  
Tel: 615-637-4283  
Fax: 615-523-2071

International Trade Center SBDC  
(Specialized SBDC)  
Memphis, TN  
Tel: 901-678-4174  
Fax: 901-678-4072

Jackson State Community College SBDC  
Jackson, TN  
Tel: 901-424-5389  
Fax: 901-425-2647

Lambuth University SBDC  
Jackson, TN  
Tel: 901-425-3326  
Fax: 901-425-3327

Middle Tennessee State University SBDC  
Murfreesboro, TN  
Tel: 615-898-2745  
Fax: 615-898-2681

Pellissippi State Technical Community College  
SBDC  
Knoxville, TN  
Tel: 615-525-0277  
Fax: 615-971-4439

SBDC  
Columbia, TN  
Tel: 615-388-5674  
Fax: 615-388-5474

Southeast Tennessee Development District  
SBDC  
Chattanooga, TN  
Tel: 615-266-5781  
Fax: 615-267-7705

Tennessee Technological University SBDC  
Cookeville, TN  
Tel: 615-372-6634  
Fax: 615-372-6249

University of Memphis SBDC  
Memphis, TN  
Tel: 901-527-1041  
Fax: 901-527-1047

Tennessee State University SBDC  
Nashville, TN  
Tel: 615-963-7179  
Fax: 615-963-7160

Walters State Community College SBDC  
Morristown, TN  
Tel: 615-585-2675  
Fax: 615-585-2679

The Tennessee SBDCs provide management and technical assistance, one-on-one counseling, education/training, and information/referrals to small businesses and entrepreneurs in the state of Tennessee. The counseling and assistance offered by the Centers concern issues such as: private sector and government procurement, sales/marketing/promotions/public relations, business location analysis, recordkeeping/accounting, work flow analysis, business planning, financial planning, sources of capital, market expansion, international trade, tax planning, and plant layout. The counseling, assistance, information, and referral services are offered free of charge. The Tennessee SBDCs also maintain a Web Site at <http://www.tsbdc.memphis.edu/tsbdc.htm>.

## Texas

**Organization/Program:** Texas Department of Commerce

**Contact:** Texas Department of Commerce  
Office of Business Services  
P.O. Box 12728  
Austin, TX 78711  
Tel: 512-936-0260  
Fax: 512-936-0520



The Texas Department of Commerce provides financial and technical assistance to Texas businesses and communities, such as securing funding for equipment, building acquisition and/or improvements, working capital for domestic and export activities, infrastructure improvements or other business and community needs. The purpose of the program is to retain and create jobs by increasing awareness of existing and new finance programs, and fostering Texas' small companies access to them. The Texas Department of Commerce offers the following programs and services:

❖ ***Historically Underutilized Business and Small Business Linked Deposit Program***—

This program is a partnership between the state of Texas Treasury, approved depository lenders, and the Texas Department of Commerce. It was established to encourage lending to historically underutilized businesses and/or small businesses that are located in distressed communities. A Historically Underutilized Business is defined as a for-profit corporation, sole proprietor, partnership, or joint ventures whose ownership is at least 51 percent African American, American Indian, Asian Pacific American, Hispanic American, or woman. A small business is defined as a for-profit, independently owned and operated entity that employs less than 100 full-time employees. The program provides lenders and borrowers a

lower cost of capital. A fixed borrower loan rate is given for minimum loans of \$10,000 and maximum loans of \$100,000. The loan term is generally the useful life of the asset being financed. Applicants apply with a participating lender who determines program eligibility. Loans are subject to the particular lender's normal credit evaluation. If the lender determines the applicant to be eligible, the lender then submits an application to the Commerce Linked Deposit Program Manager who will respond with 24 hours. Once approved by Commerce, the application is forwarded to the Treasury for approval. The lender closes and funds the loan only after confirming the actual current market rate with the State Treasury the day before funding. The Linked Deposit rate and the borrower's loan rate is dependent upon the rates provided by the State Treasury. Once the loan is funded, the State Treasury wire transfers the Linked Deposit proceeds to the lender, followed by a mailed confirmation notice within 2 days. The lender may charge normal and customary fees. No additional fees are charged by Commerce.

- ❖ ***Small Business Administration 504***—The Capital Certified Development Corporation is a nonprofit corporation that acts as the statewide CDC for Texas and processes and services 504 loan applications for Texas businesses. The Capital Certified Development Corporation functions as an intermediary between the business, the lender, and the SBA in the loan development process. The SBA 504 program is described in more detail under the federal sources of commercialization assistance section of this guide.
- ❖ ***Texas Manufacturing Assistance Center (TMAC)***—TMAC is a manufacturing extension project that provides assistance to small Texas manufacturers who wish to upgrade their operations and become more globally competitive. Funding for TMAC is provided by NIST, the state of Texas, and regional partner organizations. TMAC field engineers are located in offices throughout the state and will assist manufacturers with a number of activities at no charge or reduced rates. Any small Texas company (500 employees or less) that manufactures a product is eligible for assistance. TMAC assistance includes on-site assessments, process improvement, quality engineering, scheduling and planning, inventory management, product development, and vendor and technology referrals. Assistance begins with an on-site assessment from which an assistance plan is designed to improve the manufacturer's bottom line. The TMAC field engineer utilizes public and private resources to implement the changes outlined in the assistance plan. TMAC headquarters is located at the Texas Department of Commerce and may be contacted at the mailing address above. TMAC may also be reached at Tel: 1-800-488-TMAC or Fax: 512-936-0433.

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**Organization/Program:** Center for Entrepreneurship and Economic Development

**Contact:** Center for Entrepreneurship and Economic Development  
 University of Texas Pan American  
 1201 West University Drive  
 Edinburg, TX 78539  
 Tel: 210-381-3361  
 Fax: 210-381-2322

The Center for Entrepreneurship and Economic Development (CEED), at the University of Texas Pan American, fosters business and economic development, job creation, and income growth by providing a broad range of education and technical assistance activities targeted to businesses,

public officials, economic development organizations, and the community. CEED receives financial support from a number of university, state, federal, and private sources. For its regional economic development initiative, CEED serves to create innovative partnerships among business, government, industrial development foundations, and economic/community development organizations. CEED provides assistance and other services to these entities including: design and implementation of revolving loan fund programs; preparation of enterprise zone and empowerment zone applications; development of strategic economic development plans; regional coordination planning; economic impact studies; community profiles; market surveys and feasibility studies; industrial development projects; and public/private partnerships. CEED also operates a Small Business Development Center to help entrepreneurs and small businesses. The SBDC offers confidential counseling, management, and technical assistance in a number of areas including: business plans and start-up assistance; basic bookkeeping and accounting systems; fiscal financial analyses; market and sales studies; preparation of SBA loan applications; identification of financing sources; and identification of export and import opportunities.

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**Organization/Program:** EDA University Center at Texas A&M University

**Contact:** Gary Sera, Director  
EDA University Center at Texas A&M University  
Texas Engineering Extension Service  
301 Tarrow Street, Suite 119  
College Station, TX 77843-8000  
Tel: 409-845-2907  
Fax: 409-845-3559

The EDA University Center at Texas A&M University is funded by the U.S. Department of Commerce Economic Development Administration with the purpose of providing economic development assistance to community leaders and industries throughout Texas. The EDA Center's goal is to facilitate economic growth and enhance the quality of life through informed decision making at the community and company level. Toward this goal, the EDA Center provides business and technical research services especially to the manufacturing sector, and assistance to communities to encourage growth and prosperity. The EDA Center is a member of the National Association of Management and Technical Assistance Centers. The EDA Center's specific services include:

- ❖ ***Business/Manufacturing Assistance***—The EDA Center's business and manufacturing assistance services cover the areas of market analysis, capital sourcing, business plan evaluation and development, engineering and technical services, technology commercialization services, technology and information access, and new venture development.
- ❖ ***Research***—The EDA Center conducts primary research through developing and conducting surveys by mail and telephone; linkages to Texas A&M University faculty, experts, and resources; and linkages to federal laboratories and resources through the Mid-Continent Technology Transfer Center (a NASA RTTC). Secondary research is carried out through on-line database retrieval and library research.
- ❖ ***Community Assistance***—The EDA Center's CrossMatch program assesses a community's strengths and integrates them into a targeted plan for recruitment and business growth. In



addition, the EDA Center conducts economic feasibility studies and makes referrals to state and federal infrastructure funding sources.

- ❖ ***Training Workshops***—The EDA Center provides customized economic development and technology transfer training to community or state leaders, business leaders, manufacturing officials, and industry representatives.

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**Organization/Program:** University of Texas of the Permian Basin EDA University Center

**Contact:** Robert (Bob) Boothe, Director  
 University of Texas of the Permian Basin EDA University Center  
 The Center for Energy and Economic Diversification  
 4901 East University  
 Odessa, TX 79762-0001  
 Tel: 915-552-2446  
 Fax: 915-552-2433

The University of Texas of the Permian Basin EDA University Center serves to help diversify the economy of the Permian Basin which is primarily oil based. The Center provides technical assistance and information services to the public sector, nonprofit groups, community leaders, and city and county government regarding strategic plans and economic development projects. Specific Center services include: facilitation of meetings and activities that promote a regional concept among the communities in the 33 county service area; conducting feasibility studies, market surveys, and other surveys; assisting with implementation of strategic plans and Overall Economic Development Plans; and dissemination of information through the Center's quarterly newsletter, news releases, and presentations before civic groups. The Center is affiliated with the National Technology Transfer Network and the Mid-Continent Technology Transfer Center (a NASA RTTC). The Center also is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

North Texas SBDC (Lead SBDC)  
 Dallas County Community College  
 Liz Klimback, Regional Director  
 1402 Corinth Street  
 Dallas, TX 75215  
 Tel: 1-800-350-7232 or 214-565-5831  
 Fax: 214-565-5813

Center for Government Contracting SBDC  
 Dallas, TX  
 Tel: 1-800-348-7232 or 214-565-5842  
 Fax: 214-565-5881

Best Southwest SBDC  
 Duncanville, TX  
 Tel: 1-800-317-7232 or 214-709-5878  
 Fax: 214-709-6089

Courtyard Center for Professional and  
 Economic Development  
 SBDC  
 Plano, TX  
 Tel: 214-985-3770  
 Fax: 214-985-3775

Dallas County Community College SBDC  
Dallas, TX  
Tel: 214-565-5850  
Fax: 214-565-5857

Grand Prairie SBDC  
(Satellite SBDC)  
Grand Prairie, TX  
Tel: 214-565-5850  
Fax: 214-565-5857

Western Bank and Trust SBDC  
(Satellite SBDC)  
Garland, TX  
Tel: 214-565-5850  
Fax: 214-565-5857

Grayson County College SBDC  
Denison, TX  
Tel: 1-800-316-7232 or 903-786-3551  
Fax: 903-786-6284

Bonham SBDC (Satellite SBDC)  
Bonham, TX  
Tel: 903-583-4811  
Fax: 903-583-6706

International Trade Center SBDC  
(Specialized SBDC)  
Dallas, TX  
Tel: 1-800-337-7232 or 214-747-1300  
Fax: 214-748-5774

Kilgore College SBDC  
Longview, TX  
Tel: 1-800-338-7232 or 903-757-5857  
Fax: 903-753-7920

McLennan Community College SBDC  
Waco, TX  
Tel: 1-800-349-7232 or 817-750-3600  
Fax: 817-750-3620

Navarro SBDC  
Corsicana, TX  
Tel: 1-800-320-7232 or 903-874-0658  
Fax: 903-874-4187

Midlothian SBDC  
Midlothian, TX  
Tel: 214-775-4336  
Fax: 214-775-4337

North Central Texas SBDC  
Gainesville, TX  
Tel: 1-800-351-7232 or 817-668-4220  
Fax: 817-668-6049

Denton SBDC (Satellite SBDC)  
Denton, TX  
Tel: 817-380-1849  
Fax: 817-382-0040

Northeast/Texarkana SBDC  
Mt. Pleasant, TX  
Tel: 1-800-357-7232 or 903-572-1911  
Fax: 903-572-0598

Paris Junior College SBDC  
Paris, TX  
Tel: 903-784-1802  
Fax: 903-784-1801

Tarrant County Junior College SBDC  
Ft. Worth, TX  
Tel: 817-244-7158  
Fax: 817-244-0627

Technology Assistance Center SBDC  
(Specialized SBDC)  
Dallas, TX  
Tel: 1-800-355-7232 or 214-565-5852  
Fax: 214-565-5881

Automation and Robotics Research Institute  
SBDC (Satellite SBDC)  
Fort Worth, TX  
Tel: 817-794-5900  
Fax: 817-794-5952

Texas Engineering Extension Service SBDC  
(Satellite SBDC)  
Texas A&M University System  
College Station, TX  
Tel: 1-800-472-6785 or 409-845-8762  
Fax: 409-845-3559

Trinity Valley Community College SBDC  
Athens, TX  
Tel: 1-800-335-7232 or 903-675-7403  
Fax: 903-675-5199

Tyler Junior College  
SBDC  
Tyler, TX  
Tel: 903-510-2975  
Fax: 903-510-2978

Southeastern Texas SBDC (Specialized  
SBDC)  
University of Houston  
Houston, TX  
Tel: 713-752-8444  
Fax: 713-756-1500

Alvin Community College SBDC  
Alvin, TX  
Tel: 713-388-4686  
Fax: 713-388-4903

Angelina Community College SBDC  
Lufkin, TX  
Tel: 409-639-1887  
Fax: 409-639-3863

Blinn College SBDC  
Brenham, TX  
Tel: 409-830-4137  
Fax: 409-830-4135

Brazos Valley SBDC  
Bryan, TX  
Tel: 409-260-5222  
Fax: 409-260-5208

Brazosport College SBDC  
Lake Jackson, TX  
Tel: 409-266-3380  
Fax: 409-265-7208

College of the Mainland SBDC  
Texas City, TX  
Tel: 1-800-246-SBDC or 409-938-7578  
Fax: 409-935-5186

Galveston College SBDC  
Galveston, TX  
Tel: 409-740-7380  
Fax: 409-740-7381

Houston Community College System SBDC  
Stafford, TX  
Tel: 713-499-4870  
Fax: 713-499-8194

International Trade Center SBDC  
(Specialized SBDC)  
Houston, TX  
Tel: 713-752-8404  
Fax: 713-756-1500

John Gray Institute/Lamar University SBDC  
Beaumont, TX  
Tel: 409-880-2367  
Fax: 409-880-2201

Lee College SBDC  
Baytown, TX  
Tel: 713-425-6309  
Fax: 713-425-6307

North Harris Montgomery County College  
District SBDC  
Houston, TX  
Tel: 713-591-9320  
Fax: 713-591-3513

Sam Houston State University SBDC  
Huntsville, TX  
Tel: 409-294-3737  
Fax: 409-294-3738

Texas Information Procurement Service  
(Specialized SBDC)  
University of Houston SBDC  
Houston, TX  
Tel: 1-800-252-7232 or 713-752-8477  
Fax: 713-756-1515

Texas Product Development Center  
(Specialized SBDC)  
University of Houston SBDC  
Houston, TX  
Tel: 713-752-8440  
Fax: 713-756-1515

University of Houston SBDC  
Houston, TX  
Tel: 713-752-8400  
Fax: 713-756-1500

Wharton County Junior College SBDC  
Wharton, TX  
Tel: 409-532-0604  
Fax: 409-532-2410

Northwestern Texas SBDC  
Texas Tech University  
Lubbock, TX  
Tel: 806-745-3973  
Fax: 806-745-6207

Abilene Christian University  
Caruth SBDC  
Abilene, TX  
Tel: 915-670-0300  
Fax: 915-670-0311

Midwestern State University SBDC  
Wichita Falls, TX  
Tel: 817-689-4373  
Fax: 817-689-4374

Tarleton State University SBDC  
Stephenville, TX  
Tel: 817-968-9330  
Fax: 817-968-9329

Texas Tech University SBDC  
Lubbock, TX  
Tel: 806-745-1637  
Fax: 806-745-6717

University of Texas/Permian Basin SBDC  
Odessa, TX  
Tel: 915-552-2455  
Fax: 915-552-2433

West Texas A&M University SBDC  
Amarillo, TX  
Tel: 806-372-5151  
Fax: 806-372-5261

South Texas Border SBDC  
University of Texas at San Antonio  
San Antonio, TX  
Tel: 210-558-2450  
Fax: 210-558-2464

Angelo State University SBDC  
San Angelo, TX  
Tel: 915-942-2098  
Fax: 915-942-2096

Greater Corpus Christi Business Alliance  
SBDC  
Corpus Christi, TX  
Tel: 512-881-1888  
Fax: 512-882-4256

El Paso Community College SBDC  
El Paso, TX  
Tel: 915-534-3410  
Fax: 915-534-4625

International Trade Center  
(Specialized SBDC)  
University of Texas at San Antonio SBDC  
San Antonio, TX  
Tel: 210-558-2470  
Fax: 210-558-2464

Kingsville Chamber of Commerce SBDC  
Kingsville, TX  
Tel: 512-595-5088  
Fax: 512-592-0866

Laredo Development Foundation SBDC  
Laredo, TX  
Tel: 210-722-0563  
Fax: 210-722-6247

Lower Colorado River Authority SBDC  
Austin, TX  
Tel: 512-473-3510  
Fax: 512-473-4094

Middle Rio Grande Development Council  
SBDC  
Uvalde, TX  
Tel: 210-278-2527  
Fax: 210-278-2929

Sul Ross State University  
SBDC  
Alpine, TX  
Tel: 915-837-8694  
Fax: 915-837-8104

Technology Center (Specialized SBDC)  
University of Texas at San Antonio SBDC  
San Antonio, TX  
Tel: 210-558-2458  
Fax: 210-558-2464

University of Houston-Victoria SBDC  
Victoria, TX  
Tel: 512-575-8944  
Fax: 512-575-8852

University of Texas-Pan American SBDC  
Edinburg, TX  
Tel: 210-381-3361  
Fax: 210-381-2322

University of Texas at San Antonio SBDC  
San Antonio, TX  
Tel: 210-558-2460  
Fax: 210-558-2464

The Texas SBDCs provide counseling, training, information, and referrals for small businesses and entrepreneurs in Texas. The free one-on-one counseling services offered by the SBDCs include: feasibility studies, needs assessment, structuring a business, market research and market planning, financial analysis and control, cash flow analysis and financial projections, debt and equity funding development, valuation of business, strategic planning, management, and accounting. The Centers also offer low-cost workshops, conferences, and courses geared to the needs of small business owners. The Texas SBDCs also offer specialized assistance in international trade, procurement, and technology. A number of the individual Texas SBDCs maintain Web Sites (<http://nwtsbdc.ttu.edu/general.htm>, <http://www.bvsbdc.org/intro.html>, <http://www.dcccd.edu/bjp/bjpietd.htm>, <http://members.aol.com/sbdcnetcc/sbdc.htm>, <http://lot49.Tristero.Com/sa/sbdc>).

## Utah

**Organization/Program:** Office of Technology Development  
Department of Community and Economic Development

**Contact:**

Rod Linton, Director  
Office of Technology Development  
Department of Community and Economic  
Development  
324 South State, Suite 500  
Salt Lake City, UT 84114-7380  
Tel: 801-538-8770  
Fax: 801-538-8773

Maryann Flinders, Acting Director  
Utah Procurement Outreach Program  
324 South State, Suite 506  
Salt Lake City, UT 84111  
Tel: 801-538-8839  
Fax: 801-538-8825



The state of Utah would like to develop a partnership arrangement with the federal government agencies that are involved in SBIR and STTR programs. Utah's goal is to build a transitional step-by-step program in which companies that have won Phase I SBIR grants would have access to an early stage loan program to provide a bridge to Phase II programs. Phase II programs would be followed by continued mentoring and assistance to enable companies to reach the Phase III development stage. The Office of Technology Development has information available on SBA Certified Development Corporations, venture capital firms, and informal investors, as well as other resources of business assistance.

The state of Utah is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states. Utah's current SBIR assistance activities occur under SBIR Utah, which is administered by the Utah Procurement Outreach Program. SBIR Utah is a partnership supported and/or funded by the SBA, the Utah Procurement Outreach Program, the Utah Office of Business Development, and the Utah Office of Technology Development. SBIR Utah provides assistance to small businesses to increase the number of SBIR awards in Utah and ultimately result in business creation, increased employment opportunities, and a strong state economy. SBIR Utah's assistance activities and services include: counseling and marketing; maintaining solicitation information and copies; access to the *Commerce Business Daily*; preparation and distribution of a newsletter; operation of a resource center; contracting assistance; training and workshops; teaming and mentoring; and proposal preparation. In addition to its headquarters in Salt Lake City, the Utah Procurement Outreach Program, has eight offices located throughout the state providing SBIR Utah assistance.

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**Organization/Program:** Wayne Brown Institute

**Contact:** Brad Bertoch, Executive Director  
Wayne Brown Institute  
102 West 5<sup>th</sup> South, Suite 315  
Salt Lake City, UT 84108  
Tel: 801-581-7905

The Wayne Brown Institute is a nonprofit organization with the mission of bringing together entrepreneurs and investors. The Wayne Brown Institute offers business planning and development assistance to emerging companies. It conducts semi-annual conferences for the purpose of bringing together potential venture capital investors and selected businesses.

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**Organization/Program:** Utah's Small Business Institutes

**Contact:**

Roger Nelson, Director  
Small Business Institute  
Department of Management  
College of Business  
University of Utah  
Salt Lake City, UT 84112  
Tel: 801-581-7415

Steve Grizell  
Small Business Institute  
Utah Technology Finance Corporation  
185 South State Street, Suite 208  
Salt Lake City, UT 84111

Ed Harris, Director  
 Small Business Institute  
 South Utah State College  
 351 West Center  
 Cedar City, Ut 84720  
 Tel: 801-586-5403

Bruce Davis, Director  
 Center for Business and Economic Training  
 and Research  
 Weber State College  
 Ogden, UT 84408-3815  
 Tel: 801-626-7232

Keith Hunt, Director  
 Small Business Institute  
 Graduate School of Business  
 Brigham Young University  
 660 Tanner Building  
 Provo, UT 84602  
 Tel: 801-378-2080

Steve Hanks  
 Small Business Institute  
 College of Business, UMC 35  
 Utah State University  
 Logan, UT 84322-3555  
 Tel: 801-750-2373

The Small Business Institutes (SBI) offer free, customized management assistance to small businesses. Senior- and graduate-level business students earn academic credit by providing consulting services under the guidance of faculty advisors. These students conduct research, analyze data, and develop practical business strategies with realistic implementation procedures. Businesses are provided with a report, such as a marketing plan or a feasibility analysis.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Utah SBDC  
 Salt Lake Community College  
 Pamela Hunt, Director  
 1623 State Street  
 Salt Lake City, UT 84115  
 Tel: 801-957-3480  
 Fax: 801-957-3489

Snow College SBDC  
 Ephraim, UT  
 Tel: 801-283-4021  
 Fax: 801-283-6913

Price Center  
 South Eastern Utah AOG SBDC  
 Price, UT  
 Tel: 801-637-1995  
 Fax: 801-637-4102

Southern Utah University SBDC  
 Cedar City, UT  
 Tel: 801-586-5400  
 Fax: 801-586-5493

Dixie College SBDC  
 St. George, UT  
 Tel: 801-652-7751  
 Fax: 801-652-7870

Uintah Basin Applied Technology Center  
 SBDC  
 Roosevelt, UT  
 Tel: 801-722-2294  
 Fax: 801-722-5804

Utah State University SBDC  
 Logan, UT  
 Tel: 801-797-2277  
 Fax: 801-797-3317

Utah Valley State University SBDC  
Orem, UT  
Tel: 801-222-8230  
Fax: 801-225-1229

Moab SBDC  
Utah State University Extension Office  
125 West 200 South  
Moab, UT 84532

Weber State University SBDC  
Ogden, UT  
Tel: 801-626-6070  
Fax: 801-626-7423

Sandy SBDC  
Salt Lake Community College  
Sandy, UT  
Tel: 801-255-5878  
Fax: 801-255-6393

The Utah SBDCs provide Utah's small businesses and entrepreneurs with one-on-one counseling, training, and up-to-date information. The free, customized consultation provided by the Centers may include: business planning, market research, cash flow analysis, loan packaging, and management issues. The SBDCs also offer low-cost workshops, conferences, and seminars to teach practical skills for managing a small business. Through the Market Research Center (MRC), the SBDCs offer specialized market research assistance in Utah and throughout the United States. The MRC provides information on industry trends, market segments, and competitor and consumer profiles. The Utah SBDCs maintain a Web Site at <http://www.slcc.edu/utahsbdc/>.

## Vermont

**Organization/Program:** Vermont Department of Economic Development

**Contact:** Curt Carter  
Vermont Department of Economic Development  
109 State Street  
Montpelier, VT 05609  
Tel: 802-828-3221 or 1-800-341-2211  
Fax: 802-828-3258



The Vermont Department of Economic Development facilitates linkages between business and financing sources, such as government contracts, export opportunities, and equity capital sources. The Department works closely with the SBDCs to provide information and links to resources for small businesses.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Vermont SBDC (Lead SBDC)  
Vermont Technical College  
Donald L. Kelpinski, State Director  
P.O. Box 422  
Randolph Center, VT 05060-0422  
Tel: 1-800-464-SBDC or 802-728-9101  
Fax: 802-728-3026

Addison County Economic Development  
Corporation SBDC  
Middlebury, VT  
Tel: 802-388-7953  
Fax: 802-388-8066



Bennington County Industrial Corporation SBDC N. Bennington, VT Tel: 802-442-8975 Fax: 802-447-1101	Lake Champlain Islands Chamber of Commerce SBDC No. Hero, VT Tel: 802-372-5683 Fax: 802-372-6104
Brattleboro Development Credit Corporation SBDC Brattleboro, VT Tel: 802-258-3886 Fax: 802-258-3886	Lamoille Economic Development Corporation SBDC Morrisville, VT Tel: 802-888-5640 Fax: 802-888-4923
Central Vermont Economic Development Center SBDC Montpelier, VT Tel: 802-223-4654 Fax: 802-223-4655	Northeastern Vermont Development Assn. SBDC St. Johnsbury, VT Tel: 802-748-1014 Fax: 802-748-1223
Franklin County Industrial Development Corporation SBDC St. Albans, VT Tel: 802-524-2194 Fax: 802-527-5258	Rutland Economic Development Corporation Southwest Vermont SBDC Rutland, VT Tel: 802-773-9147 Fax: 802-773-2772
Greater Burlington Industrial Corporation Northwest Vermont SBDC Burlington, VT Tel: 802-658-9228 Fax: 802-860-1899	Springfield Regional Development Corporation Southeast Vermont SBDC Springfield, VT Tel: 802-885-2071 Fax: 802-885-3027
Green Mountain Economic Development Corporation SBDC White River Junction, VT Tel: 802-295-3710 Fax: 802-295-3779	

The Vermont SBDCs provide free business counseling, low-cost seminars, and information/referrals to small businesses and entrepreneurs in the state of Vermont. The one-on-one counseling provided by the Centers includes topics such as: capital formation, financial planning, business planning, resource development, risk management, market research and marketing, innovation and technology transfer, international trade, and computer usage and linkages. The seminars offered by the Centers include business basics, finance, marketing, computers, and exporting. Counseling services are available through appointments with the SBDCs' business specialists. The Centers also offer training via Vermont Interactive Television to minimize inconvenience and travel. The Vermont SBDCs also maintain a Web Site at <http://www.vtsbdc.org>.

## Virginia

**Organization/Program:** Virginia's Center for Innovative Technology

**Contact:** Virginia's Center for Innovative Technology  
CIT Tower, Suite 600  
2214 Rock Hill Road  
Herndon, VA 20170-4005  
Tel: 1-800-3-TECHVA  
Fax: 703-689-3041  
Web Site: <http://www.cit.org>



Virginia's Center for Innovative Technology (CIT) was created in 1984 by the General Assembly of Virginia as a nonprofit organization with the purpose of enhancing the research and development capability of the state's major research universities in partnership with industry. Part of CIT's updated mission includes coordinating support for high technology industries to commercialize new products and processes, organizing assistance for small businesses, and supporting select industry sectors and regional high technology efforts. CIT focuses on five key industries: information technology, biotechnology and medical, energy and environmental, aerospace and transportation, and electronics and advanced manufacturing. Some of CIT's services and programs include:

❖ ***Business Assistance***—CIT offers assistance for business start-ups through the early stages of business development. CIT also helps existing companies to commercialize products and improve current business structures. CIT has several resources for providing these services: entrepreneurship centers, international marketing programs, technology entrepreneurship series, and the Virginia Technical Information Center. CIT's Entrepreneurship Centers are located statewide and include the Old Dominion University Entrepreneurial Center, the George Mason University Technology Resource Alliance, and the Virginia Tech Business/Technology Center. (The Entrepreneurship Centers are described in more detail as separate programs following this description of CIT.) They offer a free preliminary market analysis to Virginia businesses to make an early determination of the feasibility of a company, product, or technology. Results of the market analysis may then be used for more extensive business planning, Challenge proposals, SBIR commercialization plans, etc. CIT will also send publications to companies requiring assistance with business planning, marketing and selling technology products and services, locating venture capital, and getting started with SBIRs. Many of the publications are available at no charge. CIT has free access to the Virginia Technical Information Center to obtain information from more than 600 commercial databases. This service, located at Virginia Tech University, may also be used to identify suppliers, hard-to-locate parts, services, and equipment.

❖ ***Technical Assistance***—CIT's technical assistance is geared toward helping companies to develop new or enhance existing technology-based products, processes, and services. CIT's resources for technical assistance include: CIT industry experts, federal laboratories, Intellectual Property Program, manufacturing partnerships, Technology Applications Center, technology development centers, and Virginia Intellectual Resources. CIT has 13 technology development centers (TDC) located throughout Virginia at state universities. The TDCs provide the infrastructure, resources, and expertise needed to support industry and technol-

ogy development through research and development activities. CIT also has established relationships with federal laboratories that allows access to intellectual resources. Currently, agreements exist with the Mid-Atlantic Technology Applications Center, the Naval Research Laboratory, NASA-Langley Research Center, the U.S. Geological Survey, the Thomas Jefferson National Accelerator Facility, and the Naval Surface Warfare Center. The Technology Applications Center at Old Dominion University allows CIT to assist with prototyping and testing.

- ❖ ***Financial Assistance***—Through its Technology Award\$ program, CIT helps to reduce companies' investment risks by introducing them to intellectual resources in Virginia, as well as by sharing the costs of technology development. Proposals must include the following components: project objectives, implementation plan, anticipated results, itemized budget, sponsor information, commercialization plan, and projections for economic impact in Virginia. Proposals submitted to CIT for financial assistance are evaluated on the potential for economic impact, such as creating or retaining jobs, creating new companies or directing defense-based businesses toward commercial markets, and contributing to the company's bottom line by improving competitiveness. Proposals also are judged on the likelihood of technical success. CIT offers three types of awards: Challenge Awards, Innovation Awards, and SBIR Awards. For each of these awards, a company partners with an intellectual resource to accomplish its goal. The CIT funds are given directly to the intellectual resource. Company's that are awarded CIT funds are asked to report annually certain data including: jobs created, jobs retained, revenues generated, costs saved, capital invested, and capital obtained related to the technology developed.

Challenge Awards provide up to 1 year of support for projects. Proposals are accepted by CIT three times per year (February 1, May 1, and September 1). Challenge Awards range from \$20,000 to \$75,000. CIT establishes an agreement with the company for return-on-investment. If the technology product or process resulting from the project is commercialized, companies are required to provide a financial return to CIT. The payment is based on net revenues if the company manufactures products that utilize the technology. A 2 percent return of net revenues is required if the manufacturing takes place in Virginia, and a 5 percent return is required if the technology is manufactured outside of Virginia. If the company uses the technology internally, then annual fees are assessed. No repayment is due if the technology is not commercialized.

Innovation Awards are used to support projects for a maximum of 6 months and up to \$20,000. Projects receiving Innovation Awards are generally engineer-based. Commercialization of the technology is expected to occur within 12 months after the project is completed.

CIT's SBIR Awards support both SBIR and STTR Phase I winners based on letters of commitment that are solicited by the companies from CIT for inclusion in their proposal to the federal government. CIT may commit up to \$15,000 to the company's university subcontractor to match the company's contributions to the university. SBIR winners that have received a CIT SBIR Award must work with the university in order to receive the CIT award. Companies may apply for the CIT award by submitting a request for a letter of commitment from CIT. Applications for commitment letters may be submitted throughout the year. Once a company has been notified that it is an SBIR/STTR Phase I awardee, a proposal must be submitted to CIT to receive funds. Proposals also are accepted throughout the year. CIT also offers assistance with proposal writing and locating university partners.

❖ **PROTRADE**—CIT collaborated in the development of PROTRADE which is a one-stop Web Site (<http://www.global-opportunities.com/protrade.html>) for locating or listing services and products that are for sale. PROTRADE also may be used to identify current and future, United States and international procurement projects that are offered for bidding. Many of PROTRADE's services and searches are available free-of-charge. Registered PROTRADE subscribers have access to a number of other services. Subscribers may register to advertise for \$250 per year for Virginia companies and \$300 per year for non-Virginia companies; for search procurement opportunities only for \$300 per year for Virginia companies and \$400 per year for non-Virginia companies; or for both advertising and search procurement opportunities for \$500 per year for Virginia companies and \$600 per year for non-Virginia companies.

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**Organization/Program:** Old Dominion University Entrepreneurial Center

**Contact:** Dennis Ackerman, Director  
Old Dominion University Entrepreneurial Center  
Norfolk, VA 23529  
Tel: 757-683-3524

The Old Dominion University Entrepreneurial Center is one of Virginia's Center for Innovative Technology's Entrepreneurship Centers. The Center offers research and educational services to innovative, high growth, or technology-driven Virginia businesses. The Center provides its services through two programs: (1) a tutorial-based program that provides business assistance to individual companies that are starting, expanding, or attempting to change their focus to a different or more profitable direction, and (2) a program that develops the regional infrastructure to support entrepreneurial and innovative companies. The regional infrastructure program focuses on locating and/or creating risk capital funds, small business assistance programs, management training programs, information clearinghouses, community education targeting economic development, and linkages between regional higher education and the private sector. Many of the services are provided by students who receive pay or academic credit.

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**Organization/Program:** Virginia Tech Business/Technology Center

**Contact:** Herbert Cork, Director  
Virginia Tech Business/Technology Center  
1900 Kraft Drive, Suite 102A  
Blacksburg, VA 24060-6363  
Tel: 540-231-2730  
E-mail: [cork@vtvm1.cc.vt.edu](mailto:cork@vtvm1.cc.vt.edu)

The Virginia Tech Business/Technology Center (BTC) is an Entrepreneurship Center for Virginia's Center for Innovative Technology. BTC offers assistance to early-stage, technology-based companies located in southwest Virginia. Initially, BTC evaluates the needs of a business and then determines the appropriate plan of action from its broad range of services. BTC's service areas include: strategic planning; marketing research, planning, materials, and pricing; financing in the areas of capital, accounting, and planning; legal/intellectual property; staff development and hiring; and production assistance including process planning and quality management.

**Organization/Program:** George Mason University Technology Resource Alliance

**Contact:** Julie Janoski, Director  
George Mason University Technology Resource Alliance  
Fairfax, VA  
Tel: 703-277-7710

The George Mason University Technology Resource Alliance serves as one of Virginia's Center for Innovative Technology's Entrepreneurship Centers. The Alliance's mission is to foster economic development in Northern Virginia and improve the chance of survival of early stage high technology companies by providing project-based business development services and access to a regional business support infrastructure. The Alliance provides planning, marketing, financing, and general management assistance, as well as access to a network of resources. Planning assistance covers business plan review, strategic planning, feasibility studies, and technology reviews. The Alliance provides marketing assistance in the areas of competitive analysis, market research, pricing evaluation, increased visibility, commercialization plans, identification and management of reseller networks, and marketing and public relations plans and materials. Financing assistance is offered through assistance in preparing to seek funds, introduction to potential funding sources, assistance with presentations, and evaluation and guidance for terms and structures of deals. To provide assistance, the Alliance maintains affiliations with a network of resources including: Virginia universities, local high technology companies, financiers, services providers, and strategic partners. In addition to a core staff, the resources of experienced graduate students also are utilized to provide services.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Virginia SBDC (Lead SBDC)  
Commonwealth of Virginia  
Department of Economic Development  
Robert D. Wilburn, State Director  
901 East Byrd Street, Suite 1400  
Richmond, VA 23219  
Tel: 804-371-8253  
Fax: 804-225-3384  
E-mail: [rwilburn@dba.state.va.us](mailto:rwilburn@dba.state.va.us)

Regional Chamber SBDC  
Roanoke, VA  
Tel: 540-983-0717  
Fax: 540-983-0723  
E-mail: [djmr@roanoke.infi.net](mailto:djmr@roanoke.infi.net)

Capital Area SBDC  
Richmond, VA  
Tel: 1-800-646-SBDC or 804-648-7838  
Fax: 804-648-7849  
E-mail: [pwinter@richmond.infi.net](mailto:pwinter@richmond.infi.net)

Central Virginia SBDC  
Charlottesville, VA  
Tel: 804-295-8198  
Fax: 804-295-7066  
E-mail: [Hamilton@sbdc.acs.virginia.edu](mailto:Hamilton@sbdc.acs.virginia.edu)

Dr. William E. S. Flory SBDC  
Manassas, VA  
Tel: 703-335-2500  
Fax: 703-335-1700  
E-mail: [florysbdc@aol.com](mailto:florysbdc@aol.com)

James Madison University SBDC  
Harrisonburg, VA  
Tel: 540-568-3227  
Fax: 540-568-3106  
E-mail: vancesn@jmu.edu

Longwood College SBDC  
Farmville, VA  
Tel: 804-395-2086  
Fax: 804-395-2359  
E-mail: jhughes@longwood.lwc.edu

South Boston SBDC of the Longwood SBDC  
South Boston, VA  
Tel: 804-575-0044  
Fax: 804-572-1762

Lord Fairfax SBDC  
Lord Fairfax Community College  
Middletown, VA  
Tel: 540-869-6649  
Fax: 540-868-7002  
E-mail: lfcrosr@lf.cc.va.us

Lynchburg Regional SBDC  
Lynchburg, VA  
Tel: 1-800-876-7232 or 804-582-6170  
Fax: 804-582-6169  
E-mail: lrsbdc@aol.com

Mountain Empire Community College SBDC  
Big Stone Gap, VA  
Tel: 540-523-6529  
Fax: 540-523-8139  
E-mail: meblant@me.cc.va.us

Northern Virginia SBDC  
Fairfax, VA  
Tel: 703-277-7700  
Fax: 703-277-7722  
E-mail: jjanoski@gmu.edu

Arlington SBDC of the Northern VA SBDC  
Network  
Arlington, VA  
Tel: 703-993-8129  
Fax: 703-993-8130  
E-mail: phall@gmu.edu

Loudoun County SBDC of the Northern VA  
SBDC Network  
Sterling, VA  
Tel: 703-430-7222  
Fax: 703-430-7258  
E-mail: tedlondon@aol.com

Rappahannock Region SBDC  
Fredericksburg, VA  
Tel: 540-654-1060  
Fax: 540-654-1070  
E-mail: jsneddon@mwcgw.mwc.edu

Warsaw SBDC of the Rappahannock Region  
SBDC  
Warsaw, VA  
Tel: 1-800-524-8915 or 804-333-0286  
Fax: 804-333-0187  
E-mail: sbdcwarsaw@sylvaninfo.net

SBDC of Hampton Roads, Inc.  
Hampton, VA  
Tel: 757-825-2957  
Fax: 757-825-2960  
E-mail: bhollora@chespo.hrcvva.com

Southwest Virginia SBDC  
Southwest Virginia Community College  
Richlands, VA  
Tel: 540-964-7345  
Fax: 540-964-5788  
E-mail: jim\_boyd@sw.cc.va.us

Wytheville SBDC  
Wytheville Community College  
Wytheville, VA  
Tel: 1-800-468-1195 Ext. 4798 or  
540-223-4798  
Fax: 540-223-4778  
E-mail: redwards@naxs.com

Virginia Highlands SBDC  
Abingdon, VA  
Tel: 540-676-5615  
Fax: 540-628-7576  
E-mail:  
vhtillj%vccscent.bitnet@vtbit.cc.vt.edu

Alexandria SBDC  
 Alexandria, VA  
 Tel: 703-299-9146  
 Fax: 703-299-0295  
 E-mail: bill@agec.dup.gwu.edu

Tri-Cities SBDC of the Capital Area SBDC  
 Petersburg, VA  
 Tel: 804-643-7232  
 E-mail: kgbus@sprynet.com

Eastern Shore Office of the SBDC of  
 Hampton Roads, Inc.  
 SBDC  
 Belle Haven, VA  
 Tel: 757-442-7179  
 Fax: 757-442-7181

Martinsville SBDC of the Longwood SBDC  
 Martinsville, VA  
 Tel: 540-632-4462  
 Fax: 540-632-5059

South Fairfax Business Resource Center of  
 the Northern VA SBDC Network  
 Alexandria, VA  
 Tel: 703-768-1440  
 Fax: 703-768-0547

Radford University  
 New River Valley SBDC  
 Radford, VA  
 Tel: 540-831-6056  
 Fax: 540-831-6057  
 E-mail: dshanks@runet.edu

The Virginia SBDCs offer one-on-one counseling, low-cost workshops and seminars, and information and referrals to small businesses and entrepreneurs in the state. The free, individualized counseling may include business planning, sources of capital, cash flow analysis, marketing/sales, management, recordkeeping, inventory and control, research and development, financial analysis, international trade, government procurement, human resources, and network assistance. The seminars and workshops offered by the Centers cover topics such as: starting a small business, business planning/developing a plan, networking, obtaining financing, marketing strategies, understanding financial statements, and bookkeeping/recordkeeping. The Centers also provide companies access to a variety of resources, including books, periodicals, videotapes, and audio tapes. Several of the Virginia SBDCs maintain Web Sites (<http://www.richcom.com/casbdc/home.htm>, <http://monticello.avenue.gen.va.us/Market/SBDC>, <http://www.mwc.edu/~rrsbdc/>).

## Washington



**Organization/Program:** Washington Environmental Industry Association

**Contact:** Alice DeVault, Executive Administrator  
 Washington Environmental Industry Association  
 4000 NE. 41<sup>st</sup> Street  
 Seattle, WA 98105  
 Tel: 206-528-3410  
 Fax: 206-528-3409  
 E-mail: weia@weia.seanet.com

The Washington Environmental Industry Association (WEIA) is a nonprofit industry organization (environmental business association) that supports the vitality and enhances the capabilities of Washington providers of environmental products and services. WEIA's members have a common commitment to advancing the technologies and strategies for environmental restoration and remediation, assessment and site characterization, compliance, engineering, construction, and geotechnical and

analytical protocols. WEIA assists its members by identifying market opportunities, participating in policy development, providing education and training, and acting as an information resource. Through networking activities and its resources, WEIA is able to provide a forum for its members to identify sources of private and federal government funding. Although WEIA may make a referral to a funding source, it does not participate in the actual funding arrangements. A full/corporate membership varies from \$150 to \$1,500 per year depending on the number of employees in the company. Affiliate, education, and student memberships also are available.

WEIA is a member of the Northwest Environmental Business Council (NEBC), a partnership of the environmental industry associations of Washington, Alaska, Oregon, Idaho, and Montana. This organization was created to establish a more regional industry presence among these states, while continuing to provide services necessary to industry at the state level. NEBC also will strive to promote the northwest region's environmental companies abroad by identifying domestic and foreign business leads.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Washington State University (Lead SBDC)  
SBDC

Carol Reisenberg, Acting Director  
College of Business and Economics  
135 Kruegel Hall  
Pullman, WA 99164-4727  
Tel: 509-335-1576  
Fax: 509-335-0949

Aberdeen/Grays Harbor College SBDC  
Aberdeen, WA  
Tel: 360-538-4021

Bellevue Community College SBDC  
Bellevue, WA  
Tel: 206-643-2888 Fax: 206-649-3113

Big Bend Community College SBDC  
Moses Lake, WA  
Tel: 509-762-6289  
Fax: 509-762-6329

Centralia College SBDC  
Centralia, WA  
Tel: 360-736-9391 Fax: 360-753-3404

Clallam County Economic Development  
Council SBDC  
Port Angeles, WA  
Tel: 360-457-7793

Columbia River Economic Development  
Council SBDC  
Vancouver, WA  
Tel: 360-693-2555  
Fax: 360-694-9927

Columbia Basin College SBDC  
Kennewick, WA  
Tel: 509-735-6222  
Fax: 509-735-6609

Edmonds Community College SBDC  
Lynwood, WA  
Tel: 206-640-1435  
Fax: 206-640-1532

International Trade Institute  
(Specialized SBDC)  
North Seattle Community College SBDC  
Seattle, WA  
Tel: 206-527-3733  
Fax: 206-527-3734



Port of Walla Walla SBDC  
Walla Walla, WA  
Tel: 509-527-4681  
Fax: 509-525-3101

Tacoma SBDC  
Tacoma, WA  
Tel: 206-272-7232  
Fax: 206-272-7305

Quest SBDC  
Wenatchee, WA  
Tel: 509-662-8016  
Fax: 509-663-0455

Washington State University-Spokane SBDC  
Spokane, WA  
Tel: 509-358-2051  
Fax: 509-358-2059

Seattle SBDC  
Seattle, WA  
Tel: 206-464-5450  
Fax: 206-464-6357

Wenatchee Valley College SBDC  
Okanogan, WA  
Tel: 509-826-5107  
Fax: 509-826-1812

Skagit Valley College SBDC  
Mt. Vernon, WA  
Tel: 360-428-1282  
Fax: 360-336-6116

Western Washington University SBDC  
Bellingham, WA  
Tel: 360-650-3899  
Fax: 360-650-4844

South Seattle Community College SBDC  
Duwamish Industrial Education Center  
Seattle, WA  
Tel: 206-764-5375  
Fax: 206-764-5838

Yakima Valley Community College SBDC  
Yakima, WA  
Tel: 509-454-3608  
Fax: 509-454-4155

South Puget Sound Community College  
SBDC  
Olympia, WA  
Tel: 360-753-5616  
Fax: 360-586-5493

The Washington SBDCs provide business management and technical assistance, training, and research to small business owners and entrepreneurs in the state to improve profitability and stimulate economic growth. The free, one-on-one counseling provided by the Centers includes a variety of business issues, such as: purchase or sale of a business, policies and procedures, cash flow income and investment analysis, business plan development, business location analysis, market plan development, and plant layout and work flow analysis. The Centers offer specialized innovation and technology development assistance. The Innovation Assessment Center provides objective evaluations designed to help inventors and owners of small businesses determine the potential commercial feasibility of a new product, process, or service. The Washington State University SBDC's Web Site can be located at <http://www.sbdc.wsu.edu/html/wsbdc.htm>.

## West Virginia

**Organization/Program:** West Virginia University Institute of Technology EDA University Center

**Contact:** Stafford Thornton, Director  
 EDA University Center  
 Technical Assistance Center  
 West Virginia University Institute of Technology  
 Montgomery, WV 25136  
 Tel: 304-442-3162  
 Fax: 304-442-3307



The West Virginia University Institute of Technology EDA University Center receives funding from the West Virginia University Institute of Technology and the U.S. Department of Commerce Economic Development Administration. The Center provides grants to city and county government, Economic Development Authorities, Planning and Development Councils, Chambers of Commerce, and similar groups so that they may better accomplish their economic development goals. Grants are usually seed money to initiate projects that could not otherwise be completed, such as fact finding studies or feasibility studies. The average grant is approximately \$7,000 and studies are generally conducted by university personnel or independent consultants. Funding is not provided for ongoing projects, full-time employees, or in-house projects. Grant recipients must contribute at least 10 percent of the cost of the project. Funding is not provided until the project is completed and the final report is approved. Approval must be provided by both the Center and the client economic development organization. The Center also offers—at no charge—the *West Virginia Economic Development Services Directory*, which lists all of the economic development organizations in the state along with their addresses, special functions, and areas of expertise. The Center is a member of the National Association of Management and Technical Assistance Centers.

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**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

West Virginia SBDC (Lead SBDC)  
 Governor's Office of Community and Industrial Development  
 Hazel Kroesser, State Director  
 950 Kanawha Boulevard East  
 Charleston, WV 25301  
 Tel: 304-558-2960  
 Fax: 304-348-0127

Elkins SBDC (Satellite SBDC)  
 Elkins, WV  
 Tel: 304-637-7205  
 Fax: 304-637-4902

Fairmount State College SBDC  
 Fairmount, WV  
 Tel: 304-367-4125  
 Fax: 304-366-4870

College of West Virginia SBDC  
 Beckley, WV  
 Tel: 304-255-4022  
 Fax: 304-255-4022

Governor's Office of Community and  
Industrial Development SBDC  
Charleston, WV  
Tel: 304-558-2960  
Fax: 304-558-0127

Marshall University SBDC  
Huntington, WV  
Tel: 304-696-6789  
Fax: 304-696-6277

Shepherd College SBDC  
Shepherdstown, WV  
Tel: 304-876-5261  
Fax: 304-876-5117

West Virginia Institute of Technology SBDC  
Montgomery, WV  
Tel: 304-442-5501  
Fax: 304-442-3307

West Virginia Northern Community College  
SBDC  
Wheeling, WV  
Tel: 304-233-5900 Ext. 206  
Fax: 304-232-9065

West Virginia University SBDC  
Morgantown, WV  
Tel: 304-293-5839  
Fax: 304-293-7061

West Virginia University at Parkersburg  
SBDC  
Parkersburg, WV  
Tel: 304-424-8277  
Fax: 304-424-8315

The West Virginia SBDCs provide counseling, seminars and workshops, referrals, and access to information and other resources to small businesses and entrepreneurs in the state. The Centers provide free, individualized counseling to assist with starting a business, loan packaging, business plan development, financial planning, and minority/women/veterans business outreach. The Centers offer low-cost training seminars and workshops in areas such as: starting a business, business planning basics, accounting and recordkeeping, business management techniques, tax law, personnel management techniques, quality customer service, etc.

## Wisconsin

**Organization/Program:** Wisconsin Innovation Service Center

**Contact:** Milissa Guenterberg, Research Manager  
Wisconsin Innovation Service Center  
402 McCutchan Hall  
University of Wisconsin—Whitewater  
Whitewater, WI 53190  
Tel: 414-472-1365  
Fax: 414-472-1600  
E-mail: [innovate@uwwvax.uww.edu](mailto:innovate@uwwvax.uww.edu)



The Wisconsin Innovation Service Center (WISC) at the University of Wisconsin—Whitewater provides technical and market assessments of new product and services ideas for small businesses and independent inventors located throughout the United States. To provide its service, WISC utilizes a network of more than 400 technical consultants that offer a very broad range of expertise, as well as its internal staff who are well trained in secondary research methods. WISC's

researchers use on-line databases and other resources to collect information regarding existing patents, market size, competitive intensity, and demand trends. WISC charges its clients a fee of \$295 per assessment, which provides sufficient information to entrepreneurs and inventors for making improved decisions on further development of their ideas.

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**Organization/Program:** Wisconsin Department of Commerce

**Contact:** Cheryl Gain  
Wisconsin Department of Commerce  
P.O. Box 7970  
Madison, WI 53707  
Tel: 608-267-9384  
Fax: 608-267-0436

The Wisconsin Department of Commerce offers several programs that may be beneficial to businesses that are developing a technology or are participating in the federal SBIR program. Detailed information on a broad range of programs can be found on the Department of Commerce's Home Page at <http://badger.state.wi.us/agencies/dod>. Programs that are especially relevant to technology developers include:

- ❖ ***Technology Clearinghouse***—The Technology Clearinghouse provides access to hundreds of state and federal technical and financial assistance programs. It can make referrals for businesses to more than 700 federal laboratories for consultation on product and process development, feasibility, marketability, and international performance requirements. An SBIR proposal review service is available through the Technology Clearinghouse. Peer reviewers review the proposal and provide comments. Interested companies should contact the Technology Clearinghouse Coordinator who will identify appropriate reviewers and determine their availability, send the proposal to the reviewers, and return the reviewed proposal with comments. Additional information can be obtained by calling 1-800-832-4546.
- ❖ ***Small Business Assistance Office***—The Small Business Assistance Office offers management assistance to small businesses, especially first-time entrepreneurs. Information is available on government regulations and financing alternatives. Referrals to other appropriate business resources also are made. The Small Business Assistance Office can be reached at 1-800-HELP-BUSINESS.
- ❖ ***The Technology Development Fund (TDF) Program***—The TDF Program provides assistance to businesses that are starting technical research projects that will result in the development of new products or processes, or will improve existing products or processes. Businesses that have made a firm commitment to locate in Wisconsin or businesses that are expanding within Wisconsin are eligible for funds. Funds may be used for salaries of individuals conducting the research, as well as for materials, supplies, and certain equipment costs required to conduct the research. The TDF Program is authorized to fund up to 40 percent of eligible costs, and the project must be approved by the Wisconsin Development Finance Board before any project costs may be incurred. Applications may be submitted at any time to the Wisconsin Department of Commerce. An application manual is available from the Department. Applications are reviewed by Department staff and additional information is requested if necessary. Upon completing the review, Department staff will submit a recommendation to the Wisconsin Development Finance Board. If funding is granted,

Department staff will prepare the necessary documentation. Awards are provided as a loan with provisions for forgiveness if the research does not result in a marketable product or process.

- ❖ ***SBIR Bridge Financing Program***—This program provides financing assistance to businesses that have already won federal Phase I SBIR awards and are awaiting decisions on Phase II proposals. The program provides funds of up to \$40,000 over a period of 1 year to support continued SBIR-related research by a business. Funds may be used for salaries of the researchers, and for materials, supplies, and certain equipment costs necessary to support the research. Applications may be submitted at any time throughout the year. Applicants must submit a brief research plan and budget, general financial information, and copies of their Phase I final report and Phase II proposal. Confidentiality is maintained—material designated as a trade secret will not be publicly disclosed. Applications are reviewed by Department staff and additional information is requested if necessary. Upon completing the review, Department staff will make a funding decision. If funding is granted, Department staff will prepare the necessary documentation. Awards are provided as a loan with provisions for forgiveness if the research does not result in a marketable product or process. If the product or process is marketable, repayment is required on a royalty basis.
- ❖ ***Other Financial Assistance Resources***—The Department of Commerce administers or is affiliated with a very broad range of financial assistance programs for businesses and communities that wish to contribute to economic development. Additional information on these programs can be obtained by calling 1-800-HELP-BUSINESS.
- ❖ ***Manufacturing Assessment Center***—The Manufacturing Assessment Center assists small and medium manufacturers with making improvements to the quality and productivity of their organization by providing assessments of operations, systems, and layouts and suggesting changes. The Center keeps abreast of related seminars that are offered throughout the United States. The Center also can arrange for plant tours of leading-edge manufacturers in the state. For more information, contact Karl Arps at 608-266-0165.

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**Organization/Program:** D.J. Bordini Technological Innovation Center

**Contact:** Leo Patt, Associate Dean  
Fox Valley Technical College  
P.O. Box 2277  
Appleton, WI 54913  
Tel: 414-735-5600

This business incubator focuses on technology-based companies, such as research and development firms, desktop publishing, and software companies. Tenants benefit from access to the technical resources of Fox Valley Technical College. The incubator does not maintain facilities adequate for heavy manufacturing.

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**Organization/Program:** Jackson County Incubator

**Contact:** Mike Anderson, Board President  
Black River Falls Industrial Park Jackson County Business  
Incubator  
720 Red Iron Road  
Black River Falls, WI 54615  
Tel: 715-284-2020

This incubator prefers small, start-up businesses. Its services and facilities are appropriate for light industry, distribution, and service firms.

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**Organization/Program:** Chippewa Valley Incubation Center

**Contact:** Mark Kalish, Executive Director  
Chippewa Valley Incubation Center  
3132 Lewis Avenue  
Eu Claire, WI 54703-3713  
Tel: 715-836-2842

Tenants in this incubator must be young manufacturing or service-to-manufacturing businesses that have job creation potential. The incubator offers shared businesses services and reduced rate rent. Incubator tenants also are eligible for a loan pool utilized to guarantee financing through local lending institutions. The guarantee program is applicable to loans of up to \$25,000.

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**Organization/Program:** ADVOCAP Business Center

**Contact:**

Morton Gazerwitz, Director  
ADVOCAP Business Center  
Business Development Department  
19 West First Street  
P.O. Box 1108  
Fond du Lac, WI 54936-1108  
Tel: 414-922-9881  
Fax: 414-922-7214

Morton Gazerwitz, Director  
ADVOCAP Business Center  
Business Development Department  
2929 Harrison Street  
Oshkosh, WI 54901  
Tel: 414-426-0150  
Fax: 414-426-3071

The tenants of this incubator are primarily service businesses because zoning restrictions preclude manufacturing at the site. The incubator focuses on business start-ups, expansions, or on businesses requiring the incubator's particular services. Priority is given to tenants who have job creation potential, especially for low-income individuals. The incubator provides office space and shared services, including management and technical assistance and entrepreneurial training. In addition, tenants are offered seed capital financing of up to a \$5,000 loan or equity position in the tenant company, or SBA microloans of up to \$15,000.

**Organization/Program:** Advance Business Development Center

**Contact:** Frank Buethe, Director  
Advance Business Development Center  
835 Potts Avenue  
Green Bay, WI 54304  
Tel: 414-496-9010 or 414-496-9001  
Fax: 414-496-6009

This incubator targets small, start-up, early stage companies that are involved in light manufacturing, wholesale service, or construction. Office space and basic services and equipment are provided.

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**Organization/Program:** Innovation Center of Hartford

**Contact:** Werner Wolpert, Executive Director  
Innovation Center of Hartford  
935 West State Street  
Hartford, WI 53027  
Tel: 414-673-7009  
Fax: 414-673-4651

Companies involved in new technologies and light manufacturing are desired as tenants for this incubator. In addition to space and basic services, the incubator offers a revolving loan fund of up to \$75,000 for fixed assets. Tenants also are eligible for a discount on future land purchases and construction finance assistance when relocating in the industrial parks of the City of Hartford.

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**Organization/Program:** Coulee Region Business Center

**Contact:** David Loomis, Manager  
Coulee Region Business Center  
1100 Kane Street  
La Crosse, WI 54603  
Tel: 608-782-8022 or 608-782-8020  
Fax: 608-784-5505

This incubator is available to retail, service, light manufacturing, and wholesaling firms.

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**Organization/Program:** Meadowbrook Multi-Tenant Industrial Center

**Contact:** Alan Christianson, Community Economic Development Planner  
Meadowbrook Multi-Tenant Industrial Center  
1502-10 East 16<sup>th</sup> Street S.  
P.O. Box 431  
Ladysmith, WI 54848  
Tel: 715-532-5411

The Meadowbrook Multi-Tenant Industrial Center focuses on light manufacturing, assembly, and services businesses. Retail firms are not eligible. The incubator provides low-cost rental space in two adjacent facilities and on-site technical assistance. In addition, revolving loan fund assistance is available.

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**Organization/Program:** The Faraday Center

**Contact:** Denise Clark, Manager  
The Faraday Center  
2800 South Fish Hatchery Road  
Madison, WI 53711  
Tel: 608-273-8440

This incubator places priority on tenants with a science, research, or high technology orientation; however, any firm seeking office or laboratory space is an eligible tenant. The facility provides competitive rent, shared laboratory and office services, and special facilities for technology development.

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**Organization/Program:** Laboratory Associated Businesses

**Contact:** Phil Derse, Vice President  
Laboratory Associated Businesses  
1202 Ann Street  
Madison, WI 53713  
Tel: 608-251-3005

High technology or technology-based firms are preferred as tenants at this incubator facility, with a special focus on biotechnology companies. The incubator provides office support services for new businesses and shared laboratory equipment.

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**Organization/Program:** Madison Enterprise Center

**Contact:** Susie Watson  
Madison Enterprise Center  
Common Wealth Development, Inc.  
100 South Baldwin Street  
Madison, WI 53703  
Tel: 608-256-6565

This incubator is open to inquiries from all businesses. New or expanding light industrial or labor intensive companies and women- and minority-owned businesses are encouraged to apply. The incubator provides low rental space and shared services and office equipment. A Micro Loan Lending Circle program also is offered.



**Organization/Program:** Madison Gas and Electric Innovation Center

**Contact:** Ellen Larson Marty, Manager  
Madison Gas and Electric Innovation Center  
565 Science Drive, #A  
Madison, WI 53711-1070  
Tel: 608-238-5054  
Fax: 608-238-5120

Technology-based businesses are given first priority as tenants for this incubator. The facility offers basic shared office services. Available space includes laboratory suites—aimed at biotechnology research and development—with fume hoods, sinks, and benching. Tenants have access to University of Wisconsin—Madison resources, including a fiber optic link, laboratory safety services, a library network, database and computing services, and patent searches.

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**Organization/Program:** Madison Incubator for Technology Development

**Contact:** Don Warren, Director  
Madison Incubator for Technology Development  
3802 Packers Avenue  
Madison, WI 53704  
Tel: 608-246-4142

This incubator targets technology and biotechnology companies, or service companies that offer support to tenant companies. In addition to basic office support services, the incubator offers sharing of technical expertise and equipment (including fermentation and sterilization devices), specialized chemistry and analytical equipment, electron microscopy, chromatograph mass spectrometer, and an extensive machine shop. The incubator also provides referrals to other technology resources.

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**Organization/Program:** Indianhead Enterprises

**Contact:** Renee Surdick, Administrator  
Indianhead Enterprises  
1426 Indianhead Drive  
Menomonie, WI 54751  
Tel: 715-235-9058  
Fax: 714-232-6463

The Indianhead Enterprises incubator targets light manufacturing assembly firms, but is open to all businesses. The incubator provides administrative services, below-market rent, manufacturing layout and design services, and referrals to management and technology assistance providers in the area.

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**Organization/Program:** University of Wisconsin—Stout Incubator Service

**Contact:** Charles Yost, Director  
University of Wisconsin—Stout Incubator Service  
University of Wisconsin—Stout Manufacturing Laboratory  
Menomonie, WI 54751  
Tel: 715-232-2294

Applicants to this incubator should be new manufacturing-related business start-ups. Companies with an innovative product or service that are likely to remain in West Central Wisconsin are given priority. In addition to basic incubator services, access is available to manufacturing-related tools and equipment and assistance is available for prototype development and in developing production tooling. Tenants have access to technical assistance through the University of Wisconsin—Stout's specialized industrial faculty and technical library.

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**Organization/Program:** Community Enterprise of Greater Milwaukee

**Contact:** Bill Lock, Director  
Community Enterprise of Greater Milwaukee  
3118 North Teutonia Avenue  
Milwaukee, WI 53206  
Tel: 414-265-2346  
Fax: 414-265-0270

This incubator gives priority to minority-owned new business, but other small businesses are eligible. To be eligible, firms should have gross sales under \$1 million. A higher priority is given to manufacturing firms in the early-stage or start-up phase. The incubator offers below-market-rate office and manufacturing space and basic support services. Technical and management support services also are available. A revolving loan fund with a \$10,000 maximum per loan is available for loan guarantees, working capital, leasehold improvement, and equipment purchase.

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**Organization/Program:** Milwaukee Enterprise Center—North

**Contact:** Brian O'Malley, Director, Entrepreneurial Development  
Milwaukee Enterprise Center—North  
Small Business Development  
2821 North Fourth Street  
Milwaukee, WI 53212  
Tel: 414-372-3609  
Fax: 414-227-4152

To apply for tenancy, companies must submit a business plan. The incubator provides basic office support services, such as small business development services and referrals of loan requests to traditional lending institutions or alternative financing sources.

**Organization/Program:** Milwaukee Enterprise Center—South

**Contact:** Miguel Berry, Facility Manager  
Milwaukee Enterprise Center—South  
816 West National Avenue  
Milwaukee, WI 53204  
Tel: 414-645-0880

Preference, at this incubator facility, is given to new or expanding small businesses. The incubator is especially appropriate for manufacturing. It provides a full range of services, including assisting tenants and neighborhood businesses with obtaining financing. Some of the incubator's services are provided as part of the rental agreement—others are available for a nominal fee.

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**Organization/Program:** Rapids Business Center

**Contact:** Michael O'Connor, Manager  
Rapids Business Center  
1509 Rapids Drive  
Racine, WI 53404  
Tel: 414-632-7711

This incubator is accessible to any business that does not produce hazardous substances or pose a nuisance to co-tenants. This for-profit incubator provides space primarily for small businesses.

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**Organization/Program:** River Falls Economic Development Corporation

**Contact:** Christina Rosencranz, Executive Director  
River Falls Economic Development Corporation  
Enterprise Center  
264 Troy Street  
River Falls, WI 54022  
Tel: 715-426-5900

This incubator prefers early-stage small businesses and start-ups in light manufacturing or distribution. Firms with growth plans also are encouraged to apply for tenancy. The incubator provides below-market-rate rent, shared office equipment, a loading dock, and a conference room. Tenants have access to assistance with expansion and job creation plans.

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**Organization/Program:** Sheboygan County Enterprise Center

**Contact:** Cliff Sager, Incubator Manager  
Sheboygan County Enterprise Center  
P.O. Box 845  
Sheboygan, WI 53082-0845  
Tel: 414-564-3312

The Sheboygan County Enterprise Center gives priority to new business applicants. Potential tenants must present financial statements and meet the requirements of a review board to be eligible. The incubator offers basic support services and access to professional staff and resources at Lakeshore Technical College.

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**Organization/Program:** Micro-Enterprise Center

**Contact:** Karl Pnazek, CEO  
Micro-Enterprise Center  
Cap Services, Inc.  
1608 West River Drive  
Stevens Point, WI 54481

Tenants at this incubator are required to make the majority of jobs created by their venture available to low- or moderate-income people. The incubator facility comprises three buildings that are capable of handling manufacturing or commercial enterprises. It offers below-market-rate rent and basic shared incubator services.

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**Organization/Program:** University of Wisconsin—Superior Business Incubator Center

**Contact:** Heidi Timm-Bijold, Director  
University of Wisconsin—Superior  
Business Incubator Center  
2231 Catlin Avenue, #400  
Superior, WI 54880  
Tel: 715-394-7388

Applicants to the incubator must be start-up or home-based businesses ranging from the business service sector to industrial/manufacturing firms. The incubator provides basic office support services, an enterprise support network, entrepreneurial training, and a microbusiness loan guaranty pool.

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**Organization/Program:** Wausau Business Incubator

**Contact:** Harry Bourquin, Manager  
Wausau Business Incubator  
1300 Cleveland Avenue, #100  
Wausau, WI 54401  
Tel: 715-848-5880  
Fax: 715-848-2077

The Wausau Business Incubator is open to all light manufacturing firms and some service firms. Start-up firms are required to submit a business plan with their application. The incubator provides rental space, support services, and access to the research and development facilities of a nationally recognized laser laboratory operated by North Central Technical College.

**Organization/Program:** CAPsell Center

**Contact:** Tom Heesch, E.D. Coordinator  
CAPsell Center  
205 East Main Street, #12  
Wautoma, WI 54982  
Tel: 414-787-3949

The CAPsell Center is open to all businesses in Waushara and Marquette Counties. It offers seed money for low-income entrepreneurs residing in Waushara County. Up to \$10,000 is provided for short-term bridge loans and up to \$5,000 is available for long-term loans.

**Organization/Program:** Wisconsin Rapids Area Business Incubator, Inc.

**Contact:** Kathleen Venturelli  
Wisconsin Rapids Area Business Incubator, Inc.  
1430 2<sup>nd</sup> Street North  
Wisconsin Rapids, WI 54494  
Tel: 715-422-4250

This incubator focuses on light manufacturing and service firms; however, other firms are accepted. The incubator is located in a former manufacturing plant and tenants share access to a forklift, 25-ton crane, and railroad siding.

**Organization/Program:** River Cities Development Corporation

**Contact:** Kathleen Venturelli, Executive Director  
River Cities Development Corporation  
1120 Lincoln Avenue  
Wisconsin Rapids, WI 54494  
Tel: 715-722-4865

The River Cities Development Corporation is open to all businesses with a focus on start-up or young firms. The River Cities Development Corporation acts as an information and referral service for SBA, the City Revolving Loan Fund, FmHA, and other programs. Assistance also is offered with site selection, employment and training programs, R&D, and other activities.

**Organization/Program:** Small Business Development Centers (SBDC)

**Contact:**

Wisconsin SBDC  
University of Wisconsin  
Erica Mc Intire, State Director  
432 North Lake Street, Room 423  
Madison, WI 53706  
Tel: 608-263-7794  
Fax: 608-262-3878

University of Wisconsin at Eau Claire SBDC  
Eau Claire, WI  
Tel: 715-836-5811  
Fax: 715-836-5263

University of Wisconsin at Green Bay SBDC  
Green Bay, WI  
Tel: 414-465-2089  
Fax: 414-465-2660

University of Wisconsin at La Crosse SBDC  
La Crosse, WI  
Tel: 608-785-8782  
Fax: 608-785-6919

University of Wisconsin at Madison SBDC  
Madison, WI  
Tel: 608-263-2221  
Fax: 608-263-0818

University of Wisconsin at Milwaukee SBDC  
Milwaukee, WI  
Tel: 414-227-3240  
Fax: 414-227-3142

University of Wisconsin at Oshkosh SBDC  
Oshkosh, WI  
Tel: 414-424-1453  
Fax: 414-424-7413

University of Wisconsin at Parkside SBDC  
Kenosha, WI  
Tel: 414-595-2189  
Fax: 414-595-2513

University of Wisconsin at Stevens Point  
SBDC  
Stevens Point, WI  
Tel: 715-346-3838  
Fax: 715-346-4045

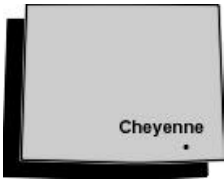
University of Wisconsin at Superior SBDC  
Superior, WI  
Tel: 715-394-8351  
Fax: 715-394-8454

University of Wisconsin at Whitewater SBDC  
Whitewater, WI  
Tel: 414-472-3217  
Fax: 414-472-4863

Wisconsin Innovation Service Center/  
Technology (Specialized SBDC)  
University of Wisconsin at Whitewater SBDC  
Whitewater, WI  
Tel: 414-472-1365  
Fax: 414-472-1600

The Wisconsin SBDCs provide one-on-one counseling, seminars and workshops, referrals, and information to small businesses and entrepreneurs in the state of Wisconsin. The Centers provide free, individualized counseling to assist with business planning, loan packaging, business plan development, and financial planning. The SBDCs offer low-cost training seminars and workshops in areas such as: starting a business, business planning, accounting, management, tax issues, personnel/human resource, etc. The Wisconsin SBDCs also sponsor a number of specialized programs including the Native American Business Outreach Services program, the Wisconsin Innovation Service Center (which provides new product and invention idea evaluation services), and the Wisconsin Technology Access Program (which uses a network of subject matter experts and databases to assist high-tech business with new ideas or solutions to technical problems).

## Wyoming



**Organization/Program:** Science, Technology, and Energy Authority

**Contact:** Science, Technology, and Energy Authority  
P.O. Box 3295  
Laramie, WY 82071-3295  
Tel: 307-766-6796  
Fax: 306-766-6799

The Science, Technology, and Energy Authority (STEA) strives to stimulate the research and development enterprise within the state, assists companies develop new products and technologies, and facilitates product commercialization. STEA carries out its goals by establishing effective partnerships between the public sector and private companies. STEA receives funding from the state and because it conducts high-risk economic development activities, STEA must carefully manage its risk to protect public funds, as well as earn a long-term return on its investment. Consequently, STEA expenditures are matched by a minimum ratio of 1:1 which may range up to a ratio of 8:1. STEA loans to small business must be secured by real, personal, or intellectual property, and must be repaid with interest. STEA is part of the SBIR WEST Program—a program aimed at improving the SBIR award performance of the 14 western states. STEA's programs include the following:

- ❖ ***Small Business Technology Development***—STEA assists inventors and companies with developing a new prototype and getting it to the marketplace. STEA offers secured loans at below-market rates. Loan terms are flexible; however, all loans must be repaid with interest. Applications are subject to four stages of review: (1) administrative, (2) business plan, (3) technical plan (involving reviews by outside experts), and (4) board review. A matching private investment at a minimum of 1:1 is required. STEA invests in projects that are anticipated to have a significant return on the investment for the state. STEA's investments have increased Wyoming's competitiveness in the areas of computer hardware and software, optics, sensors, and environmental remediation products.
- ❖ ***Manufacturing Extension Partnership***—Through the Mid-America Manufacturing Technology Center, STEA funds a statewide manufacturing extension service. Field engineers who are located in five regional offices conduct on-site visits to small manufacturing companies. Customized assistance projects are developed and conducted by the field engineers. These activities are conducted collaboratively with the University of Wyoming, community colleges, and the Wyoming Department of Commerce.
- ❖ ***Accessing Federal Resources***—STEA assists companies with accessing federal resources and applying for federal funding to solve technical problems and develop new products. STEA maintains a number of cooperative agreements through which small Wyoming businesses may access thousands of skilled researchers in a broad range of fields at federal laboratories.

**Organization/Program:** Small Business Development Centers (SBDC)**Contact:**

Wyoming SBDC (Lead SBDC)  
University of Wyoming  
Diane Wolverton, State Director  
P.O. Box 3622  
Laramie, WY 82071-3622  
Tel: 1-800-348-5194 or 307-766-3505  
Fax: 307-766-3406

Region I SBDC  
Rock Springs, WY  
Tel: 1-800-348-5205 or 307-352-6894  
Fax: 307-352-6876

Region II SBDC  
Powell, WY  
Tel: 1-800-383-0371 or 307-754-2139  
Fax: 307-754-0368

Region III SBDC  
Casper, WY  
Tel: 1-800-348-5207 or 307-234-6683  
Fax: 307-577-7014

Region IV SBDC  
Cheyenne, WY  
1-800-348-5208 or 307-632-6141  
Fax: 307-632-6061

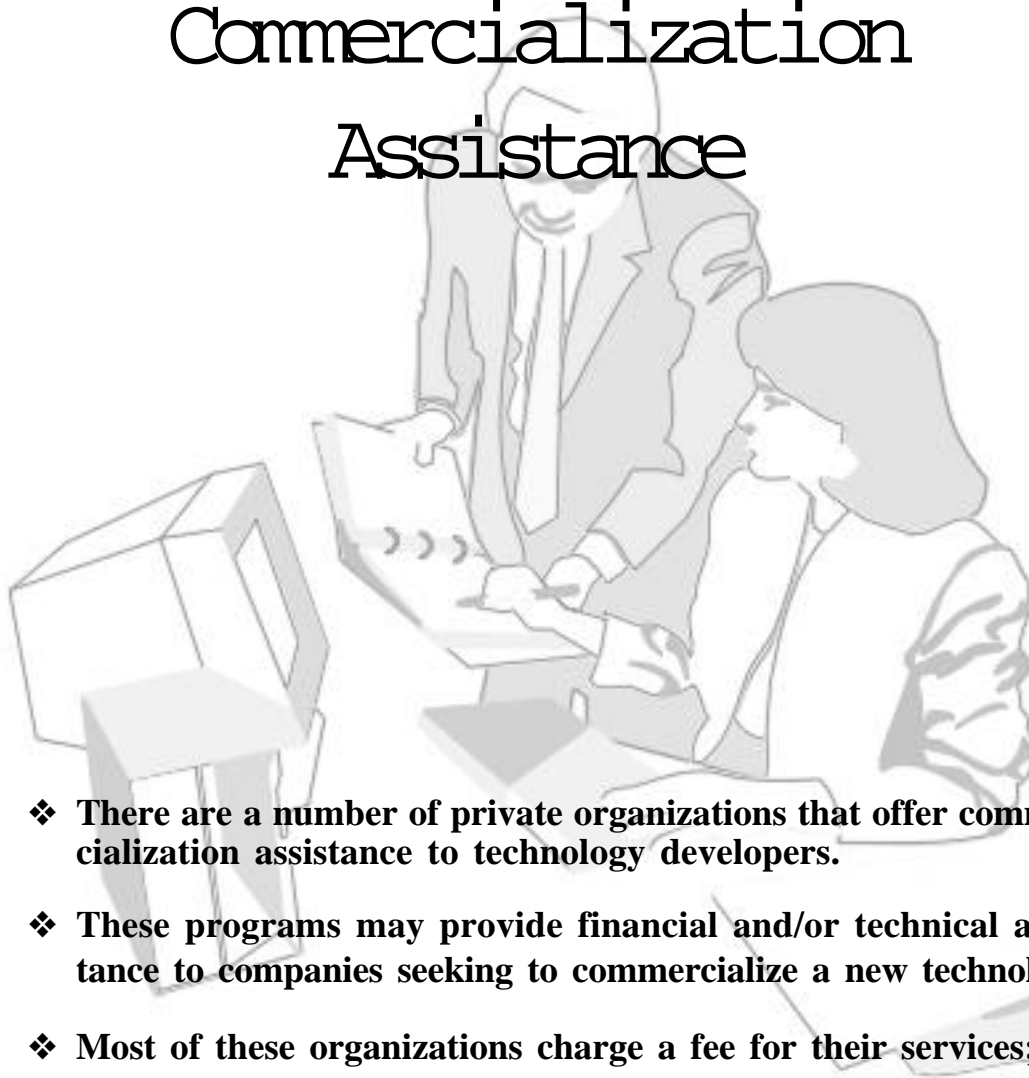
The Wyoming SBDCs provide management assistance, education/training, referrals, and information to small businesses and entrepreneurs in the state of Wyoming. The Centers provide free, one-on-one counseling in areas such as marketing, accounting, management, and personnel. The low-cost workshops, seminars, and courses offered by the SBDCs are designed to address issues relevant to small businesses. The Centers also make referrals to assist small businesses in meeting specific needs. The Wyoming SBDCs also provide access to a resource library of books, videotapes, audio tapes, magazines, and more.





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# Chapter 3: Other Private Sources of Commercialization Assistance



- ❖ **There are a number of private organizations that offer commercialization assistance to technology developers.**
- ❖ **These programs may provide financial and/or technical assistance to companies seeking to commercialize a new technology.**
- ❖ **Most of these organizations charge a fee for their services; the fees vary according to the assistance required.**
- ❖ **Conditions for assistance vary among the different programs.**



**Organization/Program:** Advanced Business Consulting, Ltd.

**Contact:** Advanced Business Consulting, Ltd.  
Tel: 306-343-3373  
E-mail: [aic@webster.sk.ca](mailto:aic@webster.sk.ca)

Advanced Business Consulting offers its clients a wide portfolio of domestic consulting services. These include: business planning, feasibility analysis (to prove there is a market for the product), market research, financing options, and management services. Advanced Business Consulting also offers assistance to companies that want to export their products. The staff are particularly experienced with exporting to Southeast Asia, Japan, Mexico, and Europe.

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**Organization/Program:** American Entrepreneurs for Economic Growth

**Contact:** American Entrepreneurs for Economic Growth  
1655 N. Fort Myer Drive  
Suite 700  
Arlington, VA 22209  
Tel: 703-351-5246  
Fax: 703-351-5268  
E-mail: [jlazarus@aeeg.org](mailto:jlazarus@aeeg.org)  
Web Site: <http://www.envista.com/aeeg>

The American Entrepreneurs for Economic Growth (AEEG) is the largest national organization of venture-capital-backed companies and other entrepreneurs focusing on the public policy issues that affect emerging growth companies. AEEG's nationwide network of 10,000 entrepreneurs provides an opportunity for entrepreneurs to directly voice their opinions to policymakers in an effective manner. The AEEG works with policymakers, the media, and organizations throughout the United States in an effort to strengthen the support for emerging growth companies and to foster the understanding that emerging growth companies are major sources of job creation, innovation, tax revenues, and global competitiveness.

AEEG focuses on issues relating to capital formation, investment incentives, and other issues affecting America's young growth companies. In addition to advocacy, AEEG works to inform its members about investment trends, entrepreneurial experiences, noteworthy events, and networking opportunities. The AEEG offers membership to senior executive staff of emerging growth companies at no charge. The National Venture Capital Association fully supports all AEEG activities. The AEEG Web Site includes information on networking opportunities and links to a number of entrepreneurial resources, such as the Michael D. Dingman Center for Entrepreneurship and the Ewing Marion Kauffman Foundation.

**Organization/Program:** The Business Clearinghouse™

**Contact:** Steven Basehore, Vice President  
Equity Concepts, Inc.  
Tel: 602-263-8743  
Fax: 602-263-8401  
E-mail: [equity@indirect.com](mailto:equity@indirect.com)  
Web Site: <http://www.indirect.com/www/equity/>

The Business Clearinghouse™ is a source of selective and unique business services. Its aim is to provide an ongoing resource where companies and individuals will find business and financial solutions that are not readily available through traditional channels. The Business Clearinghouse™ offers the services of experienced, professional business consultants that provide confidential, personalized consulting to small businesses at a reasonable cost. The Business Clearinghouse™ also offers business valuation services, business planning, marketing analysis, and management studies to public and private enterprises. The fees charged vary with the type of support required.

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**Organization/Program:** Calvert Social Venture Partners

**Contact:** John May, Managing Partner  
Calvert Social Venture Partners  
7201 Wisconsin Avenue, Suite 310  
Bethesda, MD 20814  
Tel: 301-656-4272  
Fax: 301-656-4421  
E-mail: [calven2000@aol.com](mailto:calven2000@aol.com)  
Web Site: <http://www.greenmoney.com/calvertventures>

Calvert Social Venture Partners is a venture capital company that specializes in investing in young, socially responsible companies. The companies seeking investment from Calvert Ventures must possess an innovative business solution to a significant social or environmental problem. Generally, Calvert Ventures seeks to be the lead investor, providing between \$50,000 and \$250,000 of financing. Investments may be as large as \$500,000.

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**Organization/Program:** The Center for Entrepreneurship

**Contact:** The Center for Entrepreneurship  
University of Charleston, SC  
Web Site: <http://www.cofc.edu/-goforit/ecinfo.htm>

The Center for Entrepreneurship at the University of Charleston, SC, was created in 1994 to foster the education of students with an interest in entrepreneurship and to provide consulting, marketing, and management services to entrepreneurs and investors. To perform these services, the Center draws upon the faculty and students of the School of Business and Economics at the University and also a group of Center Associates who are active-but-available or successful, retired entrepreneurs with expertise and experience from a variety of industries. The Center offers support for new and existing business ventures throughout and beyond the Southeast. The services provided by the Center normally apply to businesses in need of more sophisticated solu-

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tions than those of a standalone retail store or similar small business. Companies that are best able to benefit from the Center's services are those that:

- ❖ Want to expand a successful existing business to a substantially larger operation.
- ❖ Have the opportunity to move their business into a completely new venture, industry, or market segment.
- ❖ Desire to improve their business' profitability with a major, innovative change in strategy.
- ❖ Need to adapt the management structure of their business to meet the changing needs of a rapidly growing company.
- ❖ Have a requirement for and can justify outside capital to achieve better economies of scale.
- ❖ Need assistance with evaluating merger opportunities.
- ❖ Have a venture that incorporates new technology or other innovation.
- ❖ Wish to buy out a subsidiary or division of a larger firm with turnaround potential.

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**Organization/Program:** Center for Hazardous Materials Research

**Contact:** Center for Hazardous Materials Research  
University of Pittsburgh Applied Research Center  
320 William Pitt Way  
Pittsburgh, PA 15238  
Tel: 1-800-246-8659 or 412-826-5320  
Fax: 412-826-5552  
Web Site: <http://www.chmr.org>

The Center for Hazardous Materials Research (CHMR) is a nonprofit organization dedicated to waste minimization and pollution prevention, offering diversified environmental assistance to business, industry, medical facilities, government, and communities on the proper management of hazardous waste materials across the globe. In January 1993, the National Environmental Technology Applications Center (NETAC) became an operating unit within CHMR. NETAC brings to the Center highly specialized expertise that integrates the critical business and technical elements necessary to accelerate the development and commercialization of innovative environmental technologies. By linking the collective resources of both organizations, CHMR now provides a wide array of technical and business assistance services for public- and private-sector clients in the United States and abroad. NETAC's Technology Development Laboratories provide services to address all stages of the technology commercialization process from conception to market introduction. CHMR also offers support for proof-of-concept, prototype, parametric, pilot-plant, and demonstration, and proof-of-application testing, as well as comparative technology analyses and technology evaluations/treatability studies.

**Organization/Program:** Environmental Business Council—New England

**Contact:** Environmental Business Council—New England  
500 Victory Road—Marina Bay  
North Quincy, MA 02171  
Tel: 617-847-1731  
Fax: 617-847-1759  
E-mail: ebc@ebc-ne.org

The Environmental Business Council—New England, Inc. (EBC-NE) is an association of environmental and energy firms including equipment manufacturers, engineering and consulting firms, solid and hazardous waste management companies, remedial and emergency response contractors, professional services, analytical testing labs, and other organizations involved with the envirotech industry. The goals of the EBC-NE are to:

- ❖ Provide its members with an array of programs, activities, and information to enable them to grow their environmental businesses and to compete successfully in domestic and international markets.
- ❖ Create a network for members to explore opportunities for mutual benefit.
- ❖ Establish a partnership between industry and academic institutions to insure a continuous supply of trained people and to develop and transfer research and technology.
- ❖ Provide sound information on environmental and industry issues for news media, regulatory bodies, public policymakers, and the general public.
- ❖ Actively pursue public policy that will help make environmental business and industry more effective and competitive, as well as enhance the attainment of a clean and productive environment.

EBC-NE membership also provides access to EBC's online service *EnviroHelp* which includes a database of EBC-NE members, listings of environmental project leads and business opportunities, an information service of useful Internet sites, and postings of employment opportunities at member companies.

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**Organization/Program:** Environmental Export Council

**Contact:** John Mizroch, Executive Director  
Environmental Export Council  
P.O. Box 77287  
Washington, DC 20013  
Tel: 202-466-6933  
Fax: 202-789-1623  
E-mail: 73174.502@compuserve.com

The Environmental Export Council (EEC) is a consortium of approximately 120 of America's leading environmental business and technology firms, national laboratories, universities, and trade associations. EEC was created to provide leadership to the U.S. environmental industry in order

to realize the extraordinary potential to grow and compete effectively in the global marketplace. The EEC is one of the leading trade associations in the United States promoting the exports of U.S. environmental goods and services. Its over 120 members include both large and small companies from all sectors of the environmental industry, as well as several national laboratories, universities, and trade associations. EEC's membership services are designed to maximize networking opportunities, address the "bottom-line" objectives of its members, and produce results and add value that can be measured in terms of increased business for its members. EEC offers the following services:

- ❖ ***Monthly Member Bulletin***—The Bulletin serves as a point of reference for the EEC's member service programs and contains trade leads and lists of upcoming industry events.
- ❖ ***Customized "Day in DC" Meeting Service***—This day of meetings in the Washington, DC, area is designed to provide members with information about sources of export assistance and finance within the federal government and multilateral development banks. Each program of meetings is individually tailored to meet the specific needs of the member.
- ❖ ***EECNET***—An electronic information service used to distribute trade leads and industry news on a daily basis to EEC members.
- ❖ ***Membership Directory***—This directory, which was published in April 1996, is widely distributed to foreign buyers of U.S. environmental technologies. It also facilitates the networking of EEC members. The directory is available in hardcopy and online.
- ❖ ***Annual Conference***—A 2-day forum featuring networking opportunities for EEC members and presentations by top-level environmental industry executives on strategic issues for exporting to global markets.
- ❖ ***Regional Seminars***—Members and nonmembers are invited to attend these small, focused seminars designed to provide executives from small-to-medium sized companies with the tools they need to create an effective regional exporting strategy.
- ❖ ***Trade and Reverse Trade Missions***—Targeted, sector-specific meetings with regulators, financiers, and buyers of environmental products and services.
- ❖ ***Information Briefings***—Lunch meetings that provide members with practical information on such topics as exporting to Japan, intellectual property rights protection, and the Foreign Corrupt Practices Act.
- ❖ ***Access to Funding Sources***—Qualified small-to-medium sized members can apply for \$10,000 to \$20,000 in matching fund grants from the National Association of State Development Agencies (NASDA) through sponsorship by the EEC. NASDA grant funds, which are provided through the U.S.-Asia Environmental Partnership and the Latin America Fund for the Environment, can be used to conduct business development and technology or product demonstrations in Asian and Latin American environmental markets.
- ❖ ***Market Research***—EEC staff will assist members in obtaining customized market research on foreign markets, industry sectors, and sources of finance.



- ❖ ***Speakers Bureau***—The EEC Speakers Bureau affords members with the opportunity to gain visibility within the environmental industry by speaking at prominent industry conferences and federal government events.
- ❖ ***International Networking***—EEC members regularly engage in networking with foreign partners or clients through trade missions, reverse trade missions, study tours, and other programs sponsored through the Council's Memoranda of Understanding with trade organizations in Singapore, Brazil and Ecuador.
- ❖ ***Library and Resource Center***—Open to members only, the EEC's library and resource center contains market studies, reference materials, industry journals, and annual reports and promotional materials for numerous U.S. environmental industry firms.
- ❖ ***Promotion on the Internet Through EcoTradeNet™***—EEC members are automatically listed in the Yellow Pages and the Buyer's Guide of EcoTradeNet™, a new Internet-based exhibition hall for the promotion of environmental and clean technology firms. EEC members are offered a discount rate to have a booth in the Exhibition Hall of EcoTradeNet™.

**Organization/Program:** Foresight Science and Technology, Inc.

**Contact:** David Speser, Chairman  
 Foresight Science and Technology, Inc.  
 P.O. Box 210065  
 West Palm Beach, FL 33421-0065  
 Tel: 561-791-0720  
 Fax: 561-791-0098  
 E-mail: david@foresnt.com

Foresight Science and Technology, Inc., is a research and development corporation specializing in artificial intelligence-based software tools that enable professionals to conduct complete sequences of goal-driven tasks, such as commercializing a technology, conducting Internet-based marketing and outreach, and developing a course curricula. Foresight's Services Teams uses these tools to provide hands-on support to companies, universities, government agencies, non-profit organizations, and schools active in science and technology. They specialize in commercialization of technology; grantsmanship, fund raising, and capitalization; and program development and evaluation. Foresight's Technology Niche Analysis Commercialization (TNAC) process helps their clients to design R&D projects, find and obtain R&D funding, locate markets for emerging technology, successfully license or sell their technology to companies in those markets, and commercialize their technology through direct product sales, joint ventures, and strategic alliances. The TNAC process involves 10 steps, including: (1) determine technology characteristics and specifications, (2) identify applications, (3) determine market entry preferences and commitments, (4) assess market size and characteristics, (5) assess substitutable technology, (6) assess potential targets, (7) assess competitors, (8) make development plan, (9) develop market entry strategy, and (10) qualify initial targets. The process results in the development of a commercialization plan that can be implemented by the company. Foresight charges a fee for its services. The fees are commensurate with the services provided.

Foresight also has created, with funding from the National Science Foundation, an SBIR Internet Catalog. Users can search the Catalog by technology focus; science, math, or engineering focus;

best use of site; or a general search to locate Internet sites that contain information identified in the search parameters. The Catalog can be found at <http://199.174.74.250/>.

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**Organization/Program:** Information International

**Contact:** Robert Sullivan, Advisor  
Information International  
Box 579  
Great Falls, VA 22066  
Tel: 703-450-7049  
Fax: 703-450-4394  
E-mail: [bobs@isquare.com](mailto:bobs@isquare.com)  
Web Site: <http://www.isquare.com>

Information International, located in Great Falls, Virginia, is dedicated to advising and assisting individuals who are considering starting a business or who have already started a business. Information International provides this assistance in the form of books, special reports, consulting, and seminars. The Web Site, The Small Business Advisor, maintained by Information International offers links to resources that may prove useful to small companies seeking commercialization assistance. For example, there are links to alternative financing for businesses; business, financial, and marketing reports; and financial assistance.

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**Organization/Program:** International Venture Capital Institute

**Contact:** Caroll A. Greathouse, President  
International Venture Capital Institute  
P.O. Box 1333  
Stamford, CT 06904  
Tel: 203-323-3143  
Fax: 203-359-5858

The mission of the International Venture Capital Institute (IVCI) is to promote entrepreneurship and joint ventures with entrepreneurs and small businesses, with an accentuation on networking and communication. IVCI assists in the formation and organization of networking organizations and prepares publications that may be of use to small companies and entrepreneurs seeking sources of funding. Two of the publications that may be of use include the *1994 Directory of Venture Capital Seed & Early Stage Funds* (\$29.95) and *The Directory of Business Incubators and Attached University Industrial Parks* (\$19.95).

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**Organization/Program:** The John F. Baugh Center for Entrepreneurship

**Contact:** The John F. Baugh Center for Entrepreneurship  
Hankamer School of Business, Baylor University  
Tel: 1-800-229-5678  
Web Site: <http://www.hsb.baylor.edu>

In January 1981, the Center for Entrepreneurship established the first nongovernment-funded innovation evaluation program in the United States. For a nominal fee, which covers administrative

costs, inventors' new products or ideas are analyzed in order to determine their commercial feasibility. Experts in marketing, manufacturing, finance, and other fields rate each invention or idea according to 33 different criteria, including production, promotion, and distribution; price and competition; and other factors essential to successful innovations. The data are analyzed by a specially designed computer program and processed to give three different scores. These scores are compared to the scores received by earlier innovations that were successfully introduced into the marketplace. The program gives the inventor objective data on the product's strengths and weaknesses, which he/she may use to determine the likelihood of commercial success before committing capital to fully develop and market the product.

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**Organization/Program:** MBI International's Center for Biotechnology Entrepreneurship

**Contact:** MBI International  
P.O. Box 27609  
Lansing, MI 48909  
Doug Rivers, Vice President  
Tel: 517-337-2122

MBI International, in conjunction with its subsidiaries, Grand River Technologies, Inc. (GRT), and the nonprofit BioBusiness Incubator of Michigan (BBIM), encourage entrepreneurs to come to the Center for Biotechnology Entrepreneurship to develop, demonstrate, and move their technologies into the marketplace. MBI is a nonprofit technology research and business development corporation that seeks public and private partnerships to commercialize promising technologies for environmental cleanup, industrial waste treatment, agribased industrial products and processes, etc.

MBI offers a variety of services to assist in technology commercialization, including:

- ❖ ***Business and Technical Assessment***—MBI will work with individuals and organizations to present ideas on business opportunities related to their technology areas.
- ❖ ***In-License***—MBI will in-license promising technologies, develop and demonstrate their technical and market feasibility, and ready the technologies for commercialization.
- ❖ ***“Turnkey Operations”***—MBI will provide the facilities and expertise to develop technologies and processes, demonstrate the technical and market feasibility, and ready them for commercialization.
- ❖ ***Contract Services***—MBI can provide any aspect of the technology development process under contract, including business and market opportunity analysis.
- ❖ ***Business Partnership Development***—MBI can identify industrial partners, match technology with a customer's needs, and develop commercialization plans to introduce the technology to the market.

**Organization/Program:** Michael D. Dingman Center for Entrepreneurship

**Contact:** Michael D. Dingman Center for Entrepreneurship  
College of Business and Management  
University of Maryland  
Van Munching Hall  
College Park, MD 20742-1815  
Web Site: <http://www.bmgt.umd.edu/Dingman>

The Michael D. Dingman Center for Entrepreneurship offers low-cost mentor services to new and mature emerging growth companies in the Mid-Atlantic region. Areas of assistance include: business planning, marketing strategies, financing, legal issues, and corporate partnering. Mentors are successful entrepreneur, accountants, attorneys, consultants, and Maryland Business School faculty. The cost for these services is \$45/hour (\$35/hour for University of Maryland incubator companies). The Center also manages the operation of the Baltimore-Washington Venture Group (B-WVG), which provides a forum where entrepreneurs and companies meet with providers of capital and management team candidates. The Venture Group facilitates contacts that lead to transactions such as financing, joint ventures, consulting relationships, and management team additions. An individual annual membership costs \$75; a corporate annual membership costs \$150. Members may submit a business plan for review by a panel of experts. In addition, the B-WVG has formed a partnership with the Private Investors Network (PIN), an organization composed of the regions' active private equity investors. The purpose of this partnership is to provide young companies the maximum opportunity to gain financing. Only B-WVG members are eligible to present business plans to PIN investors. A processing fee of \$150 will be charged and, if the entrepreneur is selected to make a presentation to PIN members, an additional \$150 fee is charged. The Center also offers extensive entrepreneurial education and training, sponsors a variety of seminars and workshops, publishes a quarterly newsletter, and maintains a Web Site (which includes links to various resources for entrepreneurs and small businesses).

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**Organization/Program:** The MIT Enterprise Forum

**Contact:** The MIT Enterprise Forum  
201 Vassar Street, Building W59-219  
Cambridge, MA 02139  
Tel: 617-258-7264  
E-mail: [joans@mit.edu](mailto:joans@mit.edu)  
Web Site: <http://www.mit.edu/entforum/www/mission/mission.html>

The MIT Enterprise Forum promotes the formation and growth of innovative and technologically oriented companies through a series of specialized executive education programs. The Forum offers a number of networking opportunities for small companies to meet with venture capitalists, private investors, industry experts, and other successful entrepreneurs. The Forum also collaborates with local, national, and international governments and nongovernmental agencies to disseminate relevant information about the entrepreneurship process and the commercialization of technology. The MIT Enterprise Forum of Cambridge works with their sister organization the Technology Capital Network, Inc. to find capital for small companies and entrepreneurs.

**Organization/Program:** National Association of Management and Technical Assistance Centers

**Contact:** Thomas E. McClure, President  
National Association of Management and Technical Assistance Centers  
Western Carolina University  
Cullawee, NC  
Tel: 704-227-7492  
Fax: 704-227-7422  
Web Site: <http://www.namtac.com>

The National Association of Management and Technical Assistance Centers (NAMTAC) is a professional association that draws its rich and diverse membership from a variety of sources including organizations affiliated with technology, business, and economic development programs and services. Many of NAMTAC's members have linkages with institutions of higher education. NAMTAC's members include EDA University Centers, NASA Centers, National and Regional Technology Transfer Centers, Small Business Development Centers, State Industrial Extension Programs, Trade Adjustment Assistance Centers, and individual members, all of which assist business and industry with increasing productivity and communities with economic development. Many of the individual NAMTAC members are described in the various sections of this EPA publication.

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**Organization/Program:** National Association of State Development Agencies

**Contact:** National Association of State Development Agencies  
750 First Street, NE  
Suite 710  
Washington, DC 20002  
Tel: 202-898-1302  
Fax: 202-898-1312

The National Association of State Development Agencies (NASDA) is a nonprofit national organization that provides a forum for directors of state economic development agencies to exchange information, compare programs, and establish an organizational base from which to approach the federal government concerning issues of mutual interest. NASDA provides a wide range of publications, conferences, workshops, training activities, and consulting services to its membership. While most of the services offered by NASDA are directed toward state economic development officials, some of the NASDA products may be useful to small companies seeking to commercialize a technology, including the *Directory of Development Agencies and Officials* (for all 50 states), the *Analysis of Innovative State Economic Development Financing Programs*, and the *Directory of Incentives for Business Investment and Development in the United States: A State-by-State Guide*.

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**Organization/Program:** National Business Incubation Association**Contact:** National Business Incubation Association  
20 East Circle Drive, Suite 190  
Athens, OH 45701-3751  
Tel: 614-593-4331  
Fax: 614-593-1996

The National Business Incubation Association (NBIA) is a dynamic process of business enterprise development. Incubators nurture young firms, helping them to survive and grow during the start-up period when they are most vulnerable. Incubators provide hands-on management assistance, access to financing, and orchestrated exposure to critical business or technical support services. They also offer entrepreneurial firms shared office services, access to equipment, flexible leases and expandable space—all under one roof. The NBIA provides members with resources needed to develop and manage successful business incubators. There are currently 500 incubators operating in North America. All incubators offer rental space to companies and a number offer general management advice, business planning and implementation services, office services, assistance in obtaining financing, marketing assistance, financial/accounting services, technology consulting, legal/intellectual property assistance, and other services such as export assistance, bid assistance, conflict resolution services, computer laboratories, etc. The NBIA Business Matchmaker is an interactive database profiling over 1,000 incubator companies and mid-and large-sized corporations and their strategic alliance interests. The NBIA Web Site (<http://www.nbia.org>) includes links to dozens of incubators, as well as hotlinks to organizations that may provide various forms of commercialization and other assistance.

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**Organization/Program:** National Center for Industrial Competitiveness**Contact:** National Center for Industrial Competitiveness  
3155 Research Blvd.  
Suite 203  
Dayton, OH 45420  
Tel: 937-253-1777  
Web Site: <http://CapitalLink.ncic.erinet.com>

The National Center for Industrial Competitiveness (NCIC) is a not-for-profit corporation with the mission of promoting economic growth in Ohio and the Great Lakes Region, primarily through investment in new technologies and growing enterprises. NCIC helps launch new technology-based companies, enhances industrial competitiveness of existing commercial enterprises, and assists defense-dependent companies to commercialize. Financial, technical, and management support is provided to many companies in the areas of: advanced materials, structures, and processes; manufacturing technology, machinery, and equipment; and information networks, software, and data systems. To obtain assistance from the NCIC, a company must submit a proposal to the Center. Proposals are evaluated by NCIC staff and subject matter experts against the following criteria: Is the business consistent with NCIC's mission? Will the business create or retain skill-based, high-quality jobs? Does the proposal provide a realistic payback? Twenty-four months or less? Does the proposal provide a satisfactory financial, managerial, and technical capability? Does the proposed NCIC funding leverage other sources of funding? Will the proposed project advance dual use technology and/or provide for the commercialization of defense

technology? The Center focuses on companies in the states of Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, West Virginia, and Wisconsin. The maximum investment is \$500,000. NCIC offers flexible rates and repayment terms that are negotiated on a deal by deal basis. The NCIC Web Site (<http://CapitalLink.ncic.erinet.com/partners/finance/framehelp.html>) includes a list of organizations by state that provide companies with cost reduction methods or help businesses find funding.

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**Organization/Program:** National Consortium of Entrepreneurship Centers

**Contact:** National Consortium of Entrepreneurship Centers  
Web Site: <http://www.emkf.emkf.org/ncec>

The National Consortium of Entrepreneurship Centers (NCEC) consists of 10 organizations dedicated to encouraging and supporting entrepreneurial endeavors, which have joined together to strengthen their efforts. The consortium, sponsored by the Center for Entrepreneurial Leadership, Inc., combines the experiences and programming of all the organizations to better assist entrepreneurs and their companies. The members of the consortium are nationally recognized university- or community-based entrepreneurship programs. One of the products offered by the consortium is the Premier FastTrac™, which is a practical business development program designed to assist entrepreneurs in launching new ventures or growing existing businesses. The program addresses opportunity screening, developing a concept and feasibility or business plan, financial and marketing strategies, building a management team, and other key issues for emerging entrepreneurs.

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**Organization/Program:** National Venture Capital Association

**Contact:** National Venture Capital Association  
Web Site: <http://www.envista.com/nvca>

The National Venture Capital Association (NVCA) includes approximately 200 professional venture capital organizations. It is organized to broaden the understanding of the importance of venture capital to the vitality of the United States economy. NVCA also works to stimulate the flow of equity capital to emerging growth and developing companies. NVCA seeks to improve communication among venture capitalists throughout the country and to improve the general level of knowledge of the venturing process in government, universities, and the business community. NVCA publishes a number of publications to disseminate vital information to its membership and maintains a private online bulletin board—Venture-Net—to enhance communication with members. NVCA also sponsors networking opportunities, such as the Annual Meeting and the Regional Venture Capital/Entrepreneurial Luncheons. In addition, NVCA cosponsors the Venture Capital Institute (<http://www.vcinstitute.org>) offers training to professionals forming new venture investment firms, those who have recently joined the venture capital industry or are from institutions and corporations investing in venture capital funds.

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**Organization/Program:** New Enterprise Associates**Contact:**

New Enterprise Associates  
East Coast Office  
1119 St. Paul Street  
Baltimore, MD 21202  
Tel: 410-244-0115  
Fax: 410-752-7721  
E-mail: [info@nea.com](mailto:info@nea.com)  
Web Site: <http://www.nea.com>

New Enterprise Associates  
West Coast Office  
2490 Sand Hill Road  
Menlo Park, CA 94025  
Tel: 415-854-9499  
Fax: 415-854-9397  
E-mail: [info@nea.com](mailto:info@nea.com)

New Enterprise Associates (NEA) is one of the industry's premier venture capital firms. NEA invests in early-stage companies in information technology, medical and life sciences, and other industries (which include environmentally related companies). NEA's initial financial commitment to a company may be from \$100,000 to \$6 million, depending on the needs of the company. NEA continues to support its portfolio companies as they progress, with a total commitment of up to \$15 million. NEA has three considerations in selecting the companies it funds: (1) Will the company change the way people behave, via a unique product or service? (2) Is there an unbounded opportunity, reflected by a large potential market, manageable competition, and reasonable capital requirements? and (3) Is there a quality management team with experience and breadth? Are they people NEA can work with "through thick and thin"—especially thin?

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**Organization/Program:** Olympic Venture Partners**Contact:**

Olympic Venture Partners  
2420 Carillon Point  
Kirkland, WA 98033  
Tel: 206-889-9192  
Fax: 206-889-0152  
Web Site: <http://www.product.com/olympic>

Olympic Venture Partners  
340 Oswego Pointe Drive, Suite 204  
Lake Oswego, Oregon 97034  
Tel: 503-697-8766  
Fax: 503-697-8863

Olympic Venture Partners (OVP) is one of the leading technology-focused venture capital firms in the Pacific Northwest. The firm makes equity investments in early-stage, technology-based companies in the western third of North America. OVP manages limited partnerships that invest in emerging companies with unique products from growing markets in technology-based industries such as software, biotechnology, communication, multimedia, health care, environmental technology, and medical devices. OVP's initial investment is usually about \$1 million, almost always made with at least one other venture capital firm. OVP usually originates and leads its investments, taking an active role in assisting the management and growth of the portfolio company.



**Organization/Program:** Pacific Rim Enterprise Center

**Contact:** Roger Collis, Director  
Pacific Rim Enterprise Center  
The Hoge Building  
705 Second Avenue, Suite 703  
Seattle, WA 98104-1711  
Tel: 206-224-9934  
Fax: 206-224-9935  
Web Site: <http://www.pacific-rim.org>

The Pacific Rim Enterprise Center is a private, not-for-profit organization concerned with the protection and restoration of the global environment by providing innovative solutions to environmental problems and promoting the application of technologies and processes to enhance sustainable development. In 1994, the Environmental Technology Partnership was created between DOE and the Washington State Department of Community, Trade, and Economic Development. In October 1996, the Environmental Technology Partnership was privatized from government into the Pacific Rim Enterprise Center. In addition to continuing many of the efforts that were initiated under the Environmental Technology Partnership, the Center plans to initiate new activities in the areas of technology commercialization and international technology application and market development. The Enterprise Center will work to establish a global technology, research, development, and investment network that will determine the feasibility of deploying specific technologies from DOE sites into the commercial market. The goal is to start new businesses based on these commercialized technologies and have these companies serve as the foundation for strong economic development in the United States and abroad. The Center also plans to partner with universities, federal laboratories, and state and federal programs to assist in commercializing their technologies. Additional commercialization activities will involve other federal agencies and programs with significant potential for innovative technologies such as the DoD, EPA, and NASA. To accomplish these goals, the Center's technology commercialization program will work closely with investors and representatives of the financial community to access research, technology, and intellectual property. Components of the Center's commercialization strategy will be identifying and understanding markets for innovative products, evaluating technologies (and the science behind those technologies), marketing, selecting a strong business management team, and early state financing.

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**Organization/Program:** Research Triangle Institute

**Contact:** Rick King  
Research Triangle Institute  
3040 Cornwallis Road  
P.O. Box 12194  
Research Triangle Park, NC 27709-2194  
Tel: 919-541-6000  
Fax: 919-541-5985  
E-mail: [rking@rti.org](mailto:rking@rti.org)  
Web Site: [http://www.rti.org/gen\\_info.html](http://www.rti.org/gen_info.html)

Research Triangle Institute (RTI) is an independent, nonprofit organization performing research in many disciplines for government, industry, and other clients throughout the United States and abroad. RTI was established in 1958 by the University of North Carolina at Chapel Hill, Duke University, and North Carolina State University. RTI conducts research that responds to priorities in advanced technology R&D and environmental protection. RTI's environmental focus includes pollution prevention, environmental controls and engineering, environmental chemistry, environmental health, industrial hygiene, hazardous materials management, and hydrogeological and earth sciences. RTI has developed a guidebook entitled, *Making Money With Your Technology*, and a Report on what companies need to commercialize technologies. The Guide teaches small company managers what they need to do in order to significantly improve their chance for commercial success. In contrast, the Report emphasizes what help these companies need and provides recommendations for improving the SBIR Program. In addition, RTI conducts multimedia workshops, which include a follow-along Workbook that contains detailed tips and insights, as well as individual and group exercises to identify specific strategies and actions. For example, workshop participants bring problems they are currently confronting as part of a team project to develop practical solutions. RTI also can customize the workshop to address particular issues of importance to small companies. Workshops are typically funded by federal agencies, state economic development groups, universities, and incubators. RTI charges approximately \$10,000 for a workshop; however, the fees for individual companies that wish to attend may vary depending on the organization sponsoring the workshop.

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**Organization/Program:** Small Business Advancement National Center

**Contact:** Small Business Advancement National Center  
University of Central Arkansas  
College of Business Administration  
UCA Box 5018  
201 Donaghey Avenue  
Conway, AR 72035-0001  
Tel: 501-450-5300  
Fax: 501-450-5360  
Web Site: <http://www.sbaer.uca.edu>

The purpose of the Small Business Advancement National Center is to provide small businesses, entrepreneurs, educators, economic development officers, government, associations, and small business counselors with the necessary resources to further their business and economic efforts and goals. The Center provides consulting, education, and training to small business owners, employees, and students through electronic linkages, distance learning, seminars, conferences, newsletters, and counseling sessions. Small business and entrepreneurial related research and information are dispersed through the Center's extensive electronic information network. The National Center also serves as a clearinghouse for small business program information and inquiries. Funding for the Center is provided by state and federal government and private businesses and institutions. The Small Business Advancement Electronic Resource allows small businesses to access a useful information and resources, including:

- ❖ Downloadable research information on all aspects of small business and entrepreneurship.
- ❖ Software that will produce cash flow reports, profit/loss statements, and a business plan.

- ❖ Electronic consulting and training opportunities.
- ❖ SBA and other resources, such as SCORE offices, Small Business Institute (SBI) institutions, proceedings and publications, international business contacts, SBDC offices, bulletins, and SBA offices.
- ❖ University of Central Arkansas library resources.
- ❖ Web server, FTP (file transfer protocol) server, and Gopher server through the Internet.

The Small Business Advancement Electronic Resource is available 24 hours a day and staff members are available to answer questions from 8:00 a.m. to 4:45 p.m. (Central Time) Monday through Friday.

The National Center also offers small business consulting and counseling services on a fee basis. The consulting/counseling is performed by Center staff, College of Business Administration faculty, and by senior and graduate level students through the SBI Program. Consulting is provided on areas such as computerization, market analysis, financial management, loan proposals, accounting and bookkeeping, and other areas deemed necessary. The Web Site maintained by the Center offers useful links to various Internet sites that may contain information helpful to small businesses seeking commercialization assistance, such as The Business Clearinghouse, Small Biz Connection, eWeb, CONNECTNet, Entrepreneurial Edge Online, etc.

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**Organization/Program:** Technology Advancement Program

**Contact:** Technology Advancement Program  
Engineering Research Center-Building 335  
University of Maryland  
College Park, MD 20742  
Tel: 301-314-7803  
Web Site: <http://www.erc.umd.edu/tapmain.htm>

The Technology Advancement Program (TAP) is a small business “incubator” facility offering shared services, space and assistance to start-up companies engaged in the development of technology-oriented products or services. TAP’s technical and business support services reduce overhead and other start-up obligations for a company, allowing concentration of its limited resources on developing and commercializing new products and services. The program provides low-cost furnished operating space, shared secretarial-reception services, and use of conference rooms. TAP services include a small business reference library; use of copiers, computers, telefax, and other office equipment; and access to the University of Maryland’s extensive libraries, computer resources, laboratories, and machine shops. TAP participants also benefit from the availability of faculty and staff experience in engineering, science, and business. TAP works closely with the College of Business and Management and its Dingman Center for Entrepreneurship.

**Organization/Program:** Technology Capital Network at MIT

**Contact:** Technology Capital Network at MIT  
290 Main Street  
Cambridge, MA 02142  
Tel: 617-253-7163  
Fax: 617-258-7395

The Technology Capital Network at MIT (TCN) is a venture capital network designed to provide entrepreneurs with cost-effective services for finding private sources of seed and start-up capital, and in turn, provides investors with a confidential method for uncovering early-stage, high-growth companies as potential investments. Services offered by TCN include computer matching of investors to entrepreneurs using the proprietary TECNET system, Venture Capital Forums, an Entrepreneurs' Financing Roundtable series (meets monthly), and other educational activities. TCN is a not-for-profit service/educational organization and charges only a flat fee for its services. TCN is not a securities dealer/broker, nor does it charge commission on any capital raised as a result of an introduction through the Network. TCN uses a two-stage, computerized matching process during which both parties remain anonymous. The investor decides whether or not to be introduced to the entrepreneur based on reading the executive summary and financial projections submitted by the entrepreneur to TCN. The 1996/1997 annual membership fee for entrepreneurs is \$300. Entrepreneurs who are not members of TCN can attend the monthly Entrepreneurs' Financing Roundtable meetings (the registration fee is slightly higher for nonmembers).

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**Organization/Program:** UNISPHERE

**Contact:** Allen Paul, President  
UNISPHERE  
1625 Massachusetts Avenue, NW  
Suite 215  
Washington, DC 20036  
Tel: 202-588-9000  
Fax: 202-588-9200  
E-mail: apaul@interramp.com

UNISPHERE is an international organization based in Washington, DC, that is supported by public and private partners in 23 countries. UNISPHERE operates a virtual venture market for firms with advanced technology products and services. All firms entering the market are vetted by UNISPHERE or one of its partners. To participate, firms must have strong management and a good technology; they also must provide a standard abstract on their history, technology, management, and business objectives. UNISPHERE's International Ventures Network was organized to provide contacts and to support a small firm's needs to move forward in the market. Each of the partners in the network has the ability to bring strong, well-vetted firms into the program. The network includes some of the world's most successful technology transfer and technology commercialization organizations. Often they help finance, or otherwise support, firms they bring to the UNISPHERE venture facilitation process. The UNISPHERE partners are committed to working with firms on an individual basis to get a transaction consummated. In recognition of this commitment, each participating firm signs an agreement when it comes into the program to compensate UNISPHERE and the appropriate partners once success is achieved—usually a small percentage of the transaction amount. Members of

the network provide market and feasibility studies, technology verifications, business plans, tax and regulatory advice, and legal agreement review/development.

Unifinancial International, Inc., is the commercial business and financial arm of the UNISPHERE group. After UNISPHERE has made a preliminary match between two companies, commercial transactions are turned over to Unifinancial to define and structure the transaction in order to get the deal closed. If financing is necessary, Unifinancial packages applications and supporting detail for submission to appropriate financial intermediaries. Unifinancial assists customers in obtaining: letters of credit, loans, performance bonds, financial guarantees, other credit products and services. In other instances, Unifinancial and a client firm may decide that the product is not one in which a simple market extension is possible. The client firm may require a strategic alliance with a larger company, already in the market, in order to persuade customers to purchase or invest to make venture capital available. Unifinancial and the firm jointly make this initial judgment and appropriate business structures are selected. Unifinancial has developed a schedule of reasonable charges and fees related to its services. These fees are subject to specific negotiations with both client firms before final matches are made.

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**Organization/Program:** ventureresources

**Contact:** ventureresources  
436 Wood Hollow Drive  
Novato, CA 94945  
Tel: 415-893-9020  
Fax: 415-892-8999  
E-mail: [jimm@linex.com](mailto:jimm@linex.com)  
Web Site: <http://www.linex.com/venres>

ventureresources is a venture development firm focused on health care, biomedical technologies, and early-stage technically based companies and ventures. They provide hands-on management, strategy, and technical and financial resources to these early-stage companies. They assist with capital formation, interim management, strategy development, venture structuring, development of strategic partnerships and alliances, and equity participation.

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**Organization/Program:** Wiesen Associates

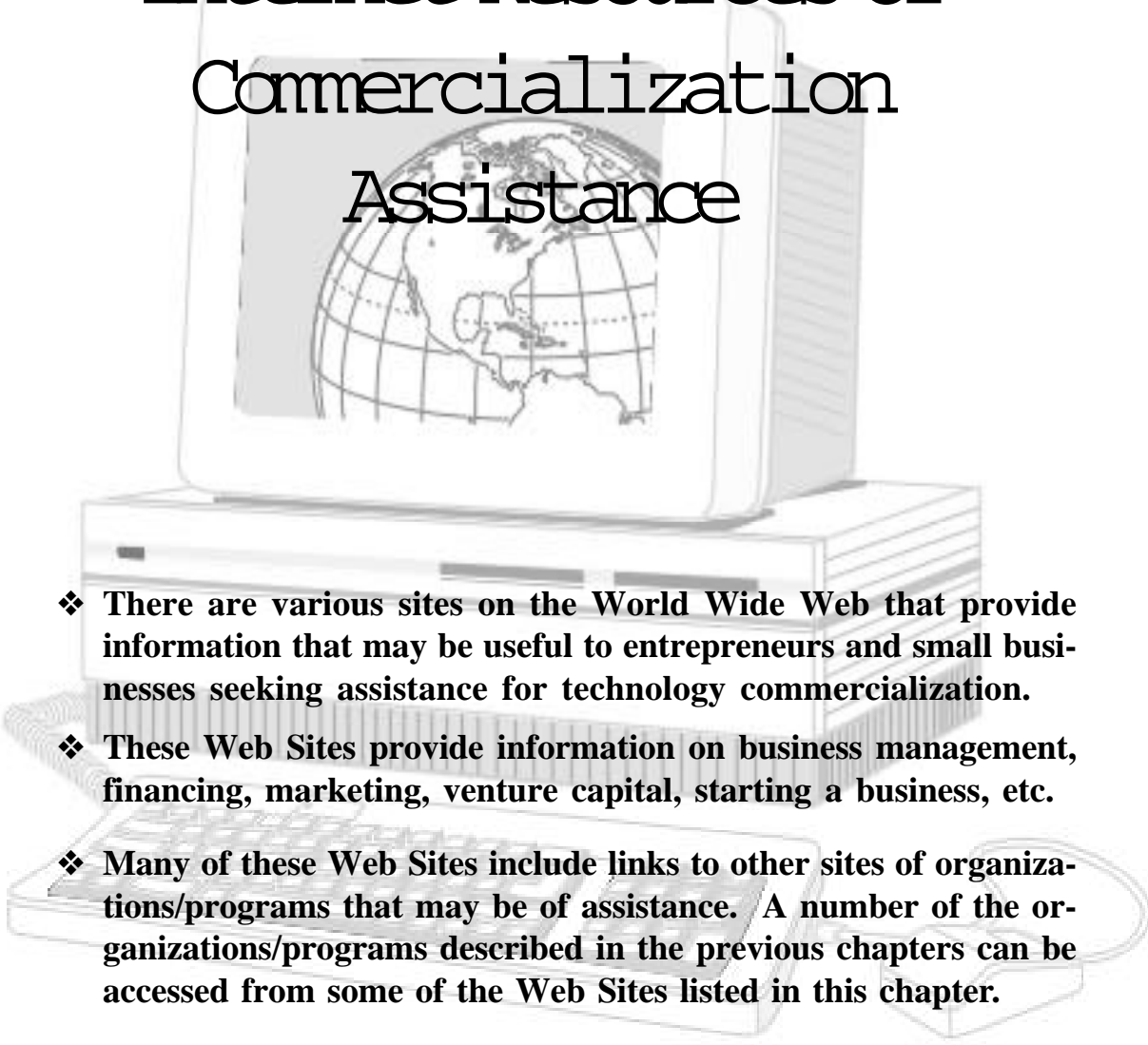
**Contact:** David Wiesen  
Wiesen Associates  
Entrepreneurial Consulting  
18 Wilbur Avenue  
Newark, NJ 07112  
Tel: 201-923-5322  
Fax: 201-923-8243  
Web Site: <http://www.thevine.com/wiesen/wow1.htm>

Wiesen Associates provides assistance to entrepreneurs in finding appropriate investors and helps investors evaluate potential investments. Wiesen Associates provides consulting assistance to companies, helping them with business plan development, pricing, pitfall analysis, feasibility studies, and facility analysis.

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# Chapter 4:

## Internet Resources of Commercialization Assistance



- ❖ **There are various sites on the World Wide Web that provide information that may be useful to entrepreneurs and small businesses seeking assistance for technology commercialization.**
- ❖ **These Web Sites provide information on business management, financing, marketing, venture capital, starting a business, etc.**
- ❖ **Many of these Web Sites include links to other sites of organizations/programs that may be of assistance. A number of the organizations/programs described in the previous chapters can be accessed from some of the Web Sites listed in this chapter.**
- ❖ **Access to these Web Sites is free, however, some sites allow users to purchase publications and other resources (while online) that may provide the needed assistance.**
- ❖ **A number of the Web Sites, particularly those focused on venture capital, allow small businesses and entrepreneurs to register online to obtain a list of potential venture capitalists that might be interested in providing the needed funding. There is often a fee charged for this matching service.**



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**Web Site:** Access Business Online

**Contact:** Rainbow Pages, Inc.  
60 Field Crest Road  
New Canaan, CT 06840  
Tel: 203-972-6005  
Fax: 203-972-2833  
Arthur Rosenfield, CEO  
E-mail: arosenfield@clickit.com  
Web Site: <http://www.clickit.com/touch/home.htm>

Access Business Online is a comprehensive business service on the Internet. ACE-Net utilizes a proprietary system called Touch & ReachOut™ to make access to top quality content easy, natural, and intuitive. Access Business Online provides businesses with the most comprehensive and timely information, communication, and transactions across 20 major market areas. It will ultimately offer the user the ability to navigate to 40 locations within three clicks of the mouse. The Access Business Online service offers five companion Information Matrices, which are “nested” and available by clicking “Magic Tabs” on the right side of each matrix. These tabs include: Market News and Business Connections, Independent Business, Wall Street & World Wide Finance, GeoPolitical Strategist, and Import/Export Exchange.

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**Web Site:** America’s Business Funding Directory

**Contact:** America’s Business Funding Directory  
Web Site: <http://www.businessfinance.com/>

The America’s Business Funding Directory Web Site contains information for companies in search of capital. This site allows companies to receive a list of potential funding sources that matches their needs. In addition, the site contains information on nonprofit, accredited private investors, as well as a library of resources available on the Internet.

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**Web Site:** Angel Capital Electronic Network (ACE-Net)

**Contact:** Angel Capital Electronic Network (ACE-Net)  
Office of Advocacy  
U.S. Small Business Administration  
409 Third Street, SW  
Washington, DC 20416  
Tel: 202-205-6983  
Web Site: <http://ace-net.unh.edu/intro.html>

The Angel Capital Electronic Network (ACE-Net) is an Internet-based investment resource sponsored by the U.S. Small Business Administration’s Office of Advocacy. ACE-Net is a precedent-setting national equity capital market serving accredited individual investors in early-stage high growth entrepreneurial ventures. ACE-Net is most likely to benefit those entrepreneurs who: (1) are looking for \$250,000 to \$5 million of equity type financing from accredited investors who bring experience as well as capital to the table; (2) are starting or managing ventures with the potential for generating substantial capital gains; and (3) need earlier stage financ-



ing or smaller amounts of financing than can typically be raised from traditional venture capital sources. ACE-Net is operated by a consortium of leading universities, economic development organizations, and the Center for Venture Research of the Whittemore School of Business and Economics at the University of New Hampshire, in cooperation with SBA's Office of Advocacy.

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**Web Site:** Arizona Small Business Resource Page

**Contact:** Arizona Small Business Resource Page  
Web Site: <http://www.azstarnet.com/~craig/>

The Arizona Small Business Resource Page is an Internet-based resource that provides information on operating a successful small business in Arizona. It includes links to sources of information on small business planning, small business assistance organizations, and small business assistance on the Internet. This resource also may be useful to small businesses in other geographic locations.

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**Web Site:** Business Essentials Library

**Contact:** Business Essentials Library  
Web Site: <http://www.bplans.com/cap4.htm>

The Business Essentials Library Web Site contains information on sources of funding and various types of investors. This site includes references to software, information sources, services that link investors with companies needing financing, and other resources that may be useful to small businesses and entrepreneurs. Four linking services listed on this site are: Business Opportunities On-Line (Tel: 301-477-0408), Texas Capital Network (Tel: 512-794-9398), The Investment Exchange (Tel: 1-800-563-5448), and Seed Capital Network (Tel: 615-573-4655).

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**Web Site:** Business Resource Center

**Contact:** Khera Communications, Inc.  
Tel: 301-258-8292  
E-mail: [raj@kcilink.com](mailto:raj@kcilink.com)  
Web Site: <http://www.morebusiness.com>

The Business Resource Center, sponsored by Khera Communications, was created to provide businesses access to useful information that would help them grow. This Web Site contains information on a variety of relevant topics, including a financial guide, financing options, benefits of SBA financing and how to qualify, investment banking, private equity alternatives, venture capital analysis, and financing through an SBIC. This site also provides access to information on preparing business plans and winning proposals.

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**Web Site:** DataMerge, Inc.

**Contact:** DataMerge, Inc.  
Web Site: <http://www.datamerge.com/financingcompanion.html>

The DataMerge Web Site offers companies free access to the Venture Capital Database and other information on financing.

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**Web Site:** Directory of Small Business Information Providers

**Contact:** The Edward Lowe Foundation  
58220 Decatur Road  
P.O. Box 8  
Cassopolis, MI 49031-0008  
Tel: 616-445-4200  
Web Site: <http://www.lowe.org/aae/research/brp/survey/contents.htm>

The Directory of Small Business Information Providers Web Site includes links to a variety of resources (listed by state) that may provide useful information to small businesses and entrepreneurs seeking commercialization assistance.

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**Web Site:** *EnterpriseOnline*

**Contact:** *EnterpriseOnline*  
Web Site: <http://www.enterprise.org>

*EnterpriseOnline* is an electronic resource center for the entrepreneur and small business. The site features information and links that may be useful to managing and expanding small businesses. The site offers access to an online library, numerous Internet links, the *Enterprise Journal*, and a variety of useful information on market analysis, marketing a new product, venture capital, etc. *EnterpriseOnline* is a product of the Enterprise Corporation of Pittsburgh.

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**Web Site:** EntrepreNet

**Contact:** EntrepreNet  
Web Site: <http://www.enterprise.org/enet>  
E-mail: [john@enterprise.org](mailto:john@enterprise.org)

EntrepreNet is an electronic resource center for the entrepreneur. The site features information and links for entrepreneurs and small business owners. EntrepreNet provides extensive connections to other Internet sites of interest to entrepreneurs and maintains an extensive online reference library containing information on a variety of topics. EntrepreNet is part of *EnterpriseOnline*, the World Wide Web Site of the Enterprise Corporation of Pittsburgh, a nonprofit organization dedicated to assisting early stage businesses with significant job creation potential in the southwestern Pennsylvania area. Although the Enterprise Corporation cannot actively assist entrepreneurs outside their target region, EntrepreNet is designed for use by entrepreneurs around the

world and can serve as a clearinghouse of information for anyone running a company. EntrepreNet includes information on venture capital (relevant articles, indices of venture capital firms, and links to Internet sites related to venture capital) and provide links to a number of Internet sites that may also be of assistance to the entrepreneur. These links include entrepreneurial related sites, government related sites, Internet-based business information sites, intellectual property information links, search engines, and other sites.

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**Web Site:** Entrepreneurs Resource Center

**Contact:** Entrepreneurs Resource Center  
Web Site: <http://www.herring.com>

The Entrepreneurs Resource Center (ERC) is an online forum created by Herring Communications, Inc., where industry experts respond to the challenges facing entrepreneurs. ERC workshops cover a variety of topics ranging from business valuation to technology finance to the venture capital market. Herring Communications also offers the *Red Herring Magazine*, *Red Herring Direct* (news, features, and excerpts from the *Red Herring Magazine* via e-mail), and access to Venture Market and Web Market—two leading conferences for entrepreneurs and executives looking to build strategic relationships and raise financing.

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**Web Site:** Entrepreneurs on the Web

**Contact:** Entrepreneurs on the Web  
131 Franklin Street  
Central, SC 29630  
Web Site: <http://www.eotw.com>

Entrepreneurs on the Web is an Internet site designed to provide information to entrepreneurs and small businesses. The site offers links to consulting firms that can assist with marketing, business development, strategic planning, business management, etc. The site also offers links to financial information and resources, such as Capital Quest (a Web Site that showcases to private investors the Executive Summaries of entrepreneurs looking for startup or expansion capital), Capital Investors Directory (a new service on the Internet that lists entrepreneurs seeking capital for new ventures or business expansions), and America's Small Business Financial Center (a one-stop online resource for small business financial management).

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**Web Site:** Entrepreneur's Reference Guide

**Contact:** The Edward Lowe Foundation  
58220 Decatur Road  
P.O. Box 8  
Cassopolis, MI 49031-0008  
Tel: 616-445-4200  
Web Site: <http://www.lowe.org/aae/research/brp/refguide/complete.htm>

The Entrepreneur's Reference Guide Web Site, developed through a gift from the Edward Lowe Foundation, provides an extensive list of references and other resources that could be useful to

small companies and entrepreneurs seeking to commercialize a technology. The reference lists include guides for raising capital; managing a business; marketing—research, strategy, and advertising; doing business with government; international opportunities; etc.

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**Web Site:** eWeb

**Contact:** Jerome Katz  
eWeb  
Tel: 314-977-3864  
Web Site: <http://www.slu.edu/eweb>

eWeb is an Internet site that provides information to individuals interested in starting, running, or growing a business. This site provides “how to” help as well as information on business planning, financing, franchising, business management, etc. eWeb is supported by the St. Louis University’s Entrepreneurship Program.

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**Web Site:** Finance Hub

**Contact:** InterSoft Solutions, Inc.  
1106 NE 9<sup>th</sup> Avenue  
Gainesville, FL 32601  
Tel: 352-373-6782  
E-mail: [ISS@FinanceHub.com](mailto:ISS@FinanceHub.com)  
Web Site: <http://www.FinanceHub.com>

FinanceHub is a freely accessible, no-registration, no-fee Web Site that focuses on financial topics, particularly venture capital. Two unique features of the FinanceHub are its two databases, one online (the *VCSeekers*) and the other offline (the *InvestorSeekers*). Venture capital seekers can list their projects in the online *VCSeekers* database for a small fee by completing an online form. Investors can search that database freely and anonymously and can directly contact the principals of the firms that are of interest. For a fee, companies seeking the names of investors can request a search of the *InvestorSeekers* offline database, which is maintained by a third-party investment banking firm. The FinanceHub also provides access to a number of links to information that could be useful to entrepreneurs and small business owners. These include links to a variety of Web resources for the entrepreneur, links to a number of support organizations, links to various businesses that cater to the entrepreneur, and links to legal resources that may be helpful to the entrepreneur.

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**Web Site:** Great Lakes Information Network

**Contact:** Carol Ratza, GLIN Director  
Great Lakes Information Network  
Web Site: <http://www.great-lakes.net/>  
FTP: <ftp.great-lakes.net>  
E-mail: [cratza@glc.org](mailto:cratza@glc.org)

The Great Lakes Information Network (GLIN) is a collaborative project of agencies and organization in the binational Great Lakes region to link data, information, and people via the Internet.

Through demonstrations, consultations, and training seminars, GLIN partners teach others how to access GLIN, design Internet-accessible documents, set up their organization's computer server, and place their information online. The GLIN Web Site also provides links to a number of organizations that provide various types of assistance to businesses in the Great Lakes region.

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**Web Site:** Idea Cafe's Financing Your Business

**Contact:** Idea Cafe's Financing Your Business  
Web Site: <http://www.ideacafe.com/getmoney/finResources.html#WebLinks>

The Idea Cafe's Financing Your Business Web Site includes web links, offline resources, and books that may provide assistance to companies searching for funding. This site provides brief descriptions and costs (if any) for the resources. In the future this site will also contain information on services and products that assist companies in their search for financing.

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**Web Site:** MCI Sites on the Net

**Contact:** MCI Telecommunications Corporation  
Web Site: <http://www.mci.com/resources/sites/content/sites.shtml>

MCI offers a number of online resources for small businesses, including the Small Business Center. This site offers the latest business news and a number of valuable resources for small businesses, such as where to look for financing and how to do business overseas. The site includes the following six categories: Positive Performer Awards, Business Financing, Finding Good People, Professional Services and Associations, Government Agencies, and News and Information Services. The Business Financing category provides useful information on sources of financing, including venture capital, SBA lending, investment banks, equipment financing, and international trade financing. This site includes links to a number of venture capital resources, such as Venture Capital on the Web (a small directory of venture capital firms on the Internet and information on how to get venture capital), Infon Venture Capital Directory on CD-ROM (a comprehensive directory of 2,000 venture capital firms on CD-ROM that is searchable by industry preference, investment size, geographic location, etc.), and VenCap Data Quest (a software directory of U.S. venture capital firms).

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**Web Site:** Michigan Electronic Library

**Contact:** Michigan Electronic Library  
Web Site: <http://mel.lib.mi.us/business/BU-smallbiz.html>

The Michigan Electronic Library (MEL) is an Internet information service to serve the state of Michigan's libraries and citizens. MEL makes available a variety of resources, including: Michigan county economic profiles, U.S. Census data for the state of Michigan, data from the U.S. Department of Commerce's Economic Bulletin Board, information for small businesses, links to online catalogs for libraries around the world, the Consumer Price Index, Michigan Library Association JobLine, information about Michigan's state government, and links to other Internet resources. The business section includes information on starting a new business and preparing a

business plan, as well as links to a number of Internet sites that may provide useful information to entrepreneurs and small companies.

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**Web Site:** MoneyHunter

**Contact:** MoneyHunter  
Web Site: <http://www.moneyhunter.com>

The MoneyHunter Web Site offers an array of resources, all at no cost, for entrepreneurs, including a business plan template; a directory of relevant investors, lenders, and professionals; advice from America's leading business experts; and other tools to assist the entrepreneur (such as the Investorspeak Decoder that helps translate the investment language of venture capitalists into words the entrepreneur can understand. The MoneyHunter also provides entrepreneurs a site (Footprints) where they can list their opportunities for investors to review.

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**Web Site:** NAFTAnet Small Business Information

**Contact:** NAFTAnet, Inc.  
Ralph Gagne, CEO  
823 N. Congress Avenue, Suite 520  
Austin, TX 78701  
Tel: 1-800-4NARTA95 or 512-472-8680  
Web Site: <http://www.nafta.net/smallbiz.htm>

The NAFTA NET Web Site includes some links to a variety of Internet sites that may be of use to entrepreneurs and small business owners.

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**Web Site:** Resources for Entrepreneurs & Small Business

**Contact:** Resources for Entrepreneurs & Small Business  
Web Site: <http://www.libraries.rutgers.edu:80/rulib/socsci/busi/smallbus.html>

The Resources for Entrepreneurs & Small Business Home Page contains links to many Internet resources, as well as selected print resources, available at the John Cotton Dana Library, Rutgers University (Newark Campus). Due to licensing arrangements, some of these links are restricted to Rutgers students, faculty, and staff. Some of the business resources available include the *Entrepreneur's Guide to Small Business Information*, *Financing Small Business Enterprises*, and *Small Business Sourcebook*. This Home Page includes links to a number of useful Internet sites, including eWeb, Business Resource Center, EntrepreNet, Entrepreneurial Edge Online, etc.

**Web Sites:** smallbizNet and Entrepreneurial Edge Online

**Contact:** The Edward Lowe Foundation  
58220 Decatur Road  
P.O. Box 8  
Cassopolis, MI 49031-0008  
Tel: 616-445-4200  
Web Sites: <http://www.lowe.org>  
<http://www.lowe.org/smbiznet/> (smallbizNet)  
<http://www.edgeonline.com> (Entrepreneurial Edge Online)

The mission of the Edward Lowe Foundation is to champion the entrepreneurial spirit by providing information, research, and education experiences that support small businesses and the free enterprise system. The Foundation provides education, information, and support systems that will contribute to entrepreneurial success. The Foundation does not make awards, grants, or loans to individual entrepreneurs or their businesses, nor does it encourage unsolicited grant proposals. The Foundation's program grants are limited to nonprofit organizations that share similar goals and objectives. Because entrepreneurs and small businesses need access to information to start, manage, and grow their businesses, the Foundation provides access to a vast amount of information through online services, computer databases, and publications targeted at small businesses. The Edward Lowe Foundation has two World Wide Web Sites—smallbizNet and Entrepreneurial Edge Online—that store a wealth of information for the small business. *smallbizNet* (<http://www.lowe.org/smbiznet/>) is an informational clearinghouse for the small business. At its heart is the Edward Lowe Digital Library, a collection of approximately 4,000 full-text searchable documents, with as many as possible absolutely free. *Entrepreneurial Edge Online* (<http://www.edgeonline.com>) is an electronic version of *Enterprise Edge Magazine*, a quarterly publication that provides practical, hands-on advice for entrepreneurs and small business owners. The online version of the magazine, as well as archives of past issues and interactive forums, is available on Entrepreneurial Edge Online. There is a subscription charge for the online magazine.

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**Web Site:** U.S. Small Business Connection, Inc.

**Contact:** U.S. Small Business Connection, Inc.  
Tel: 412-257-2680 or 412-429-2678  
Fax: 412-257-9078  
Web Site: <http://www.USSBC.com>

The mission of the US Small Business Connection (USSBC) is to provide assistance to small business by providing connections to resources through a printed publication, the Internet, and voice and data. The USSBC was originally supported and developed under the aegis of the Certified Women Business Owners of Pennsylvania. The USSBC Magazine is dedicated to small business procurement efforts. It is designed to provide private sector companies and small businesses a single marketing resource that will enable small companies to sell their products. USSBC's publication will include the following lists and articles: requests for proposals, procurement office opportunities, small business listings, industry trade fair announcements, funding sources (private and governmental), educational seminars, legislative information, supportive services contacts, profiles of corporations that actively utilize small businesses, articles to spotlight "unrecognized" small businesses, articles on technology, and for sale listings (office furniture, computers,

telephone systems, etc.). The USSBC Web Site provides small businesses access to Internet resources on procurement, funding, and networking. In addition, the Web Site includes the USSBC Internet Conference, which allows interactive online discussions.

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**Web Site:** U.S. Small Business Advisor

**Contact:** U.S. Small Business Advisor  
Web Site: <http://www.business.gov>

The U.S. Small Business Advisor Web Site exists to provide business with one-stop access to federal government information, services, and transactions with the goal of making the relationship between business and government more productive. There is a list of commonly asked questions and answers, how-to guides, a search function to locate online resources for topics of interest, a variety of information and service listings, and the latest news of interest to the business community.

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**Web Site:** Venture Capital OnLine

**Contact:** Venture Capital OnLine  
Web Site: <http://www.vcapital.com/>

The Venture Capital OnLine Web Site is designed to provide assistance to entrepreneurs seeking venture capital and investors seeking investments in entrepreneurial, high-growth companies. This site provides information and networking and capital-raising opportunities to companies, and serves as an exchange among entrepreneurs and investors.

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**Web Site:** Venture Capital Web Site Links

**Contact:** Venture Capital Web Site Links  
Web Site: [http://www.pacific.commerce.ubc.ca/evc/vc\\_title.html](http://www.pacific.commerce.ubc.ca/evc/vc_title.html)

The Venture Capital Web Site, maintained by The W. Maurice Young Entrepreneurship and Venture Capital Research Center at the Faculty of Commerce, University of British Columbia. This site includes links to more than 150 Web Sites categorized as follows: venture capital connections, venture capital consultants, venture capital information sources, venture capital investors, and venture capital opportunities (companies looking for venture capital financing).

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**Web Site:** VistaWEB IPO

**Contact:** VistaWEB IPO  
Web Site: <http://www.vistaweb.com/vista/vista2/stock.html>

The VistaWEB IPO Web Site allows technology developers to reach numerous investors through the World Wide Web. For emerging companies looking for equity capital, VistaWEB IPO offers various funding strategies including Initial Public Offerings, Secondary Offerings, and Private Placements with various Securities Exchange Commission Self-Underwritten Registration



Statements such as SCOR (to \$1 million), Regulation A (to \$5 million), and SB-2 (unlimited amount). Unlike traditional stock offerings, with VistaWEB IPO there are no brokers to go through, no commissions to pay, and no underwriter or finders fees. VistaWEB's Beta Sites offers companies/entrepreneurs the opportunity to showcase proprietary technology in animated and multimedia form.







## Index

### A

- Aberdeen/Grays Harbor College SBDC 205  
 Abilene Christian University Caruth SBDC 193  
 ACCELERATE Technology SBDC 42, 43  
 Access Business Online 245  
 Ad Astra Funds I and II 85  
 Adams State College SBDC 48  
 Addison County Economic Development Corporation SBDC 197  
 Advance Business Development Center 212  
 Advanced Business Consulting, Ltd. 225  
 Advanced Technology Development Center 63  
 Advanced Technology Entrepreneurial Center 172. *See also University of Pittsburgh SBDC*  
 ADVOCAP Business Center 211  
 Aiken SBDC 180  
 Aims Community College SBDC 48  
 Akron Industrial Incubator 150  
 Akron Regional Development Board SBDC 154  
 Alabama 27–29  
 Alabama International Trade Center (Specialized SBDC) 28  
 Alabama SBDC (Lead SBDC) 28  
 Alabama Small Business Procurement System (Specialized SBDC) 28  
 Alabama State University SBDC 28  
 Alabama Technology Assistance Program (Specialized SBDC) 28  
 Alaska 29–32, 122, 162, 205  
 Alaska Aerospace Development Corporation 29  
 Alaska Association of Environmental Industries 31  
 Alaska Division of Trade and Development 31  
 Alaska Industrial Development and Export Authority 30  
 Alaska SBDC (Lead SBDC) 32  
 Alaska Science and Technology Foundation 29  
 Albuquerque Technical Vocational Institute SBDC 131  
 Alcorn State University SBDC 116  
 Alexandria SBDC 204  
 Allen County Community College SBDC 86  
 Alpha Center 96  
 Alpine County SBDC Outreach Center 43  
 Alternative Financing Handbook 67  
 Alvin Community College SBDC 192  
 Amador County SBDC Outreach Center 43  
 American Entrepreneurs for Economic Growth 225. *See also National Venture Capital Association*  
 American National Bank Building SBDC 158  
 America's Business Funding Directory Web Site 245  
 America's Small Business Financial Center 248  
 Analysis of Innovative State Economic Development Financing Programs 234  
 Androscoggin Valley Council of Governments SBDC 94  
 Angel Capital Electronic Network 245. *See also U.S. Small Business Administration*  
 Angelina Community College SBDC 192  
 Angelo State University SBDC 193  
 Anne Arundel Office of Economic Development SBDC 101  
 Anthem Capital, L.P. 58  
 Appalachian State University Northwestern Region SBDC 144  
 Applied Research and Development Fund 169  
 Applied Research Matching Fund 84  
 Arapahoe Community College SBDC 48  
 Argonne National Laboratory 73  
 Arizona 33–35  
 Arizona Business Connection 33  
 Arizona Department of Commerce 33  
 Arizona SBDC Network (Lead SBDC) 34  
 Arizona SBIR and Small Business Technology Transfer Program 33  
 Arizona Small Business Resource Page Web Site 246  
 Arizona Western College SBDC 34  
 Arkansas 36–38  
 Arkansas SBDC (Lead SBDC) 37  
 Arkansas SBDC Web Site 37  
 Arkansas Science and Technology Authority 36  
 Arkansas State University SBDC 37  
 Arlington SBDC of the Northern VA SBDC Network 203  
 Arundel Center North SBDC 101  
 Ashtabula County Economic Development Council, Inc. SBDC 154  
 Asian American Alliance SBDC 73  
 Association of Commerce and Industry SBDC 109  
 Auburn University SBDC 28

- Augusta SBDC 65  
Austin Peay State University SBDC 186  
Automated Trade Locator Assistance System 14  
Automation and Robotics Research Institute  
SBDC (Satellite SBDC) 191
- B**
- Back of the Yards Neighborhood Council SBDC  
74  
Baltimore City South Harbor Business Center/  
Incubator 100. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
Baltimore County Chamber of Commerce SBDC  
101  
Baltimore-Washington Venture Group 97, 233  
Baruch College Mid-Town Outreach Center SBDC  
136  
Batesville Office of Economic Development SBDC  
81  
Bay Area Regional Technology Alliance 38  
Battelle Memorial Institute 152  
Bear Paw Development Corporation SBDC 123  
Bedford Chamber of Commerce SBDC 78  
Belfast SBDC (Satellite SBDC) 94  
Bellarmine College SBDC 89  
Bellevue Community College SBDC 205  
Ben Franklin Technology Center Central and  
Northern Pennsylvania, Inc. 166  
Ben Franklin Technology Center of Southeastern  
Pennsylvania 167  
Ben Franklin Technology Center of Western  
Pennsylvania 165. *See also Pennsylvania Department of Community and Economic Development 169*  
Benedictine College SBDC 87  
Bennington County Industrial Corporation SBDC  
198  
Bergen County Community College SBDC 130  
Best Southwest SBDC 190  
Biddeford SBDC (Satellite SBDC) 95  
Big Bend Community College SBDC 205  
BioBusiness Incubator of Michigan 232  
Bioprocessing Resource Center 170  
Bismarck Regional SBDC 146  
Black Hawk College SBDC 74  
Blackford County Economic Development SBDC  
79  
Blinn College SBDC 192  
Bloomfield Chamber of Commerce SBDC 78  
Bloomington Area Regional SBDC 78  
Blue Mountain Community College SBDC 163  
Blue Rock Capital 58  
Boise State University SBDC 68  
Bonham SBDC (Satellite SBDC) 191  
Border Environmental Business Cluster 39  
Border Environmental Commerce Alliance 39  
Border Environmental Technology Resource  
Center 39  
Boston College SBDC 105  
Boulder Technology Incubator 46, 47  
Bradley University Business Technology Incuba-  
tor 72  
Bradley University SBDC 74  
Brainerd Technical College SBDC 113  
Brattleboro Development Credit Corporation  
SBDC 198  
Brazos Valley SBDC 192  
Brazosport College SBDC 192  
Brevard Community College SBDC 61  
Bridgeport Regional Business Council SBDC 55  
Bristol County Chamber of Commerce SBDC 179  
Bronx Community College SBDC 135  
Brookdale Community College SBDC 130  
Brookville Chamber of Commerce SBDC 80  
Brown County Chamber of Commerce SBDC 78  
Brunswick SBDC (Satellite SBDC) 66, 94  
Bryant College SBDC (Lead SBDC) 179  
Bucknell University SBDC 176  
Builders Line Working-Capital Loan Program 11  
Business and Economic Development 98  
Business and Industrial Assistance Division at the  
University of Michigan 107. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
Business and Industrial Development Center 77  
Business and Technology Development Program  
140  
Business Assistance 97  
The Business Clearinghouse 226, 240  
Business Development Company of Rhode Island  
178  
Business Enterprise Development Center SBDC  
109  
Business Environmental Program 127  
Business Essentials Library Web Site 246  
Business Information Centers 5, 6, 7, 8, 168  
Business Loans Program 46  
Business Opportunities On-Line 246  
Business Resource Center Web Site 246, 251  
Business Response Center 50. *See also Connecticut Development Authority;*

- Connecticut Economic Resource Center*  
 Business Retention and Expansion Services 108  
 Business Roundtables 108  
 Business Technology Center 150  
 Business/Entrepreneurial Service and Training (BEST) Network 165  
 Butler County Community College SBDC 87  
 Butte College SBDC 43
- C**
- California 38–45  
 California Environmental Business Council 40  
 California Environmental Technology Center 40  
 California SBDC (Lead SBDC) 43  
 Calaveras County SBDC Outreach Center 43  
 Calvert Social Venture Partners 226  
 CAMP Northern Ohio Manufacturing SBDC 154  
 Canton Outreach Center SBDC 135  
 Capital Access Program 160, 161  
 Capital Area SBDC 202  
 Capital Certified Development Corporation 188  
 Capital Formation Service (Specialized SBDC) 105  
 Capital Investors Directory 248  
 Capital Quest 248  
 CAPsell Center 218  
 Carl Albert College SBDC 159  
 Carroll County Economic Development Office SBDC 101  
 Carson City Chamber of Commerce SBDC 126  
 Cascade SBDC 43  
 Case Western Reserve University 147  
 Catawba Valley Region SBDC 144  
 Cecil County Chamber of Commerce SBDC 101  
 CEIT's Environmental Venture Capital Forum 16  
 Center for Applied Competitive Technologies at San Diego City College 39  
 Center for Business Advocacy and Services 126  
 Center for Business and Economic Research 93.  
*See also National Association of Management and Technical Assistance Centers 234*  
 Center for Business and Economic Training and Research 196  
 Center for Community and Economic Development 115. *See also National Association of Management and Technical Assistance Centers 234*  
 Center for Economic Renewal and Technology Transfer 20  
 Center for Entrepreneurial Leadership, Inc. 236  
 The Center for Entrepreneurship 226  
 Center for Entrepreneurship and Economic Development 188  
 Center for Environmental Industry and Technology 16  
 Center for Government Contracting SBDC 190  
 Center for Hazardous Materials Research 227  
 Center for Innovation and Business Development 145. *See also SBIR WEST Program*  
 Center for Innovative Technology's Entrepreneurship Centers 201  
 Center for Manufacturing and Technology 180  
 Center for Technology Commercialization 20, 21, 150  
 Center for Technology Transfer 93  
 Center for Technology Transfer and Economic Development (Specialized SBDC) 119  
 Center for Trade and Investment Services 19  
 Center for Venture Research at the University of New Hampshire 246  
 Centers for Advanced Technology 118  
 Centers of Excellence 167  
 Central Arizona College, Pinal County SBDC 34  
 Central California SBDC 43  
 Central California/Visalia SBDC (Satellite SBDC) 43  
 Central Coast SBDC 43  
 Central Maryland SBDC 100  
 Central Michigan University SBDC 109  
 Central Missouri State University SBDC 119  
 Central Oregon Community College SBDC 163  
 Central Rhode Island Chamber of Commerce SBDC 179  
 Central States Trade Initiative 124  
 Central Vermont Economic Development Center SBDC 198  
 Central Virginia SBDC 202  
 Centralia College SBDC 205  
 Certified Development Company Program 10, 12  
 Certified Lender and Preferred Lender Program 10, 13  
 Chadron State College SBDC 125  
 Challenge Awards 200  
 Challenge Grant Program 165  
 Challenge Investment Program 96  
 Challenge Program 166  
 Charleston SBDC 180  
 Chattanooga State Technical Community College SBDC 186  
 Chemeketa Community College SBDC 163  
 Chesapeake College SBDC 101  
 Chicago Technology Park 73  
 Chillicothe City Hall SBDC 119  
 Chippewa Valley Incubation Center 211  
 City of Delphi Community Development SBDC 79  
 Clackamas Community College SBDC 163  
 Clallam County Economic Development Council SBDC 205  
 Clarion University of Pennsylvania SBDC 176

- Clark County Hoosier Falls Private Industry Council Workforce Development Center SBDC 81
- Clark University SBDC 105
- Clatsop Community College SBDC 163
- Clay County Chamber of Commerce SBDC 79
- Clayton State College SBDC 65
- Clemson University Regional SBDC 180
- Clermont County Area SBDC 154
- Cleveland Advanced Manufacturing Program 149, 151
- Cleveland Electronic Commerce Resource Center 151
- Cleveland State Community College SBDC 186
- Clinton Chamber of Commerce SBDC 79
- Clinton Community College SBDC 135
- Clinton County Chamber of Commerce SBDC 79
- Cloud County Community College SBDC 86
- Clovis Community College SBDC 131
- Coachella Valley/Palm Springs SBDC (Satellite SBDC) 44
- Coalition for Manufacturing Performance Through Technology 71
- Coastal Carolina University SBDC 180
- Coastal Enterprises Incorporated SBDC 94
- Cobleskill Outreach Center SBDC 137
- Cochise College SBDC 35
- Coconino County Community College SBDC 35
- Coffeyville Community College SBDC 86
- Colby Community College SBDC 86
- Collaborative Funding Assistance Program 140
- College of DuPage SBDC 74
- College of Lake County SBDC 74
- College of Southern Idaho SBDC 68
- College of Staten Island SBDC 135
- College of the Mainland SBDC 192
- College of West Virginia SBDC 207
- Colorado 46–49
- Colorado Advanced Technology Institute 46, 47
- Colorado Business Assistance Center 48
- Colorado Mountain College SBDC 48
- Colorado Northwestern Community College SBDC 48
- Colorado Office of Business Development 46
- Colorado SBDC (Lead SBDC) 48
- Colorado University Business Advancement Center 46
- Columbia Basin College SBDC 205
- Columbia City Chamber of Commerce SBDC 80
- Columbia Gorge Community College SBDC 163
- Columbia River Economic Development Council SBDC 205
- Columbus Regional SBDC 78
- Columbus SBDC 66
- Comerica SBDC 109
- Commerce and Economic Development Commission (CEDC) Fund 33
- Commercialization Assistance Project 17
- Commercialization/Business Plan Assistance 5, 15, 17, 18, 20, 21, 22, 23, 27, 29, 32, 33, 38, 39, 40, 41, 47, 49, 51, 53, 56, 60, 62, 63, 66, 67, 69, 76, 78, 82, 87, 91, 97, 98, 102, 103, 105, 106, 113, 115, 117, 120, 121, 125, 127, 128, 129, 130, 131, 132, 133, 137, 138, 140, 145, 147, 148, 150, 152, 156, 157, 159, 160, 164, 167, 171, 172, 173, 174, 177, 178, 179, 181, 182, 184, 185, 187, 189, 195, 197, 198, 199, 200, 202, 204, 206, 208, 219, 225, 226, 230, 232, 233, 235, 236, 239, 242, 246, 249, 251
- Commercialization Matching System 3
- Community College at Saint Mary's County SBDC 101
- Community College of Aurora SBDC 48
- Community College of Denver SBDC 48
- Community Development Program 160
- Community Enterprise of Greater Milwaukee 215
- Community Services Block Grant (CSBG) Loan Program 71
- Connecticut 50–56
- Connecticut Department of Economic and Community Development 50, 52
- Connecticut Development Authority 50, 52. *See also Connecticut Economic Resource Center*
- Connecticut Economic Resource Center 50, 53. *See also Business Response Center; Connecticut Technology Assistance Center; URBANK*
- Connecticut Environmental Entrepreneurial Center 54
- Connecticut Hazardous Waste Management Service 52
- Connecticut Innovations, Inc. 50
- Connecticut SBDC (Lead SBDC) 55
- Connecticut State Technology Extension Program 53
- Connecticut Technology Assistance Center 53. *See also Connecticut Economic Assistance Center*
- Connecticut Technology Associates, Inc. 55
- Connecticut Technology Partnership 51
- CONNECTNet 42
- Connersville SBDC 81
- Contract Line Working-Capital Loan Program 11
- Cooperative Extension Service SBDC 74
- Copiah-Lincoln Community College SBDC 116
- CoreStates' Technology Banking Group 175
- Cornell Office for Technology Access and



- Business Assistance 135  
 Cornell Research Foundation, Inc. 135  
 Corning Community College SBDC 135  
 Corporation for Owner-Operator Projects 172  
 Coulee Region Business Center 212  
 Council for Entrepreneurial Development 140, 143  
 Courtyard Center for Professional and Economic Development SBDC 190  
 Crawford County Private Industry Council Workforce Development Center SBDC 81
- D**
- D.J. Bordini Technological Innovation Center 210  
 Dakota County Technical College SBDC 113  
 Dallas County Community College SBDC 191  
 Danville Area Community College SBDC 74  
 DataMerge, Inc. Web Site 247  
 Dayton Area Chamber of Commerce SBDC 154  
 Dearborn County Chamber of Commerce SBDC 81  
 Decatur Chamber of Commerce SBDC 80  
 Defense Adjustment Loan Fund 96  
 Defense Loan and Technical Assistance (DELTA) Program 12  
 Dekalb SBDC 65  
 Delaware 21, 56–59  
 Delaware Access Program 57  
 Delaware Economic Development Office 56  
 Delaware Innovation Fund 56  
 Delaware Manufacturing Alliance 58  
 Delaware SBDC (Lead SBDC) 59  
 Delaware State University SBDC 59  
 Delaware Technical and Community College SBDC 59  
 Delaware Valley Industrial Resource Center 170  
 Delta Montrose Vocational School SBDC 48  
 Delta State University SBDC 116  
 Denton SBDC (Satellite SBDC) 191  
 Department of Commerce and Community Affairs - James R. Thompson Center SBDC 74  
 Department of Commerce and Community Affairs - State Office Building SBDC 74  
 Department of Defense Small Business Innovation Research (SBIR)/Small Business Technology Transfer (STTR) Help Desk and Home Page 17  
 Department of Economic Development Business Financing Programs 175  
 Development Corporation of Columbia Heights SBDC 59  
 Development Corporation Participation Loan Program 70  
 Dickinson Regional SBDC 146  
 Dingman Center for Entrepreneurship 97, 101, 225, 233. *See also Technology Advancement Program*  
 Directory of Development Agencies and Officials 234  
 Directory of Incentives for Business Investment and Development in the United States: A State-by-State Guide 234  
 Directory of Small Business Information Providers Web Site 247  
 Disability Specialty Center SBDC (Specialized SBDC) 109  
 District of Columbia 4, 21, 59–60  
 Division of Development for Small Businesses and Women and Minority Businesses 129  
 Division of Economic Development 129  
 Dixie College SBDC (Satellite SBDC) 196  
 DMACC SBDC 83  
 Dodge City Community College SBDC 86  
 Dona Ana Branch Community College SBDC 131  
 Dover-Foxcroft SBDC (Satellite SBDC) 95  
 Downriver Community Conference SBDC 109  
 Downtown Brooklyn Outreach Center SBDC 136  
 Dr. William E. S. Flory SBDC 202  
 Drake University John Pappajohn Entrepreneurial Center 82  
 Drake University SBDC 83  
 Duquesne University SBDC 176  
 Dyersburg State Community College SBDC 186
- E**
- East Bay Office East Bay Rhode Island SBDC 179  
 East Bay SBDC 43  
 East Carolina University Regional Development Institute 141. *See also National Association of Management and Technical Assistance Centers* 234  
 East Carolina University Survey Research Laboratory 142. *See also National Association of Management and Technical Assistance Centers* 234  
 East Carolina University Eastern Region SBDC 144  
 East Central Community College SBDC 116  
 East Central Indiana Regional SBDC 79  
 East Central University SBDC 159  
 East Harlem Outreach Center SBDC 136  
 East Los Angeles County SBDC 43  
 East Los Angeles County/Pasadena SBDC (Satellite SBDC) 44  
 East Millinocket SBDC (Satellite SBDC) 95  
 East of the River Community Development Corporation SBDC 59

- East Tennessee State University SBDC 186  
East Wilton SBDC 94  
Eastern Arizona College/Payson SBDC 35  
Eastern Arizona College/Thatcher SBDC 35  
Eastern Connecticut State University SBDC 55  
Eastern Iowa Community College SBDC 83  
Eastern Kentucky University South Central SBDC 89  
Eastern Maine Development Corporation SBDC 94  
Eastern New Mexico University SBDC 131  
Eastern Oregon State College 160  
Eastern Oregon State College SBDC 163  
Eastern Shore Office of the SBDC of Hampton Roads, Inc. SBDC 204  
Eastern Shore SBDC 101  
Eastern Technology Council 175  
Economic Development Finance Program 140  
Economic Development Institute's Industrial Extension Service 64  
Economic Development Office SBDC 78  
Ecopreneurs Program 112  
EDA University Center at Texas A&M University 189. *See also U.S. Department of Commerce Economic Development Administration*  
EDA University Centers 234  
Edison Biotechnology Center 149  
Edison Community College SBDC 61  
Edison Industrial Systems Center 149  
Edison Materials Technology Center 149  
Edison Polymer Innovation Corporation 149  
Edison Technology Centers 149, 151  
Edison Technology Incubator 147, 149, 150  
Edison Welding Institute 149  
Edmonds Community College SBDC 205  
Edward Lowe Digital Library 252  
The Edward Lowe Foundation 247, 248, 252  
Eighteenth St. Development Corporation SBDC 74  
El Paso Community College SBDC 193  
Elgin Community College SBDC 74  
Elizabeth City State University Northeast Region SBDC 144  
Elkhart Chamber of Commerce SBDC 81  
Elkins SBDC (Satellite SBDC) 207  
Elwood Chamber of Commerce SBDC 79  
Emerging Company Investments 168  
Emerging Technology Fund 104  
Emporia State University SBDC 86  
EMTEC/Southern Area Manufacturing SBDC 154  
Energy Conservation Program 181  
Enterprise Center/OSU/OCES SBDC 154  
Enterprise Community Rhode Island SBDC/  
Business Information Center 179  
Enterprise Corporation of Pittsburgh 172, 247. *See also EntrepreNet*  
Enterprise Development Corporation SBDC 154  
Enterprise Development, Inc. 147, 150  
Enterprise Edge Magazine 252  
Enterprise Florida 60  
Enterprise Investment Fund 97  
EnterpriseOnline Web Site 247  
EntrepreNet 172, 247, 251  
Entrepreneurial Edge Online 240, 251, 252  
Entrepreneurial Loan Program 52  
Entrepreneurs' Financing Roundtable 241  
Entrepreneur's Guide to Small Business Information 251  
Entrepreneurs on the Web (Web Site) 248  
Entrepreneur's Reference Guide Web Site 248  
Entrepreneurs Resource Center Web Site 248  
Entrepreneurship Centers 199, 201, 202. *See also Virginia's Center for Innovative Technology*  
Entrepreneurship Training Program Bryant College SBDC 179  
EnviroHelp 228  
Environmental Assistance and Waste Management Program 181  
Environmental Assistance Fund 52  
Environmental Business Association of New York State, Inc. 134  
Environmental Business Cluster 40  
Environmental Business Council—New England, Inc. 228  
Environmental Export Council 228  
Environmental Finance Program 14  
Environmental Financial Advisory Board 14  
Environmental Financing Information Network 14, 15  
Environmental Research Institute 54  
Environmental Technology Industry Cluster 34  
Environmental Technology Network for Asia 19  
Environmental Technology Partnership 238  
Environmental Technology Program 166  
Environmental Technology Research and Development Fund Grants 165  
EPA Region III Business Assistance Center 16  
Evanston Business and Technology Center SBDC 74  
Evanston Business Investment Corp. 73  
eWeb 240, 249, 251  
Excell SBDC 109  
Eximbank City/State Program 124  
Export Assistance Center Bryant College SBDC 179  
Export Import Bank 18  
Export Legal Assistance Network 14

Export Program 124  
 Export Satellite Center SBDC 44  
 Export SBDC of Southern California 44  
 Export Working Capital Program (EWCP) 12

**F**

Fairmount State College SBDC 207  
 Far West Technology Transfer Center 20, 21  
 The Faraday Center 213  
 Fargo Regional SBDC 146  
 FA\$TRAK Loan Program 11  
 Fay-Penn Economic Development Council 171  
 Fayetteville State University Cape Fear Region SBDC 144  
 Federal Technology Funding (FEDTech) Program 103  
 Fermi National Accelerator Laboratory 73  
 Ferris State University SBDC 109  
 Finance Hub Web Site 249  
 Financial Assistance 3, 5, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 27, 29, 30, 33, 36, 38, 41, 43, 45, 46, 47, 49, 50, 51, 52, 53, 55, 56, 57, 58, 60, 62, 63, 64, 65, 66, 67, 68, 70, 71, 72, 73, 76, 77, 78, 82, 84, 85, 87, 90, 92, 95, 96, 97, 98, 99, 100, 102, 103, 104, 106, 108, 112, 113, 114, 115, 117, 118, 119, 120, 121, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 137, 138, 139, 140, 141, 142, 143, 145, 146, 147, 148, 150, 151, 152, 153, 156, 157, 158, 160, 161, 162, 164, 165, 166, 167, 168, 169, 171, 172, 173, 174, 175, 177, 178, 179, 181, 182, 183, 184, 185, 187, 188, 189, 194, 195, 197, 198, 199, 200, 201, 202, 204, 205, 207, 208, 209, 210, 211, 212, 213, 215, 216, 217, 218, 219, 220, 225, 226, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 240, 241, 242, 245, 246, 247, 248, 249, 250, 251, 252, 253  
 Financing Small Business Enterprises 251  
 Financing Sources Databank 112  
 First Citizens Bank SBDC 80  
 First Flight Incubator System 139  
 First Flight Venture Center 139  
 First Step, Incorporated SBDC 109  
 First Stop Business Information Center 69  
 Flathead Valley Community College SBDC 123  
 The Flexible Manufacturing Networks Center 53  
 Flint Community College Development Corporation SBDC 109  
 Florence Darlington Technical College SBDC 180  
 Florida 60–63  
 Florida A & M University SBDC 61  
 Florida Atlantic University SBDC 61

Florida International University SBDC 61  
 Florida SBDC (Lead SBDC) 61  
 Florida/NASA Business Incubation Center 61  
 Floyd College SBDC 65  
 Floyd County Private Industry Council Workforce Development Center SBDC 81  
 Foreign Trade Zone Office SBDC 126  
 Foresight Science and Technology, Inc. 230. *See also National Science Foundation*  
 Fort Hays State University SBDC 86  
 Fort Kent SBDC (Satellite SBDC) 95  
 Fort Lewis College SBDC 48  
 Fort Scott Community College SBDC 87  
 FORUMS for Competitive Advantage 141  
 Four Lakes Regional Industrial Development Authority SBDC 186  
 Franklin County Industrial Development Corporation SBDC 198  
 Frederick Community Center SBDC 101  
 Front Range Community College/Boulder SBDC 49  
 Front Range Community College/Ft. Collins SBDC 49  
 Front Range Community College/Westminster SBDC (Specialized SBDC) 49

**G**

Gainesville SBDC 65  
 Gallatin Development Corporation SBDC 123  
 Galveston College SBDC 192  
 Gannon University SBDC 176  
 Garden City Community College SBDC 86  
 Garrett Community College SBDC 101  
 Gateway Community College SBDC 35  
 Gavilan College SBDC 44  
 GE Capital Small Business Finance 118  
 Genesco Outreach Center SBDC 136  
 Genesee Economic Area Revitalization, Inc. SBDC 109  
 Genesis Center for Entrepreneurial Development SBDC 109  
 Genesis Technology Incubator SBDC (Satellite SBDC) 37  
 Geneva Outreach Center SBDC 137  
 George Mason University Technology Resource Alliance 199, 202. *See also Entrepreneurship Centers*  
 George Washington University SBDC 59  
 Georgia 63–66  
 Georgia Institute of Technology 63, 64  
 Georgia Manufacturing Extension Alliance 64  
 Georgia SBDC (Lead SBDC) 65  
 Georgia State University SBDC 65

- Georgia Tech's Economic Development Administration 64. *See also National Association of Management and Technical Assistance Centers* 234
- Gold Country SBDC (Satellite SBDC) 44
- Gold Strike Partnership 38
- Governor's Office of Community and Industrial Development SBDC 208
- Governors State University SBDC 74
- Grand Forks Regional SBDC 146
- Grand Prairie SBDC (Satellite SBDC) 191
- Grand Rapids Community College SBDC 109
- Grand River Technologies, Inc. 232
- Grayson County College SBDC 191
- Great Lakes Industrial Technology Center 20, 21, 150
- Great Lakes Information Network Web Site 249
- Great Lakes Trade Adjustment Assistance Center 107. *See also National Association of Management and Technical Assistance Centers* 234; *U.S. Department of Commerce Economic Development Administration*
- Greater Atlantic City Chamber of Commerce SBDC 130
- Greater Burlington Industrial Corporation Northwest Vermont SBDC 198
- Greater Cleveland Growth Association SBDC 154
- Greater Corpus Christi Business Alliance SBDC 193
- Greater Lafayette Area Regional SBDC 79
- Greater Martinsville Chamber of Commerce SBDC 78
- Greater New Haven Chamber of Commerce SBDC 55
- Greater North Pulaski Development Corporation SBDC 74
- Greater Northwest Regional CDC SBDC 109
- Greater Providence Chamber of Commerce Bryant College Rhode Island SBDC 178, 179
- Greater Sacramento SBDC 44
- Greater San Diego Chamber of Commerce SBDC 44
- Green Mountain Economic Development Corporation SBDC 198
- Greencastle Partnership Center SBDC 79
- Greensburg Area Chamber of Commerce SBDC 79
- Greenville Chamber of Commerce SBDC 180
- Gulf Coast Community College SBDC 61
- Gwinnett SBDC 65
- H**
- Hagerstown Junior College SBDC 101
- Hamilton County Business Center 150
- Hammond Development Corporation SBDC 80
- Harlem Outreach Center SBDC 136
- Harrison County Private Industry Council Workforce Development Center SBDC 81
- Hartford County Economic Development Office SBDC 101
- Hawaii 66–68
- Hawaii Department of Business, Economic Development, and Tourism 66
- Hawaii SBIR Grant Program 67
- Hawaii SBDC (Lead SBDC) 67
- Hawaii Strategic Development Corporation 67
- Heart of Ohio Marion Area Chamber of Commerce SBDC 154
- Helena Area SBDC 123
- Help Desk 130
- Hempstead Outreach Center SBDC 137
- Hennepin Technical College SBDC 113
- Henry County Economic Development Corporation SBDC 79
- Hibbing Community College SBDC 113
- High Desert/Victorville SBDC (Satellite SBDC) 44
- High Plains Development Authority SBDC 123
- High Technology Development Corporation 66
- Historically Underutilized Business and Small Business Linked Deposit Program 187
- Holmes Community College SBDC 116
- Houlton SBDC (Satellite SBDC) 95
- Houston Community College System SBDC 192
- Howard County Economic Development Office SBDC 101
- Huron County Economic Development Corporation SBDC 110
- Hutchinson Community College SBDC 87
- I**
- Idaho 31, 68–69, 122, 162, 205
- Idaho Department of Commerce 69
- Idaho Environmental Industry Association 68
- Idaho National Engineering Laboratory 69
- Idaho SBDC (Lead SBDC) 68. *See also SBIR WEST Program*
- Idaho State University SBDC 69
- Idea Cafe's Financing Your Business Web Site 250
- Illinois 21, 69–76, 236
- Illinois Department of Commerce and Community Affairs 69
- Illinois Eastern Community College SBDC 74
- Illinois Export Finance Partnership Program 70
- Illinois SBDC (Lead SBDC) 73
- Illinois Small Business Innovative Research Center

- 71
- Illinois Technology Resource Center 72
- Illinois Valley Community College SBDC 74
- Import/Export Assistance 12, 13, 14, 16, 18, 19, 28, 30, 31, 44, 45, 50, 52, 56, 65, 70, 77, 82, 107, 108, 112, 117, 124, 127, 137, 143, 147, 166, 177, 178, 179, 181, 182, 187, 189, 197, 198, 225, 228, 229, 235, 245
- Incline Satellite SBDC 126
- Incubators 15, 96, 129, 131, 133, 139, 149, 150, 157, 167, 168, 231, 235, 239
- Independence Community College SBDC 87
- Indian Hills Community College SBDC 83
- Indian River Community College SBDC 62
- Indiana 76–82
- Indiana Business Modernization and Technology Corporation 76
- Indiana INforum 82
- Indiana Region 15 Planning Commission SBDC 81
- Indiana SBDC (Lead SBDC) 78
- Indiana State University SBDC 79
- Indianapolis Regional SBDC 80
- Indianhead Enterprises 214
- Industrial Council of NW Chicago SBDC 74
- Industrial Modernization Center 170
- Industrial Research Liaison Program 77
- Industrial Revenue Bond (IRB) Financing 57
- Infon Venture Capital Directory 250
- Information International 231
- Inland Empire SBDC 44
- Innovation and Commercialization Centers 60
- Innovation and Commercialization Corporations 84
- Innovation Assessment Center 206
- Innovation Awards 200
- Innovation Center of Hartford 212
- Innovation Centers 67, 96, 118, 161, 212, 214
- Innovation Investment Fund 168
- Innovation Research Fund 138
- Innovest 147
- Institute for Public Policy and Business Research 85
- Institute for Small Business at Frostburg State University 100
- Institute for Small Business at Morgan State University 100
- Institute for Small Business at Loyola College 100
- Institute of Advanced Manufacturing Sciences 149, 151
- Intellectual Property Program 199
- International and National Business Development Services MI Jobs Commission 108
- International Business Development Center SBDC (Specialized SBDC) 110
- International Marketing Assistance 4, 12, 14, 16, 18, 19, 28, 30, 31, 40, 44, 49, 56, 58, 60, 61, 66, 76, 87, 91, 95, 97, 102, 103, 106, 108, 110, 112, 116, 117, 122, 124, 126, 127, 130, 137, 139, 145, 153, 156, 163, 165, 177, 178, 181, 182, 186, 187, 191, 192, 193, 194, 198, 199, 201, 205, 209, 228, 229, 230, 231, 233, 238, 240, 241, 249, 250
- International Trade Center SBDC (Specialized SBDC) 116, 186, 191, 192, 193
- International Trade Center SBDC 44
- International Trade Data Network 178
- International Trade Institute SBDC (Specialized SBDC) 205
- International Trade Loan Program 12
- International Trade Program 181
- International Trade Program SBDC (Specialized SBDC) 163
- International Trade/Export Training Program 127
- International Venture Capital Institute 231
- Internet Resources 4, 5, 9, 15, 17, 18, 22, 30, 37, 38, 47, 63, 67, 72, 84, 85, 94, 95, 98, 102, 103, 104, 106, 112, 130, 134, 137, 139, 145, 148, 153, 154, 156, 165, 172, 177, 187, 194, 197, 198, 199, 201, 204, 206, 209, 225, 226, 227, 228, 230, 231, 233, 234, 235, 236, 237, 238, 239, 240, 242, 245, 246, 247, 248, 249, 250, 251, 252, 253
- Inventor's Program 181
- The Investment Exchange 246
- Investment Program 102
- InvestorSeekers Database 249
- Iowa 82–84
- Iowa Central Community College SBDC 83
- Iowa Lakes Community College SBDC 83
- Iowa SBDC (Lead SBDC) 83
- Iowa State University John Pappajohn Entrepreneurial Center 82
- Iowa State University SBDC 83
- Iowa Western Community College SBDC 83
- Itasca Development Corporation SBDC 113
- Itawamba Community College SBDC 116
- J**
- Jackson County Incubator 211
- Jackson SBDC 110
- Jackson State Community College SBDC 186
- Jackson State University SBDC 116
- Jacksonville State University SBDC 28
- James Madison University SBDC 203
- Jamestown Community College SBDC 135
- Jay County Development Corporation SBDC 79

- Jefferson Community College SBDC 135  
Jennings County Chamber of Commerce SBDC 79  
The John F. Baugh Center for Entrepreneurship 231  
John Gray Institute/Lamar University SBDC 192  
Johnson County Community College SBDC 86  
Joliet Junior College SBDC 74  
Jones County Junior College SBDC 116
- K**
- Kalamazoo College SBDC 110  
Kankakee Community College SBDC 75  
Kansas 84–87  
Kansas Center for Community Economic Development 85. *See also National Association of Management and Technical Assistance Centers 234*  
Kansas Center for Rural Initiatives 85  
Kansas City Kansas Community College SBDC 86  
Kansas SBDC (Lead SBDC) 86  
Kansas State University SBDC 86  
Kansas Technology Enterprise Corporation 84  
Kansas Value Added Center 85  
Kaskaskia College SBDC 75  
Kaua'i Community College SBDC 67  
Kean College SBDC 130  
Kellogg Community College SBDC 110  
Kenai Peninsula SBDC 32  
Kendallville Chamber of Commerce SBDC 80  
Kennesaw State College SBDC 65  
Kent State University Partnership Kent-Portage SBDC 155  
Kent State University/Salem Campus SBDC 155  
Kent State University/Stark Campus SBDC 155  
Kentucky 88–90, 236  
Kentucky Cabinet for Economic Development/  
Business and Technology Branch 88  
Kentucky Investment Capital Network 88  
Kentucky SBDC (Lead SBDC) 89  
Kentucky Technology Service, Inc. 89  
Khera Communications, Inc. 246  
Kilgore College SBDC 191  
Kingsborough Community College SBDC 135  
Kingsville Chamber of Commerce SBDC 193  
Kirkwood Community College SBDC 83  
Kokomo/Howard Coward Regional SBDC 80  
Kutztown University SBDC 176
- L**
- Labette Community College SBDC 87  
Laboratory Associated Businesses 213  
Lake Champlain Islands Chamber of Commerce SBDC 198  
Lake County Economic Development Center SBDC 155  
Lake County Public Library SBDC 80  
Lake County/Clearlake SBDC 45  
Lake Michigan College SBDC 110  
Lamar Community College SBDC 49  
Lambuth University SBDC 186  
Lamoille Economic Development Corporation SBDC 198  
Lane Community College SBDC 163  
Langston University Minority Assistance Center SBDC (Specialized SBDC) 159  
Lansing Community College SBDC 110  
Lapeer Development Corporation SBDC 110  
LaPorte SBDC 80  
Laredo Development Foundation SBDC 193  
Latin American Chamber of Commerce SBDC 75  
Law and Entrepreneurship Center 96  
Lawrence County Chamber of Commerce Southeast SBDC 155  
LBTC Entrepreneurship Institute 91  
Lee College SBDC 192  
Lehigh University SBDC 176  
Lewis and Clark Community College SBDC 75  
Lewis-Clark State College SBDC 69  
Lewiston Business Information Center SBDC 94  
Lima Technical College SBDC 155  
Lincoln Land Community College SBDC 75  
Linn-Benton Community College SBDC 163  
Linton/Stockton Chamber of Commerce SBDC 78  
Livingston County Branch Office SBDC 110  
Livingston County SBDC 110  
Livingston University SBDC 28  
7(a) Loan Guaranty Program 10, 11  
Long Island University at Southampton SBDC 136  
Longwood College SBDC 203  
Lorain County Chamber of Commerce SBDC 155  
Lord Fairfax SBDC 203  
Los Alamos Economic Development Corporation 131. *See also SBIR WEST Program*  
Los Alamos Small Business Center 131  
Los Alamos Small Business Center Annex 131  
Los Angeles Regional Technology Alliance 38  
Loudoun County SBDC of the Northern VA SBDC Network 203  
Louisiana 90–92  
Louisiana Business and Technology Center 90  
Louisiana Business and Technology Center Entrepreneurship Institute 91  
Louisiana Electronic Assistance Program SBDC (Specialized SBDC) 91  
Louisiana International Trade Center SBDC (Specialized SBDC) 91

- Louisiana SBDC (Lead SBDC) 91  
Louisiana State University at Shreveport SBDC 91  
Louisiana Tech University SBDC 91  
Louisiana Technology Transfer Office 90  
Low Documentation (LowDoc) Loans 11  
Lower Colorado River Authority SBDC 193  
Loyola University SBDC 91  
Luna Vocational Technical Institute SBDC 131  
Lynchburg Regional SBDC 203
- M**
- Machias SBDC (Satellite SBDC) 95  
Macomb County Business Assistance Network SBDC 110  
Madison Enterprise Center 213  
Madison Gas and Electric Innovation Center 214  
Madison Incubator for Technology Development 214  
Maine 22, 92–95  
Maine SBDC (Lead SBDC) 94  
Maine Science and Technology Foundation 92  
Management Assistance 3, 4, 5, 9, 13, 14, 27, 38, 39, 40, 41, 42, 45, 49, 55, 56, 58, 59, 60, 62, 63, 64, 65, 67, 68, 69, 70, 72, 76, 84, 87, 89, 90, 92, 93, 95, 97, 98, 100, 102, 106, 107, 108, 112, 114, 117, 118, 120, 122, 123, 125, 126, 127, 130, 132, 133, 137, 141, 145, 147, 148, 150, 151, 152, 153, 156, 159, 160, 162, 164, 171, 172, 177, 179, 181, 183, 185, 187, 188, 189, 194, 195, 196, 197, 198, 201, 204, 206, 208, 210, 211, 214, 215, 216, 217, 219, 221, 225, 226, 227, 233, 235, 236, 238, 239, 240, 242, 246, 247, 248, 249, 250, 252  
Management Assistance Program 102  
Manoa Innovation Center 67  
Mansfield/Richland Incubator 150  
Manufacturers Enterprise Corporation 85  
Manufacturers Resource Center 170  
Manufacturers' Technology Center 170  
Manufacturing and Technology SBDC (Specialized SBDC) 101  
Manufacturing Assessment Center 210  
Manufacturing Field Office SBDC 180  
Manufacturing Technology Center SBDC (Specialized SBDC) 136  
Maple City Business & Technology Center SBDC 75  
Marietta College SBDC 155  
Marist College Outreach Center SBDC 137  
Marketing Assistance 4, 5, 16, 18, 19, 20, 21, 22, 23, 27, 29, 31, 32, 33, 38, 39, 41, 45, 47, 49, 50, 51, 53, 55, 56, 58, 60, 62, 63, 64, 65, 67, 68, 70, 76, 77, 82, 87, 90, 91, 93, 95, 96, 97, 100, 102, 105, 106, 108, 112, 113, 114, 115, 117, 120, 121, 123, 124, 125, 126, 127, 130, 132, 134, 137, 139, 140, 145, 146, 147, 153, 154, 156, 157, 158, 159, 160, 164, 165, 171, 172, 173, 174, 175, 177, 178, 179, 181, 182, 184, 185, 187, 189, 190, 194, 195, 196, 197, 198, 199, 201, 202, 204, 205, 206, 208, 209, 221, 225, 226, 227, 229, 230, 231, 232, 233, 235, 236, 238, 240, 242, 247, 248, 249, 252  
Marketing Grants Program 165  
Market Research Center 197  
Marshall Heights Community Development Organization SBDC 60  
Marshall University SBDC 208  
Martinsville SBDC of the Longwood SBDC 204  
Maryland 21, 96–102  
Maryland Cooperative Extension Services 99.  
*See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
Maryland Department of Business and Economic Development 96  
Maryland SBDC (Lead SBDC) 100  
Maryland Venture Capital Trust 97  
Maryland's Small Business Institutes 100  
Massachusetts 22, 102–106  
Massachusetts Development Finance Agency 104  
Massachusetts Export Center (Specialized SBDC) 105  
Massachusetts SBDC (Lead SBDC) 105  
Massachusetts Technology Collaborative 102  
Massachusetts Technology Development Corporation 102  
Massachusetts Technology Park Corporation 103  
Mat-Su Borough SBDC 32  
Maui Community College SBDC 67  
MBI International's Center for Biotechnology Entrepreneurship 232  
McHenry County College SBDC 75  
MCI Telecommunications Corporation Web Site 250  
McLennan Community College SBDC 191  
McNeese State University SBDC 91  
Meadowbrook Multi-Tenant Industrial Center 212  
Mentor Program 97  
Mercer County Community College SBDC 130  
Mercer County Infrastructure Development Revolving Loan Fund 175  
Mercy College Outreach Center SBDC 136  
Meridian Community College SBDC 116  
MERRA 106

- MERRA QUEST™ 106  
MERRA Specialty SBDC (Specialized SBDC) 110  
Mesa State College SBDC 49  
Mesa Technical College SBDC 131  
Metropolitan Washington SBDC 59  
Miami Dade Community College SBDC 62  
Miami Valley Manufacturing Extension Center 151  
Michael D. Dingman Center for Entrepreneurship 97, 101, 225, 233. *See also Technology Advancement Program*  
Michigan 106–112, 236  
Michigan Electronic Library Web Site 250  
Michigan Jobs Commission 106, 107  
Michigan Renaissance Fund 108  
Michigan SBDC 109  
Michigan Technological University SBDC 110  
Micro-Enterprise Center 217  
Microenterprise Loan Program 143  
MicroLoan Program 10, 13  
Mid-America Manufacturing Technology Centers 118, 220  
Mid-Atlantic Technology Applications Center 20, 21, 200  
Mid-Continent Technology Transfer Center 20, 21, 189, 190. *See also U.S. Regional Technology Transfer Centers*  
Mid-Ohio SBDC 155  
Mid-Plains Community College SBDC 125  
Middle Rio Grande Development Council SBDC 194  
Middle Tennessee State University SBDC 186  
Middlesex County Chamber of Commerce SBDC 55  
Midland Chamber of Commerce SBDC 110  
Midlothian SBDC 191  
Midwestern State University SBDC 193  
Milwaukee Enterprise Center—North 215  
Milwaukee Enterprise Center—South 216  
Mineral Area College SBDC 119  
Minnesota 21, 112–114, 236  
Minnesota Environmental Initiative 112  
Minnesota Project Innovation, Inc. SBDC (Specialized SBDC) 112, 113. *See also SBIR WEST Program*  
Minnesota SBDC (Lead SBDC) 113  
Minnesota Technology, Inc. SBDC 113  
Minority and Women’s Prequalification Pilot Loan Program 12  
Minority Business Assistance Center SBDC (Specialized SBDC) 105  
Minority Business Development Project Future SBDC 81  
Minority Contractors and Business Assistance Program 148  
Minority Enterprise Corporation of Southwestern Pennsylvania 174  
Minority, Women, and Disability Participant Loan Program 70  
Minot Regional SBDC 146  
Mississippi 114–117  
Mississippi Contract Procurement Center SBDC 116  
Mississippi Delta Community College SBDC 116  
Mississippi Enterprise for Technology 114  
Mississippi Gulf Coast Community College SBDC 116  
Mississippi SBDC (Lead SBDC) 116  
Mississippi State University SBDC 116  
Mississippi Valley State University Affiliate SBDC 116  
Missouri 117–120  
Missouri SBDC (Lead SBDC) 119  
Missouri Southern State College SBDC 119  
Missouri Technology Corporation SBIR Program 117  
The MIT Enterprise Forum 233  
MIT Entrepreneurs Club 105  
Mitchell Chamber of Commerce SBDC 78  
Moab SBDC 197  
Mohave Community College SBDC 35  
Mon Valley Progress Council 173  
MoneyHunter Web Site 251  
Montana 31, 68, 120–123, 162, 205  
Montana Business Connections—The Entrepreneurship Center 120. *See also SBIR WEST Program*  
Montana Environmental Technology and Services Network, Inc. 121. *See also Northwest Environmental Business Council*  
Montana Manufacturing Extension Center 122. *See also National Association of Management and Technical Assistance Centers 234; NIST Manufacturing Extension Partnership; U.S. Department of Commerce Economic Development Administration*  
Montana Private Capital Network 121  
Montana SBDC (Lead SBDC) 123  
Montana State University 122  
Montana Tradeport Authority SBDC 123  
Montana Women’s Capital Fund SBDC 123  
Montgomery County Chamber of Commerce SBDC 79  
Montgomery County Technology Enterprise Center 99  
Moorhead State University SBDC 113  
Moraine Valley College SBDC 75



- Morehead State University SBDC 89  
 Morehead State University/Ashland Boyd-Greenup County Chamber of Commerce SBDC 89  
 Morehead State University/Pikeville SBDC 89  
 Morgan Community College SBDC 49  
 Morgan Community College/Stratton SBDC 49  
 Morgan State University Technical Assistance Center 99. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
 Mount Hood Community College SBDC 163  
 Mountain Empire Community College SBDC 203  
 Mt. Vernon Chamber of Commerce SBDC 82  
 Murray State University SBDC 89  
 Murray State University/Hopkinsville SBDC 89  
 Murray State University/Owensboro SBDC 89  
 Muskegon Economic Growth Alliance SBDC 110
- N**
- NAFTAnet Small Business Information Web Site 251  
 Napa Valley College SBDC 44  
 NASA Centers 234. *See also National Aeronautics and Space Administration*  
 National Aeronautics and Space Administration 20  
 National and Regional Technology Transfer Centers 20, 234  
 National Association of Management and Technical Assistance Centers 27, 32, 64, 65, 86, 93, 99, 100, 107, 115, 122, 141, 142, 151, 158, 176, 183, 210, 234  
 National Association of Small Business Investment Companies 9  
 National Association of State Development Agencies 229, 234  
 National Business Incubation Association 235  
 National Business Incubation Association Business Matchmaker 235  
 National Business Incubation Association Web Site 235  
 National Center for Industrial Competitiveness 235  
 National Consortium of Entrepreneurship Centers 236  
 National Environmental Technology Applications Center 227  
 National Manufacturing Extension Program 124  
 National Science Foundation 18  
 National Technology Transfer Center 22  
 National Technology Transfer Network 190  
 National Venture Capital Association 225, 236  
 Native American Business Outreach Services Program 219  
 Naugatuck Valley Fund 52  
 Navarro SBDC 191  
 Nebraska 124–125  
 Nebraska Department of Economic Development 124. *See also SBIR WEST Program*  
 Nebraska Industrial Competitiveness Service 124. *See also NIST Manufacturing Extension Partnership*  
 Nebraska SBDC (Lead SBDC) 125  
 Neosho County Community College SBDC 87  
 Nevada 126–127  
 Nevada SBDC (Lead SBDC) 126  
 New Enterprise Associates 237  
 New Hampshire 127  
 New Hampshire SBDC (Lead SBDC) 127  
 New Jersey 22, 128–130  
 New Jersey Commission on Science and Technology 128  
 New Jersey Department of Commerce and Economic Development 129  
 New Jersey Development Authority for Small Businesses, Minorities' and Women's Enterprise 129  
 New Jersey Entrepreneurs Forum 128  
 New Jersey Private Investors Network 128  
 New Jersey SBDC (Lead SBDC) 130  
 New Jersey SBDC Help Desk 130  
 New Mexico 131–132  
 New Mexico Junior College SBDC 132  
 New Mexico SBDC (Lead SBDC) 131  
 New Mexico State University/Alamogordo SBDC 132  
 New Mexico State University/Carlsbad SBDC 132  
 New Mexico State University/Grants SBDC 132  
 New York 22, 133–137  
 New York Environmental and Energy Technology Exchange World Wide Web Site 134  
 New York SBDC (Lead SBDC) 135  
 New York State Science and Technology Foundation 133  
 Niagara Community College SBDC 136  
 Niagara Falls SBDC (Satellite SBDC) 136  
 Nicholls State University SBDC 92  
 NIST Manufacturing Extension Partnership 58, 64, 71, 122, 124  
 Normandale Community College SBDC 113  
 North Business and Industrial Council SBDC 75  
 North Carolina 138–145  
 North Carolina A&T State University Northeast Piedmont Region SBDC 144  
 North Carolina Alliance for Competitive Technolo-

- gies 139
- North Carolina Biotechnology Center 140
- North Carolina Capital Access Program 143
- North Carolina Environmental Technologies Consortium 139
- North Carolina Investment Tax Credit Program 142
- North Carolina Manufacturing Extension Partnership 140. *See also National Association of Management and Technical Assistance Centers* 234
- North Carolina Rural Economic Development Center 143
- North Carolina Secretary of State/Securities Division 142
- North Carolina Small Business and Technology Development Center (Lead SBDC) 144
- North Carolina State Ports Authority 142
- North Carolina State University Capital Region SBDC 144
- North Carolina Technological Development Authority 138
- North Central SBDC 155
- North Central Texas SBDC 191
- North Coast SBDC 44
- North Coast SBDC (Satellite SBDC) 44
- North Dakota 145–147
- North Dakota SBDC (Lead SBDC) 146
- North East Alabama Regional SBDC 28
- North Harris Montgomery County College District SBDC 192
- North Idaho College SBDC 69
- North Iowa Area Community College SBDC 83
- North Iowa Community College John Pappajohn Entrepreneurial Center 82
- North Los Angeles SBDC 44
- North Texas SBDC (Lead SBDC) 190
- Northeast Arkansas Regional Office SBDC 37
- Northeast Georgia District SBDC 65
- Northeast Indiana Regional SBDC 80
- Northeast Iowa SBDC 83
- Northeast Louisiana University SBDC 92
- Northeast Metro Technical College SBDC 113
- Northeast Mississippi Community College SBDC 117
- Northeast Missouri State University SBDC 119
- Northeast Montana SBDC 123
- Northeast Region SBDC 184
- Northeast/Texarkana SBDC 191
- Northeast Tier Ben Franklin Technology Center 167. *See also Pennsylvania Department of Community and Economic Development* 169
- Northeastern Oklahoma State University SBDC 159
- Northeastern Pennsylvania Industrial Resource Center 170
- Northeastern Vermont Development Assn. SBDC 198
- Northern Economic Initiative Corporation SBDC 110
- Northern Kentucky University SBDC 90
- Northern Lakes Economic Alliance SBDC 110
- Northern Maine Development Commission SBDC 95
- Northern Nevada Community College SBDC 126
- Northern New Mexico Community College SBDC 132
- Northern Rhode Island Chamber of Commerce SBDC 179
- Northern State University Small Business Institute 182
- Northern Virginia SBDC 203
- Northlake SBDC 80
- Northland Pioneer College SBDC 35
- Northland Pioneer College/Navajo SBDC 35
- Northwest Arkansas Regional Office SBDC 37
- Northwest Environmental Business Council 31, 68, 122, 162, 205
- Northwest Georgia District SBDC 65
- Northwest Indiana Regional SBDC 80
- Northwest Michigan Private Industry Council SBDC 110
- Northwest Mississippi Community College SBDC 117
- Northwest Missouri State University SBDC 119
- Northwest Pennsylvania Industrial Resource Center 170
- Northwest Technical College SBDC 113
- Northwestern Michigan College SBDC 111
- Northwestern Oklahoma State University SBDC 159
- Northwestern State University SBDC 92
- Northwestern Texas SBDC 193
- Northwestern University Evanston Research Park 73
- NYNEX Telecommunications Center/Bryant College Koffler Technology Center SBDC 179
- O**
- Oakland County Development and Planning SBDC 111
- Ocean State Business Development Authority 178
- Oceana Economic Development Corporation SBDC 111
- Office for the Advancement of Developing Industries 27

- Office of Economic Initiatives SBDC 127  
Office of Environmental Technologies and Exports 18  
Office of International Trade 14  
Office of Minority Business Development 70  
Office of Strategic Technology, California Trade and Commerce Agency 38  
Office of Technology Development, Department of Community and Economic Development 194.  
*See also SBIR WEST Program*  
Office of Technology Transfer and Economic Development at the University of Hawaii 67  
Office of Women's Business Development 70  
Ohio 21, 107, 147–156, 236  
Ohio Coal Development Office 152  
Ohio SBDC (Lead SBDC) 154  
Ohio SBIR Program 148  
Ohio Thomas Edison Program 149  
Oklahoma 156–159  
Oklahoma Center for the Advancement of Science and Technology 157  
Oklahoma SBDC (Lead SBDC) 158  
Old Dominion University Entrepreneurial Center 199, 201. *See also Entrepreneurship Centers*  
Olive-Harvey Community College SBDC 75  
Olympic Venture Partners 237  
Omaha Business & Technology Center SBDC (Specialized SBDC) 125  
One-Stop Business Assistance Center 124  
One-Stop Capital Shop 156  
Onondaga Community College SBDC 136  
Orange County Private Industry Council Workforce Development Center SBDC 81  
Orange County SBDC 44  
Oregon 31, 68, 122, 160–164, 205  
Oregon Coast Community College SBDC 164  
Oregon Credit Enhancement Fund 161  
Oregon Economic Development Department 160  
Oregon Environmental Technology Association 162  
Oregon Innovation Center, Inc. 161  
Oregon Institute of Technology SBDC 163  
Oregon SBDC (Lead SBDC) 163  
Ottawa County Economic Development Office, Inc. SBDC 111  
Ottawa University SBDC 87  
Overseas Private Investment Corporation 18
- P**
- Pace University SBDC 136  
Pacific Rim Enterprise Center 238  
Pacific Venture Capital Network 42  
Paris Junior College SBDC 191  
Parke County Economic Development SBDC 79  
Participation Loan Program 70  
Pearl River Community College SBDC 117  
Pellissippi State Technical Community College SBDC 186  
Penn-Northwest Development Corporation 175  
Penn's Southwest Association 174  
Pennsylvania 21, 165–177, 236, 247, 252  
Pennsylvania Department of Community and Economic Development 165, 167, 169  
Pennsylvania Industrial Resource Center Network 170  
Pennsylvania SBDC (Lead SBDC) 176  
Pennsylvania Technical Assistance Program (PENNTAP) 176. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
Peru Area Chamber of Commerce SBDC 80  
Peru State College SBDC 125  
Phillips University SBDC 159  
Pikes Peak Community College SBDC 49  
Pima Community College/Nogales SBDC 35  
Pima Community College/Tucson SBDC 35  
Pine Technical College SBDC 113  
Pittsburg State University SBDC 86  
Pollution Control Loan Program 12  
Port of Walla Walla SBDC 206  
Port Wharfage Credit Program 143  
Porter County SBDC 80  
Portland Community College SBDC 164  
Portsmouth Microenterprise Assistance Program 127  
Pratt Community College SBDC 87  
Price Center South Eastern Utah AOG SBDC 196  
Private Industry Council Northwest SBDC 155  
Private Investors Network 98  
Procurement Technical Assistance Program SBDCs 62, 111, 181  
Product Commercialization Fund 76  
Product Development and Product Marketing Investments 51  
Product Development Fund 77  
Professional and Technical Assistance Program 173  
PROFITS Newsletter 60  
Program in Technology and Entrepreneurship at the University of California-San Diego 41  
The Progress Center for Business 173  
Prototype Grants Program 165  
PROTRADE Web Site 201

Pueblo Community College SBDC 49  
Pueblo Community College/Canon City SBDC 49  
Purchase Order Loan Program 173  
Purdue University Business & Industrial Development Center SBDC 79

## Q

Qualified Employee Trusts Loan 13  
Quest SBDC 206  
Quinebaug Valley Community Technical College SBDC 55

## R

Radford University New River Valley SBDC 204  
Rainy River Community College SBDC 114  
Randolph County Economic Development Foundation SBDC 79  
Rapids Business Center 216  
Rappahannock Region SBDC 203  
Red Herring Direct 248  
Red Herring Magazine 248  
Red Rocks Community College SBDC 49  
REDI SBDC 123  
Redwood Empire SBDC 44  
Region I SBDC 221  
Region II SBDC 221  
Region III SBDC 221  
Region IV SBDC 221  
Region Nine Development Commission SBDC 114  
Regional Chamber SBDC 202  
Regional Economic Development Center 185. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
Regional Environmental Finance Centers 14  
Regional Services Institute 160. *See also SBIR WEST Program*  
Regional Technology Alliances 38  
Regional Technology Councils 96  
Regional Technology Development Organization Program 133  
Rend Lake College SBDC 75  
Resources for Entrepreneurs and Small Business Web Site 251  
Revolving Economic Development Initiative Fund 183  
Revolving Loan Fund 46  
Rhode Island 22, 177–179  
Rhode Island Department of Transportation SBDC 179  
Rhode Island Economic Development Corporation 177

Rhode Island Export Assistance Center 178  
Richmond-Wayne County Regional SBDC 80  
Rio Salado Community College SBDC 35  
River Cities Development Corporation 218  
River Falls Economic Development Corporation 216  
Rochester and Lake Manitou Chamber of Commerce SBDC 80  
Rock Valley College SBDC 75  
Rockhurst College SBDC 119  
Rockland Community College SBDC (Satellite SBDC) 136  
Rockland SBDC (Satellite SBDC) 94  
Rogue Community College SBDC 164  
Rose State College Procurement Speciality Center SBDC (Specialized SBDC) 159  
Rumford SBDC 94  
Rural Development Center/Cooperative Extension Service 99. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
Rural Economic and Community Development Services 161  
Rural Economic Assistance for Products of NH Program 127  
Rural Enterprises Incorporated 156  
Rural Technology Incubator 146  
Rushville Chamber of Commerce SBDC 81  
Rutgers University SBDC 130  
Rutgers University/Camden SBDC 130  
Rutland Economic Development Corporation Southwest Vermont SBDC 198

## S

Saginaw Future Inc. SBDC 111  
Saginaw Valley State University SBDC 111  
Salem State College SBDC 105  
Salina College of Technology SBDC 86  
Sam Houston State University SBDC 192  
San Diego Regional Technology Alliance 38  
San Joaquin Delta College SBDC 45  
San Juan College SBDC 132  
Sandy SBDC 197  
Santa Fe Community College SBDC 132  
Sauk Valley Community College SBDC 75  
Savannah SBDC 66  
SBA Certified Development Company 11, 156, 178, 188  
SBA Home Page 9  
SBA Loans 9-13, 57  
SBA Programs of Financial Assistance 9-13  
SBA Resource Center 173

- SBDC Alexandria 92  
 SBDC Columbia 186  
 SBDC Dania 62  
 SBDC Dover 127  
 SBDC Fort Walton Beach 62  
 SBDC Gainesville 62  
 SBDC Keene 127  
 SBDC Kingston 137  
 SBDC Landover Office 101  
 SBDC Littleton 127  
 SBDC Manchester 127  
 SBDC Miami, OK 159  
 SBDC Nashua 127  
 SBDC National Research Network Web Site 4  
 SBDC North Las Vegas 126  
 SBDC of Hampton Roads, Inc. 203  
 SBDC Palm Beach Gardens 62  
 SBDC Plymouth 127  
 SBDC Rochester 137  
 SBDC Salisbury State University 100  
 SBIR Advisory Council of North Carolina 138  
 SBIR Assistance 124, 181 *See also SBIR WEST Program*  
 SBIR Awards 200  
 SBIR Awareness Program 36  
 SBIR Bridge Financing Program 210  
 SBIR Bridge Fund 77  
 SBIR Bridge Grant Assistance 57  
 SBIR Bridge Loan Program 128  
 SBIR Colorado 46. *See also SBIR WEST Program*  
 SBIR Commercialization Matching System 3  
 SBIR Matching Funds Program 157  
 SBIR Office 168  
 SBIR Phase I Incentive Funding Program 157  
 SBIR Support and SBIR Bridge Funding 84  
 SBIR Utah 195  
 SBIR Washington Technical Liaison 128  
 SBIR WEST Program 34, 46, 69, 113, 120, 124, 131, 145, 160, 182, 195, 203, 220. *See also SBIR Assistance*  
 Science Park's Business and Technology Programs Office 54  
 Science, Technology, and Energy Authority 220. *See also SBIR WEST Program*  
 Scott County Private Industry Council Workforce Development Center SBDC 81  
 Scottsbluff SBDC 125  
 Seasonal Line Working-Capital Loan Program 11  
 Seattle SBDC 206  
 Secondary Market Program 10, 13  
 Seed Capital Investment Program 36  
 Seed Capital Network 246  
 Seed Capital Tax Credit Program 118  
 Seed Fund 166  
 Seed Grants Program 165  
 Seminole Community College SBDC 62  
 Service Corps of Retired Executives (SCORE) 4  
 Seward County Community College SBDC 86  
 Seymour Chamber of Commerce SBDC 79  
 Shawnee Community College SBDC 75  
 Shawnee State University SBDC 155  
 Sheboygan County Enterprise Center 216  
 Shepherd College SBDC 208  
 Short Term Loans (CAPLines) 11  
 Sierra College SBDC 45  
 Sioux Falls Region SBDC 184  
 Site Facility Development Fund 175  
 Skagit Valley College SBDC 206  
 Skowhegan SBDC 94  
 Small Asset-Based Line Working-Capital Loan Program 11  
 Small Business Advancement Electronic Resource 239-240  
 Small Business Advancement National Center 239  
 The Small Business Advisor Web Site 231  
 Small Business and Technology Development Centers 144  
 Small Business Answer Desk 3, 9  
 Small Business Assistance Office 209  
 Small Business Center 250  
 Small Business Development Centers (SBDC) 3, 13, 28, 32, 34, 37, 43, 48, 55, 59, 61, 65, 67, 68, 70, 73, 78, 83, 86, 89, 91, 94, 100, 105, 109, 113, 116, 119, 123, 125, 126, 127, 130, 131, 135, 144, 146, 154, 158, 160, 163, 176, 179, 180, 184, 186, 189, 190, 196, 197, 202, 205, 207, 219, 221, 234. *See also individual state listings*  
 Small Business Guide to Federal R&D Funding Opportunities 18. *See also Foresight Science and Technology, Inc.*  
 Small Business High Technology Institute 34. *See also SBIR WEST Program*  
 Small Business Incubators 168  
 The Small Business Information and Resource Directory 60  
 Small Business Institute 42, 100, 154, 181  
 Small Business Institute at Brigham Young University 196  
 Small Business Institute at College of Business, UMC 196  
 Small Business Institute/SBDC at Salisbury State University 100  
 Small Business Institute at South Utah State College 196  
 Small Business Institute at the University of Utah 195

- Small Business Institute at Utah State University 195
- Small Business Institute/Utah Technology Finance Corporation 195
- Small Business Investment Company Program 5
- The Small Business Management Training Calendar 60
- Small Business Outreach Center SBDC 55
- Small Business Referral Network 63
- Small Business Resource Center SBDC 136
- Small Business Sourcebook 251
- Small Business Technology Development 220
- smallbizNet Web Site 252
- Snow College SBDC 196
- Solano County SBDC 45
- South Bend Regional SBDC 81
- South Boston SBDC of the Longwood SBDC 203
- South Carolina 180–181
- South Carolina Research Institute 180
- South Carolina SBDC (Lead SBDC) 180
- South Carolina State University SBDC 181
- South Central Los Angeles SBDC (Satellite SBDC) 44
- South County Office South County Rhode Island SBDC 179
- South Dakota 181–185
- South Dakota International Business Institute 181
- South Dakota SBDC (Lead SBDC) 184
- South Dakota SBIR Center 182. *See also SBIR WEST Program*
- South Dakota SBIR Technical Assistance Program 183
- South Dakota University Industrial Technology Service 183. *See also National Association of Management and Technical Assistance Centers 234*
- South Eastern Connecticut Area Technical Center 53
- South Fairfax Business Resource Center of the Northern VA SBDC Network 204
- South Paris SBDC (Satellite SBDC) 94
- South Puget Sound Community College SBDC 206
- South Seattle Community College SBDC 206
- South Texas Border SBDC 193
- South Valley SBDC 132
- Southeast Alaska SBDC 32
- Southeast Arkansas Regional Office SBDC 37
- Southeast Community College SBDC 90
- Southeast Georgia District SBDC 66
- Southeast Missouri State University SBDC 119
- Southeast Ohio SBDC 155
- Southeast Tennessee Development District SBDC 186
- Southeastern Community College SBDC 83
- Southeastern Illinois College SBDC 75
- Southeastern Indiana Regional SBDC 81
- Southeastern Louisiana University SBDC 92
- Southeastern Oklahoma State University SBDC 159
- Southeastern Texas SBDC (Specialized SBDC) 192
- Southern Illinois University at Carbondale SBDC 75
- Southern Illinois University at Edwardsville SBDC 75
- Southern Illinois University Small Business Incubator 72
- Southern Indiana Regional SBDC 81
- Southern Maine Regional Planning Commission SBDC 95
- Southern Maryland SBDC 101
- Southern Oregon State College/Medford SBDC 164
- Southern Technology Applications Center 20, 22, 91
- Southern University Capital SBDC 92
- Southern University at New Orleans SBDC 92
- Southern University Capital SBDC 92
- Southern Utah University SBDC 196
- Southwest Arkansas Regional Office SBDC 37
- Southwest Georgia District SBDC 66
- Southwest Los Angeles County SBDCs 45
- Southwest Mississippi Community College SBDC 117
- Southwest Missouri State University SBDC 119
- Southwest State University SBDC 114
- Southwest Virginia SBDC 203
- Southwestern Area Commerce and Industry Association SBDC 55
- Southwestern College SBDC 45
- Southwestern Community College SBDC 83
- Southwestern Indiana Regional SBDC 81
- Southwestern Oklahoma State University SBDC 159
- Southwestern Oregon Community College SBDC 164
- Southwestern Pennsylvania Industrial Resource Center 170
- Spartanburg Chamber of Commerce SBDC 181
- Springboard Program 41
- Springfield Regional Development Corporation Southeast Vermont SBDC 198
- Springfield SBDC, Inc. 155
- St. Clair County Community College SBDC 111
- St. Cloud State University SBDC 114
- St. Francis College SBDC 177

- St. Louis University SBDC 119  
 St. Louis University's Entrepreneurship Program 249  
 St. Mary-of-the-Woods College SBDC 80  
 St. Petersburg Community College SBDC 62  
 St. Vincent College SBDC 177  
 Standard Asset-Based Line Working-Capital Loan Program 11  
 State Industrial Extension Programs 234  
 State University at Stony Brook SBDC 136  
 State University College at Buffalo SBDC 136  
 State University College of Technology SBDC 137  
 State University Institute of Technology SBDC 137  
 State University of New York at Albany SBDC 137  
 State University of New York at Binghamton SBDC 137  
 State University of New York at Oswego SBDC 136  
 State University of New York SBDC 137  
 Statesboro SBDC 66  
 Steel Valley Assistance Revolving Loan Fund 175  
 Sterling Heights Area Chamber of Commerce SBDC 111  
 Stetson University SBDC 62  
 Strategic Assistance Fund 96  
 Strategic Envirotechnology Partnership (STEP) 103  
 Stuttgart Arkansas Regional Office SBDC 37  
 Suburban Maryland High Technology Council 97, 98  
 Suburban Washington SBDC 101  
 Sul Ross State University SBDC 194  
 Suffolk County Community College SBDC 136  
 Sullivan Chamber of Commerce SBDC 79  
 Sunflower Technology Ventures 85  
 Synmetry 153
- T**
- Tacoma SBDC 206  
 TAP-IN 22  
 Tarleton State University SBDC 193  
 Tarrant County Junior College SBDC 191  
 TechBanc 175  
 TechLink Center 121  
 Technical Assistance 3, 4, 5, 12, 14, 15, 16, 17, 20-22, 23, 27, 30, 32, 35, 36, 39, 40, 42, 47, 50, 51, 53, 54, 55, 56, 58, 60, 62, 64, 65, 69, 70, 71, 72, 73, 76, 77, 82, 84, 85, 89, 92, 93, 96, 99, 100, 102, 103, 106, 107, 108, 112, 113, 114, 115, 117, 118, 122, 127, 129, 130, 133, 137, 140, 141, 145, 146, 147, 148, 149, 150, 151, 152, 153, 156, 157, 158, 159, 160, 162, 164, 166, 167, 170, 171, 173, 174, 176, 177, 180, 181, 183, 187, 188, 189, 190, 194, 198, 199, 204, 206, 207, 208, 209, 210, 211, 213, 214, 215, 216, 220, 226, 227, 230, 232, 233, 234, 235, 238, 239, 240, 241, 242  
 Technology Advancement Program 96, 240. *See also Michael D. Dingman Center for Entrepreneurship*  
 Technology Applications Center 200  
 Technology Assistance Center 51  
 Technology Assistance Center SBDC (Specialized SBDC) 191  
 Technology Award\$ Program 200  
 Technology Business Incubators 129  
 Technology Capital Network at MIT 241  
 Technology Center SBDC (Specialized SBDC) 194  
 Technology Clearinghouse 209  
 Technology Development Center 96  
 Technology Development Center SBDC (Specialized SBDC) 119  
 Technology Development Fund 98  
 Technology Development Fund Program 209  
 Technology Development Program 36, 60  
 Technology Extension Service 96  
 Technology Financial Forum 41  
 Technology for Connecticut, Inc. 54  
 Technology Help Desk (New Jersey) 128. *See also New Jersey Department of Commerce and Economic Development*  
 Technology Innovation Center 96  
 Technology Showcase 42  
 Technology Transfer Initiatives 149, 150  
 Technology Transfer Program 98  
 Technology Transfer Specialty SBDC (Specialized SBDC) 111  
 TECNET system 241  
 Tell City Chamber of Commerce SBDC 82  
 Temple University SBDC 177  
 Tennessee 185-187  
 Tennessee SBDC (Lead SBDC) 186  
 Tennessee State University SBDC 187  
 Tennessee Technological University SBDC 187  
 Tennessee's Resource Valley 185  
 Texas 4, 187-194  
 Texas Capital Network 246  
 Texas Department of Commerce 187  
 Texas Engineering Extension Service SBDC (Satellite SBDC) 191  
 Texas Information Procurement Service SBDC (Specialized SBDC) 192  
 Texas Manufacturing Assistance Center 188  
 Texas Product Development Center SBDC

- (Specialized SBDC) 193  
Texas Tech University SBDC 193  
Three Rivers Community College SBDC 119  
Tillamook Bay Community College SBDC 164  
Tipton County Economic Development Corporation SBDC 80  
TL Ventures 175  
Toledo SBDC 155  
Trade Adjustment Assistance Centers 234  
Trade and Development Agency 18  
The Trade Information Center 19  
Traverse Bay Economic Development Corporation SBDC 111  
Traverse City Area Chamber of Commerce SBDC 111  
Treasure Valley Community College SBDC 164  
Tri-Cities SBDC of the Capital Area SBDC 204  
Tri-County Development Authority SBDC 126  
Triad Investors Corporation 58  
Tribal Business Information Centers 5, 8  
Trinidad State Junior College SBDC 49  
Trinity Valley Community College SBDC 192  
Triton College SBDC 75  
Troy State University SBDC 28  
Tulsa State Office Building SBDC 159  
Tuscarawas SBDC 155  
Tuscola County Economic Development Corporation SBDC 111  
Tyler Junior College SBDC 192
- U**
- U.S. Agency for International Development 19  
U.S. Department of Commerce 18–19. *See also U.S. Department of Commerce Economic Development Administration*  
U.S. Department of Commerce Economic Development Administration 99, 100, 107, 122, 176, 185, 189, 207  
U.S. Department of Defense 17  
U.S. Department of Energy 17  
U.S. Environmental Protection Agency 14–16  
U.S. Regional Technology Transfer Centers (RTTCs) 20, 234  
U.S. Small Business Administration 3–14. *See also Angel Capital Electronic Network*  
U.S. Small Business Advisor Web Site 253  
U.S. Small Business Connection, Inc. Web Site 252  
UCSD CONNECT 41  
Uintah Basin Applied Technology Center SBDC 196  
UMBC Technology Development Center 96  
UMBI Medical Biotechnology Center Incubator 96  
Umpqua Community College SBDC 164  
Union County Chamber of Commerce SBDC 81  
University Center for Economic Development 27  
University Center-Rochester SBDC 114  
University Extension SBDC 120  
University of Alabama at Birmingham SBDC 28  
University of Alabama SBDC 28  
University of Alaska Anchorage SBDC 32  
University of Alaska Center for Economic Development 32  
University of Alaska Fairbanks SBDC 32  
University of Alaska SBDC 32  
University of Arkansas at Fayetteville SBDC 37  
University of Arkansas at Little Rock SBDC 37  
University of Central Florida SBDC 62  
University of Central Oklahoma SBDC 159  
University of Cincinnati SBDC 155  
University of Connecticut SBDC 56  
University of Detroit - Mercy SBDC 111  
University of Georgia SBDC 66  
University of Hartford's Entrepreneurial Center 52  
University of Hawaii at Hilo, Hawaii County SBDC 67  
University of Hawaii at West Oahu, Honolulu County SBDC 68  
University of Houston SBDC 193  
University of Houston-Victoria SBDC 194  
University of Iowa John Pappajohn Entrepreneurial Center 82  
University of Iowa SBDC 83  
University of Kansas SBDC 87  
University of Kentucky/Elizabethtown SBDC 90  
University of Kentucky/Lexington SBDC 90  
University of Louisville SBDC 90  
University of Maryland 96, 97, 99, 233, 240  
University of Massachusetts Western Region SBDC 105  
University of Massachusetts/Dartmouth Southeastern Region SBDC 105  
University of Memphis 185  
University of Memphis SBDC 187  
University of Minnesota at Duluth SBDC 114  
University of Mississippi SBDC 117  
University of Missouri at Columbia SBDC 120  
University of Missouri at Rolla SBDC 120  
University of Nebraska at Kearney SBDC 125  
University of Nebraska at Lincoln SBDC 125  
University of Nebraska at Omaha SBDC 125  
University of Nevada at Las Vegas SBDC 126  
University of New Mexico/Gallup SBDC 132  
University of New Mexico/Los Alamos SBDC 132  
University of New Mexico/Valencia SBDC 132  
University of New Orleans SBDC 92



- University of North Alabama SBDC 28  
 University of North Carolina at Chapel Hill Central Carolina Region SBDC 144  
 University of North Carolina at Charlotte Southern Piedmont Region SBDC 144  
 University of North Carolina at Wilmington Southeastern Region SBDC 144  
 University of North Florida SBDC 62  
 University of Northern Iowa John Pappajohn Entrepreneurial Center 82  
 University of Northern Iowa SBDC 83  
 University of Oklahoma Center for Business and Economic Development 158. *See also National Association of Management and Technical Assistance Centers 234*  
 University of Pennsylvania SBDC 177  
 University of Pittsburgh SBDC 177  
 University of Scranton SBDC 177  
 University of South Alabama SBDC 28  
 University of South Carolina SBDC 181  
 University of South Carolina/Beaufort SBDC 181  
 University of South Carolina/Hilton Head SBDC 181  
 University of South Florida SBDC 62  
 University of Southern Maine SBDC 95  
 University of Southern Mississippi SBDC 117  
 University of Southwestern Louisiana Acadian SBDC 92  
 University of St. Thomas SBDC 114  
 University of Texas at San Antonio SBDC 194  
 University of Texas of the Permian Basin EDA University Center 190. *See also National Association of Management and Technical Assistance Centers 234*  
 University of Texas-Pan American 188  
 University of Texas-Pan American SBDC 194  
 University of Texas/Permian Basin SBDC 193  
 University of West Florida SBDC 62  
 University of Wisconsin at Eau Claire SBDC 218  
 University of Wisconsin at Green Bay SBDC 219  
 University of Wisconsin at La Crosse SBDC 219  
 University of Wisconsin at Madison SBDC 219  
 University of Wisconsin at Milwaukee SBDC 219  
 University of Wisconsin at Oshkosh SBDC 219  
 University of Wisconsin at Parkside SBDC 219  
 University of Wisconsin at Stevens Point SBDC 219  
 University of Wisconsin at Superior SBDC 219  
 University of Wisconsin at Whitewater SBDC 219  
 University of Wisconsin—Madison 214  
 University of Wisconsin—Stout Incubator Service 215  
 University of Wisconsin—Superior Business Incubator Center 217  
 University of Wisconsin—Whitewater 208  
 University of Wyoming 220  
 University Technical Assistance Program 122. *See also National Association of Management and Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*  
 Upper Savannah Council of Government SBDC 181  
 Upper Valley Joint Vocational School SBDC 155  
 URBANK 52  
 Utah 194–197  
 Utah’s Office of Business Development 195  
 Utah Procurement Outreach Program 195  
 Utah Salt Lake Community College SBDC 196  
 Utah State University SBDC 196  
 Utah Valley State University SBDC 197  
 Utah’s Small Business Institutes 195
- V**
- Valdosta SBDC 66  
 Valley Sierra SBDC 45  
 Valley Sierra/Merced SBDC 45  
 VCSeekers 249  
 VenCap Data Quest 250  
 Venture Capital Database 247  
 Venture Capital Forums 241  
 Venture Capital Funds 58  
 Venture Capital Institute 236. *See also American Entrepreneurs for Economic Growth*  
 Venture Capital Investment Fund 184  
 Venture Capital on the Web 250  
 Venture Capital OnLine Web Site 253  
 Venture Capital Web Site Links 253  
 Venture Market 248  
 ventureresources 242  
 Vermont 22, 197–198  
 Vermont Department of Economic Development 197  
 Vermont Interactive Television 198  
 Vermont SBDC (Lead SBDC) 197  
 Veterans’ Loan Programs 13  
 Vevay/Switzerland County Foundation SBDC 81  
 Vincennes University SBDC 80  
 Virginia 21, 97, 199–204  
 Virginia Highlands SBDC 203  
 Virginia Intellectual Resources 199  
 Virginia SBDC (Lead SBDC) 202  
 Virginia Tech Business/Technology Center 199, 201. *See also Entrepreneurship Centers*  
 Virginia Technical Information Center 199  
 Virginia’s Center for Innovative Technology 199. *See also Entrepreneurship Centers*

VistaWEB IPO Web Site 253

## W

W. Maurice Young Entrepreneurship and Venture Capital Research Center 253  
Wabash Area Chamber of Commerce SBDC 80  
Wadena Chamber of Commerce SBDC 114  
Walters State Community College SBDC 187  
Ward Five Community Development Corporation Satellite SBDC 60  
Warner Robbins SBDC 66  
Warren, Center Line, Sterling Heights Chamber of Commerce SBDC 111  
Warren County Community College SBDC 130  
Warsaw SBDC of the Rappahannock Region SBDC 203  
Washburn University SBDC 87  
Washington 31, 68, 122, 162, 204–206  
Washington County Private Industry Council Workforce Development Center SBDC 81  
Washington Davies County SBDC 82  
Washington District Office SBDC/BIC 60  
Washington Environmental Industry Association 204  
Washington State University SBDC (Lead SBDC) 205  
Washington State University-Spokane SBDC 206  
Washtenaw Community College SBDC 111  
Waterville SBDC (Satellite SBDC) 94  
Waubensee Community College SBDC 76  
Wausau Business Incubator 217  
Wayne Brown Institute 195  
Wayne State College SBDC 125  
Wayne State University SBDC 111  
Web Market 248  
Weber State University SBDC 197  
Weill Institute SBDC 45  
Wenatchee Valley College SBDC 206  
West Arkansas Regional Office SBDC 37  
West Central Arkansas Regional Office SBDC 37  
West Shore Community College SBDC 112  
West Texas A&M University SBDC 193  
West Virginia 21, 207–208, 236  
West Virginia Economic Development Services Directory 207  
West Virginia Institute of Technology SBDC 208  
West Virginia Northern Community College SBDC 208  
West Virginia SBDC (Lead SBDC) 207  
West Virginia University at Parkersburg SBDC 208  
West Virginia University Institute of Technology EDA University Center 207. *See also National Association of Management and*

*Technical Assistance Centers 234; U.S. Department of Commerce Economic Development Administration*

West Virginia University SBDC 208  
Western Bank and Trust SBDC (Satellite SBDC) 191  
Western Carolina University Western Region SBDC 144  
Western Illinois University SBDC 76  
Western Iowa Tech Community College SBDC 84  
Western Kentucky University SBDC 90  
Western Maryland SBDC 101  
Western New Mexico University SBDC 132  
Western Region Economic Development Group SBDC 123  
Western Region SBDC 185  
Western Washington University SBDC 206  
Wexford-Missaukee SBDC 112  
Wharton County Junior College SBDC 193  
White County Industrial Foundation SBDC 79  
Wichita State University SBDC (Lead SBDC) 87  
Wiesen Associates 242  
Wilkes University SBDC 177  
Winston-Salem State University Northwest Piedmont Region SBDC 144  
Winthrop University SBDC 181  
Wisconsin 21, 208–220, 236  
Wisconsin Department of Commerce 209  
Wisconsin Innovation Service Center 208  
Wisconsin Innovation Service Center/Technology SBDC (Specialized SBDC) 219  
Wisconsin Rapids Area Business Incubator, Inc. 218  
Wisconsin SBDC (Lead SBDC) 218  
Women's Business Development Center SBDC 76  
Women's Economic Development Group SBDC 123  
Worldwide Information Sources for Entrepreneurs—WISE Program 177  
Wright State University/Dayton SBDC (Satellite SBDC) 156  
Wright State University/Lake Campus SBDC 156  
Wright Technology Network 150, 151. *See also National Association of Management and Technical Assistance Centers 234*  
Wyoming 220–221  
Wyoming Department of Commerce 220  
Wyoming SBDC (Lead SBDC) 221  
Wytheville SBDC 203

## X

Xavier Entrepreneurial Center 153

**Y**

Yakima Valley Community College SBDC 206  
Yavapai College SBDC 35  
Yavapai College/Verde Valley SBDC 35  
York College/City University of New York SBDC  
137  
York SBDC (Satellite SBDC) 95  
Youngstown Business Incubator 150  
Youngstown State University SBDC 156  
Yreka SBDC (Satellite SBDC) 45

**Z**

Zanesville Area Chamber of Commerce Mid East  
SBDC 156

