Guide to Technology Commercialization Assistance for EPA Small Business Innovation Research (SBIR) Program Awardees
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.
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.
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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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.
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: Address: Tel #: Fax #: Emulsion: Up Media: Orientation: Normal Page image: Negative
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.
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.

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.

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.

### 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.

### 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

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

* New BICs are opening monthly. For more information, please call 202-205-6665.
### Table 2. Tribal Business Information Centers (TBICs)

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

U.S. Environmental Protection Agency
<table>
<thead>
<tr>
<th>State</th>
<th>TBIC Address</th>
<th>Telephone and Fax Numbers</th>
</tr>
</thead>
</table>
| 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.

**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 turnaround 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.
CHAPTER ONE

FEDERAL SOURCES OF COMMERCIALIZATION ASSISTANCE

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

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.

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 together environmental technology developers, investors, and regulatory experts to hear from prescreened companies seeking funding for cutting edge environmental services and technologies.

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 Waste Wise—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 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/](http://www.acq.osd.mil/sadbu/sbir/)) 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](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
14th and Constitution Ave., NW
Washington, DC 20230
Tel: 202-482-5225
Fax: 202-482-5665

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
14th 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.
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/](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  
6910 Westmoreland Avenue  
Takoma Park, MD 20912  
Tel: 301-270-6245  
Fax: 301-270-0532  
E-mail: clarkem@battelle.org  

Jonathan Root  
NASA Headquarters  
Tel: 202-358-3938  
Fax: 202-358-1845  
E-mail: 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.
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 13th 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.

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.
CHAPTER TWO  STATE-AND LOCAL-LEVEL SOURCES OF COMMERCIALIZATION ASSISTANCE

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 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).

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.

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.

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.

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.
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.

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.

The Small Business Development Centers (SBDC) provide a range of services to assist small businesses. The Arizona SBDC Network, for example, offers assistance through various centers located across the state. These centers provide resources for business planning, market research, and other support services to help small businesses grow and thrive.
| Cochise College SBDC                      | Northland Pioneer College/Navajo SBDC                  |
|                                        | Flagstaff, AZ                                          |
| Sierra Vista, AZ                       | Tel: 520-527-0265                                      |
| Tel: 520-459-9778                      | Fax: 520-524-2227                                      |
| Fax: 520-459-9737                     |                                                       |
| Coconino County Community College SBDC | Pima Community College/Nogales                         |
| Flagstaff, AZ                          | Small Business Development and Training                |
| Tel: 520-526-5072                      | Center                                                |
| Fax: 520-526-8963                      | Nogales, AZ                                            |
| Eastern Arizona College/Payson SBDC    | Tel: 520-287-2569                                      |
| Payson, AZ                             | Fax: 520-884-6124                                      |
| Tel: 520-474-8821                      |                                                       |
| Fax: 520-474-5439                      |                                                       |
| Eastern Arizona College/Thatcher SBDC  | Pima Community College/Tucson                          |
| Thatcher, AZ                           | Small Business Development and Training                |
| Tel: 520-428-8590                      | Center                                                |
| Fax: 520-428-8462                      | Tucson, AZ                                            |
| Gateway Community College SBDC         | Tel: 520-748-4906                                      |
| Phoenix, AZ                           | Fax: 520-748-4585                                      |
| Tel: 602-392-5220                      |                                                       |
| Fax: 602-392-5329                      |                                                       |
| Mohave Community College SBDC          | Rio Salado Community College SBDC                     |
| Kingman, AZ                            | Phoenix, AZ                                            |
| Tel: 520-757-0894                      | Tel: 602-238-9603                                      |
| Fax: 520-757-0836                      | Fax: 602-340-1627                                      |
| Northland Pioneer College SBDC         | Yavapai College SBDC                                   |
| Holbrook, AZ                           | Prescott, AZ                                           |
| Tel: 520-537-2976                      | Tel: 520-778-3088                                       |
| Fax: 520-524-2227                      | Fax: 520-778-3109                                      |

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.
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

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

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

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

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

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

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

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

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

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

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

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.

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

**Contact:**

Kirk Mather, Executive Director  
San Diego Regional Technology Alliance  
1250 6th 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.

**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

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.

**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.

**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

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.

**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.

**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.

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**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.

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**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.

**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

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

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

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

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

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

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

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

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

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

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

- **East Los Angeles County SBDC**
  - Pomona, CA
  - Tel: 909-629-2247
  - Fax: 909-629-8310
<table>
<thead>
<tr>
<th>Chapter Two</th>
<th>State-and Local-Level Sources of Commercialization Assistance</th>
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<tr>
<td>East Los Angeles County/Pasadena SBDC (Satellite SBDC)</td>
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<tr>
<td>Pasadena, CA</td>
<td>Palm Springs, CA</td>
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<tr>
<td>Tel: 818-398-9031</td>
<td>Tel: 619-864-1311</td>
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<td>Fax: 818-398-3059</td>
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<tr>
<td>Los Angeles, CA</td>
<td>Victorville, CA</td>
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<tr>
<td>Tel: 213-846-1710</td>
<td>Tel: 619-951-1592</td>
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<td>Fax: 213-235-1686</td>
<td>Fax: 619-951-8929</td>
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<td>Export SBDC of Southern California</td>
<td>International Trade Center SBDC</td>
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<tr>
<td>Los Angeles, CA</td>
<td>Chula Vista, CA</td>
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<tr>
<td>Tel: 213-892-1111</td>
<td>Tel: 619-482-6393</td>
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<tr>
<td>Fax: 213-892-8232</td>
<td>Fax: 619-482-6402</td>
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<td>Tel: 805-981-4633</td>
<td>Tel: 707-253-3210</td>
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<td>Fax: 805-988-1862</td>
<td>Fax: 707-253-3068</td>
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<td>Gavilan College SBDC</td>
<td>North Coast SBDC</td>
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<td>Gilroy, CA</td>
<td>Crescent City, CA</td>
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<td>Tel: 408-847-0373</td>
<td>Tel: 707-464-2168</td>
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<td>Fax: 408-847-0393</td>
<td>Fax: 707-445-9652</td>
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<td>Tel: 209-754-3650</td>
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<td>Greater Sacramento SBDC</td>
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<td>Sacramento, CA</td>
<td>Van Nuys, CA</td>
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<tr>
<td>Tel: 916-563-3210</td>
<td>Tel: 818-373-7092</td>
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<tr>
<td>Fax: 916-63-3264</td>
<td>Fax: 818-373-7740</td>
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<td>Greater San Diego Chamber of Commerce SBDC</td>
<td>Orange County SBDC</td>
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<td>La Jolla, CA</td>
<td>Santa Ana, CA</td>
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<td>Tel: 619-453-9388</td>
<td>Tel: 714-647-1172</td>
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<tr>
<td>Fax: 619-450-1997</td>
<td>Fax: 714-835-9008</td>
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<td>Inland Empire SBDC</td>
<td>Redwood Empire SBDC</td>
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<tr>
<td>Riverside, CA</td>
<td>Santa Rosa, CA</td>
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<tr>
<td>Tel: 1-800-750-2353 or 909-781-2345</td>
<td>Tel: 707-524-1770</td>
</tr>
<tr>
<td>Fax: 909-781-2353</td>
<td>Fax: 707-524-1772</td>
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</table>
Lake County/Clearlake SBDC (Satellite SBDC)  Southwestern College SBDC  Chula Vista, CA  Tel: 619-482-6393  Fax: 619-482-6402
Clearlake, CA
Tel: 707-995-3440
Fax: 707-995-3605

San Joaquin Delta College SBDC  Valley Sierra SBDC
Stockton, CA  Tel: 209-521-6177  Fax: 209-521-9373
Tel: 209-474-5089
Fax: 209-474-5605

Sierra College SBDC (Satellite SBDC)
Auburn, CA  Valley Sierra/Merced SBDC
Tel: 916-885-5488  Modesto, CA  Tel: 209-385-7312
Fax: 916-823-4142  Fax: 209-383-4959

Solano County SBDC  Weill Institute SBDC
Suisun, CA  Bakersfield, CA  Tel: 805-322-5881
Tel: 707-864-3382  Fax: 805-322-5663
Fax: 707-864-3386

Southwest Los Angeles County SBDC  Yreka SBDC (Satellite SBDC)
Torrance, CA  Yreka, CA  Tel: 916-842-1649
Tel: 310-787-6466
Fax: 310-782-8607

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

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.
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.

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.
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.

**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.

**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.
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).

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
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.
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.
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.

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.

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.

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.
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.

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.

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.

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 seeing technical assistance.
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.

Small Business Development Centers (SBDC)

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)
Willimantic, 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
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

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

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

Ward Five Community Development Corporation 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.

**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.

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

**Contact:**

Florida SBDC (Lead SBDC)  Florida Atlantic University SBDC
University of West Florida  Boca Raton, FL
Jerry Cartwright, State Director  Tel: 407-362-5620
19 West Garden Street  Fax: 407-362-5623
Pensacola, FL  32501
Tel: 904-444-2060
Fax: 904-444-2070

Brevard Community College SBDC  Florida Atlantic University SBDC
Melbourne, FL  Fort Lauderdale, FL
Tel: 407-632-1111 Ext. 33201  Tel: 305-771-6520
Fax: 305-776-6645

Edison Community College SBDC  Florida International University SBDC
Fort Myers, FL  Miami, FL
Tel: 813-489-9200  Tel: 305-348-2272
Fax: 305-348-2965

Florida A & M University SBDC  Florida International University SBDC
Tallahassee, FL  Miami, FL
Tel: 904-599-3407  Tel: 305-919-5790
Fax: 904-561-2395

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

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 $tart Kit*.

**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.

**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-
nomic 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.

**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

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

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

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

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

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

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

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

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

Kennesaw State College SBDC
Marietta, GA
Tel: 404-423-6450
Fax: 404-423-6564
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 Mileynek, State Director  
523 West Kawili Street  
Hilo, HI 96720-4091  
Tel: 808-933-3515  
Fax: 808-933-3683

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

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

**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
<table>
<thead>
<tr>
<th>Organization/Program:</th>
<th>Illinois Department of Commerce and Community Affairs</th>
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<tr>
<td>Contact:</td>
<td>Illinois Department of Commerce and Community Affairs</td>
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<tr>
<td></td>
<td>620 E. Adams Street, 3rd Floor</td>
</tr>
<tr>
<td></td>
<td>Springfield, IL 62701</td>
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<tr>
<td></td>
<td>Tel: 1-800-252-2923</td>
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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.
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.

**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.

**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.
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.

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.

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.
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.

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.

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: 217-785-6328

Asian American Alliance SBDC
Chicago, IL
Tel: 312-202-0600
Fax: 312-202-1007
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<td>Tel: 312-523-4419</td>
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<tr>
<td>Tel: 309-755-2200 Ext. 211</td>
<td>Tel: 708-888-7675</td>
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<td>Fax: 630-942-3789</td>
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<td>Tel: 312-814-6111</td>
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<td>East St. Louis, IL</td>
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<td>Tel: 618-583-2272</td>
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<td>Latin American Chamber of Commerce SBDC</td>
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<td>Tel: 618-466-3411</td>
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<td>Tel: 217-789-1017</td>
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<td>Maple City Business &amp; Technology Center SBDC</td>
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<td>Monmouth, IL</td>
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<td>Tel: 309-734-4664</td>
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<td>McHenry County College SBDC</td>
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<td>Tel: 815-455-6098</td>
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<td>Moraine Valley College SBDC</td>
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<td>Palos Hills, IL</td>
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<tr>
<td>Tel: 708-974-5468</td>
<td>Tel: 618-692-2929</td>
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<td>Fax: 708-974-0078</td>
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<tr>
<td>North Business and Industrial Council (NORBIC) SBDC</td>
<td>Triton College SBDC</td>
</tr>
<tr>
<td>Chicago, IL</td>
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</tr>
<tr>
<td>Tel: 312-588-5855</td>
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<td>Fax: 312-588-0734</td>
<td>Fax: 708-583-3118</td>
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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 publishers and other resources.
investment. The maximum loan is $500,000, with a $750,000 cap for companies that re-
ceived funding from both the Product Commercialization Fund and the Product Develop-
ment 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

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 com-
mercializing new products and increasing competitiveness. IRLP’s business assistance and tech-
nology 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, procure-
ment 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 busi-
nesses, entrepreneurs, and inventors. General services include technical assistance from Purdue
University’s faculty expertise, access to University facilities, and help with proposal preparation. BIDC also functions as a satellite SBDC. BIDC’s services include:

❖ **Business Counseling**—BIDC 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. BIDC also provides access to a library of relevant business publications and computers with useful business software.

❖ **SBIR/STTR Business Assistance**—BIDC helps companies with identifying appropriate research topics, preparing proposals, and finding technical advisors. BIDC 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, BIDC can provide guidance for writing and strengthening the proposal. BIDC also maintains a database of technical testing laboratories and consultants with which SBIR applicants may partner with on their proposal.

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

### Contact:

<table>
<thead>
<tr>
<th>SBDC Location</th>
<th>Contact Information</th>
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<tr>
<td>Indiana SBDC (Lead SBDC)</td>
<td>Stephen Thrash, State Director</td>
</tr>
<tr>
<td>Economic Development Council</td>
<td>One North Capitol, Suite 420</td>
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<tr>
<td></td>
<td>Tel: 317-264-6871</td>
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<tr>
<td>Bedford Chamber of Commerce SBDC</td>
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<td>Greensburg Area Chamber of Commerce SBDC</td>
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<td>Jennings County Chamber of Commerce SBDC</td>
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St. Mary-of-the-Woods College SBDC
St. Mary-of-the-Woods, IN
Tel: 812-535-5151

Vincennes University SBDC
Vincennes, IN
Tel: 812-885-5749

Indianapolis Regional SBDC
Indianapolis, IN
Tel: 317-261-3030
Fax: 317-261-3053

Kokomo/Howard Coward Regional SBDC
Kokomo, IN
Tel: 317-457-5301
Fax: 317-452-4564

Peru Area Chamber of Commerce
Peru/Miami Community Economic Development Corporation SBDC
Peru, IN
Tel: 317-472-1923

Rochester and Lake Manitou Chamber of Commerce
Fulton Economic Development Center SBDC
Rochester, IN
Tel: 219-223-6773

Tipton County Economic Development Corporation SBDC
Tipton, IN
Tel: 317-675-7300

Wabash Area Chamber of Commerce
Wabash Economic Development Corporation SBDC
Wabash, IN
Tel: 219-563-1168

Northeast Indiana Regional SBDC
Fort Wayne, IN
Tel: 219-426-0040
Fax: 219-424-0024

Columbia City Chamber of Commerce SBDC
Columbia City, IN
Tel: 219-248-8131

Decatur Chamber of Commerce SBDC
Decatur, IN
Tel: 219-724-2604

Kendallville Chamber of Commerce SBDC
Kendallville, IN
Tel: 219-347-1554

Northwest Indiana Regional SBDC
Merrillville, IN
Tel: 219-942-3496
Fax: 219-942-5806

First Citizens Bank SBDC
Michigan City, IN
Tel: 219-874-9245

Hammond Development Corporation SBDC
Hammond, IN
Tel: 219-853-6399

Lake County Public Library SBDC
Merrillville, IN
Tel: 219-756-7232

LaPorte SBDC
LaPorte, IN
Tel: 219-326-7232

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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<td>New Albany, IN</td>
<td>Tel: 812-683-4647 or 812-683-5699</td>
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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:**

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<td>Iowa SBDC (Lead SBDC)</td>
<td>Ronald Manning, State Director&lt;br&gt;College of Business Administration&lt;br&gt;137 Lynn Avenue&lt;br&gt;Ames, IA 50014&lt;br&gt;Tel: 1-800-373-7232 or 515-292-6351&lt;br&gt;Fax: 515-292-0020</td>
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<td>DMACC SBDC</td>
<td>Kirkwood Community College SBDC&lt;br&gt;Marion, IA&lt;br&gt;Tel: 319-377-8256&lt;br&gt;Fax: 319-377-5667</td>
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<td>Drake University SBDC</td>
<td>North Iowa Area Community College SBDC&lt;br&gt;Mason City, IA&lt;br&gt;Tel: 515-421-4342&lt;br&gt;Fax: 515-423-0931</td>
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<td>Eastern Iowa Community College SBDC</td>
<td>Northeast Iowa SBDC&lt;br&gt;Dubuque, IA&lt;br&gt;Tel: 319-588-3350&lt;br&gt;Fax: 319-557-1591</td>
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<td>Indian Hills Community College SBDC</td>
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<td>Iowa Central Community College SBDC</td>
<td>Southwestern Community College SBDC&lt;br&gt;Creston, IA&lt;br&gt;Tel: 515-782-4161&lt;br&gt;Fax: 515-782-4164</td>
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<td>Iowa Lakes Community College SBDC</td>
<td>University of Iowa SBDC&lt;br&gt;Iowa City, IA&lt;br&gt;Tel: 1-800-253-7232 or 319-335-3742&lt;br&gt;Fax: 319-353-2445</td>
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<td>Iowa State University SBDC</td>
<td>University of Northern Iowa SBDC&lt;br&gt;Cedar Falls, IA&lt;br&gt;Tel: 319-273-2696&lt;br&gt;Fax: 319-273-6830</td>
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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.

Kansas

Organization/Program: Kansas Technology Enterprise Corporation

Contact: Clyde Engert, Vice President of Innovation and Research
Kansas Technology Enterprise Corporation
214 S.W. 6th, First Floor
Topeka, KS 66603-3719
Tel: 913-296-3686
Fax: 913-296-1160
E-mail: 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.

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

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<td>Kansas SBDC (Lead SBDC)</td>
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<td>Tom Hull, State Director</td>
<td>1845 Fairmont</td>
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<tr>
<td>Wichita, KS 67260-0148</td>
<td>Tel: 316-689-3193</td>
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<tr>
<td>Emporia State University SBDC</td>
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<tr>
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<td>Fort Hays State University SBDC</td>
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<td>Kansas City Kansas Community College SBDC</td>
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<td>Tel: 316-421-6700</td>
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</tr>
<tr>
<td>Fax: 316-421-0921</td>
<td>Fax: 316-775-1370</td>
</tr>
<tr>
<td>Neosho County Community College SBDC</td>
<td>Hutchinson Community College SBDC</td>
</tr>
<tr>
<td>Chanute, KS</td>
<td>Hutchinson, KS</td>
</tr>
<tr>
<td>Tel: 316-431-2820 Ext. 219</td>
<td>Tel: 316-665-4950</td>
</tr>
<tr>
<td>Fax: 316-431-0082</td>
<td>Fax: 316-665-8354</td>
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<tr>
<td>University of Kansas SBDC</td>
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<tr>
<td>Lawrence, KS</td>
<td>Pratt, KS</td>
</tr>
<tr>
<td>Tel: 913-843-8844</td>
<td>Tel: 316-672-5641</td>
</tr>
<tr>
<td>Fax: 913-865-4400</td>
<td>Fax: 316-672-5288</td>
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<tr>
<td>Benedictine College SBDC</td>
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<tr>
<td>Atchison, KS</td>
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<tr>
<td>Tel: 913-367-5340</td>
<td></td>
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<tr>
<td>Fax: 913-367-6102</td>
<td></td>
</tr>
</tbody>
</table>

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.

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.
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.

Small Business Development Centers (SBDC)

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

Bellarmine 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

Bellarmine College 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

Eastern Kentucky University South Central SBDC
Somerset, KY
Tel: 502-762-2856
Fax: 502-762-6094

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

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
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:**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Louisiana SBDC (Lead SBDC)</td>
<td>Louisiana State University at Shreveport SBDC</td>
</tr>
<tr>
<td>Northeast Louisiana University</td>
<td>Shreveport, LA</td>
</tr>
<tr>
<td>John Baker, State Director</td>
<td>Tel: 318-797-5144</td>
</tr>
<tr>
<td>College of Business Administration</td>
<td>Fax: 318-797-5208</td>
</tr>
<tr>
<td>Room 2-57</td>
<td></td>
</tr>
<tr>
<td>Monroe, LA 71209</td>
<td>Louisiana Tech University SBDC</td>
</tr>
<tr>
<td>Tel: 318-342-5506</td>
<td>Ruston, LA</td>
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<tr>
<td>Fax: 318-342-5510</td>
<td>Tel: 318-257-3537</td>
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<td>Fax: 318-257-4253</td>
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<tr>
<td>Louisiana Electronic Assistance Program SBDC (Specialized SBDC)</td>
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<td>Monroe, LA</td>
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<tr>
<td>Tel: 318-342-1215</td>
<td>Tel: 504-865-3474</td>
</tr>
<tr>
<td>Fax: 318-342-1209</td>
<td>Fax: 504-865-3496</td>
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<tr>
<td>Louisiana International Trade Center SBDC (Specialized SBDC)</td>
<td>McNeese State University SBDC</td>
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<tr>
<td>New Orleans, LA</td>
<td>Lake Charles, LA</td>
</tr>
<tr>
<td>Tel: 504-568-8222</td>
<td>Tel: 318-475-5529</td>
</tr>
<tr>
<td>Fax: 504-568-8228</td>
<td>Fax: 318-475-5012</td>
</tr>
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</table>
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.

**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.

**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
Web Site: http://www.usm.maine.edu/~sbdc

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

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

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

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

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

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

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

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

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

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

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

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

Belfast SBDC (Satellite SBDC)
(By appointment - Contact Bangor Office)
Belfast, ME
Tel: 1-800-339-6389 or 207-942-6389
Fax: 207-942-3548
<table>
<thead>
<tr>
<th>Business Service Center</th>
<th>State/Local-Site</th>
<th>Services Provided</th>
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<tbody>
<tr>
<td>Dover-Foxcroft SBDC</td>
<td>Northern Maine Development Commission SBDC</td>
<td>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 <a href="http://www.usm.maine.edu/~sbdc/">http://www.usm.maine.edu/~sbdc/</a>.</td>
</tr>
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</table>
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 Copple, 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-
information, 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.

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**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.

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

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.
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.

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.

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
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 counsel-
ing 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.

**Organization/Program:**  Maryland’s Small Business Institutes

**Contact:**

<table>
<thead>
<tr>
<th>Institute for Small Business</th>
<th>Small Business Institute</th>
</tr>
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<tbody>
<tr>
<td>Frostburg State University</td>
<td>Morgan State University</td>
</tr>
<tr>
<td>Frampton Hall</td>
<td>Cold Spring Lane and Hillen Road</td>
</tr>
<tr>
<td>Frostburg, MD 21532</td>
<td>Baltimore, MD 21239</td>
</tr>
<tr>
<td>Tel: 301-689-4376</td>
<td>Tel: 410-319-3261</td>
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<tr>
<th>Institute for Small Business</th>
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<tr>
<td>Sellinger School of Business</td>
<td>Salisbury State University</td>
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<tr>
<td>Loyola College</td>
<td>Franklin P. Perdue School of Business</td>
</tr>
<tr>
<td>4501 North Charles Street</td>
<td>Salisbury, MD 21801</td>
</tr>
<tr>
<td>Baltimore, MD 21210</td>
<td>Tel: 410-543-6315</td>
</tr>
<tr>
<td>Tel: 410-617-2395</td>
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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.

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

**Contact:**

<table>
<thead>
<tr>
<th>Maryland SBDC (Lead SBDC)</th>
<th>Central Maryland SBDC</th>
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<tbody>
<tr>
<td>Department of Economic and Employment</td>
<td>Baltimore, MD</td>
</tr>
<tr>
<td>Development</td>
<td>Tel: 410-837-4141</td>
</tr>
<tr>
<td>A. Thomas McLamore, State Director</td>
<td>Fax: 410-837-4151</td>
</tr>
<tr>
<td>217 East Redwood Street, Suite 936</td>
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<tr>
<td>Baltimore, MD 21202</td>
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<tr>
<td>Tel: 1-800-USE-SBDC or 410-333-6995</td>
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<td>Fax: 410-333-4460</td>
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<tr>
<td>State and Local Level Sources of Commercialization Assistance</td>
<td>Chapter Two</td>
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<tr>
<td>Anne Arundel Office of Economic Development SBDC</td>
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<tr>
<td>Annapolis, MD</td>
<td>Waldorf, MD</td>
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<tr>
<td>Tel: 410-224-4205</td>
<td>Tel: 1-800-762-SBDC or 301-932-4155</td>
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<tr>
<td>Fax: 410-222-7415</td>
<td>Fax: 301-645-9082</td>
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<tr>
<td>Arundel Center North SBDC</td>
<td>Community College at Saint Mary’s County SBDC</td>
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<tr>
<td>Glen Burnie, MD</td>
<td>Great Mills, MD</td>
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<tr>
<td>Tel: 410-766-1910</td>
<td>Tel: 301-868-6679</td>
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<tr>
<td>Fax: 410-766-1911</td>
<td>Fax: 301-868-7392</td>
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<tr>
<td>Baltimore County Chamber of Commerce SBDC</td>
<td>Suburban Washington SBDC</td>
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<tr>
<td>Towson, MD</td>
<td>Landover, MD</td>
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<tr>
<td>Tel: 410-832-5866</td>
<td>Tel: 301-883-6491</td>
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<tr>
<td>Fax: 410-821-9901</td>
<td>Fax: 301-883-6479</td>
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<td>Carroll County Economic Development Office SBDC</td>
<td>Frederick Community Center SBDC</td>
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<td>Westminster, MD</td>
<td>Frederick, MD</td>
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<td>Tel: 410-857-8166</td>
<td>Tel: 301-694-4647</td>
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<td>Fax: 410-848-0003</td>
<td>Fax: 301-694-4927</td>
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<td>Cecil County Chamber of Commerce SBDC</td>
<td>Western Maryland SBDC</td>
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<td>Elkton, MD</td>
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<tr>
<td>Tel: 410-392-0597</td>
<td>Tel: 1-800-457-SBDC or 301-724-6716</td>
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<tr>
<td>Fax: 410-392-6225</td>
<td>Fax: 301-777-7504</td>
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<td>Hartford County Economic Development Office SBDC</td>
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<td>Bel Air, MD</td>
<td>McHenry, MD</td>
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<td>Tel: 410-893-3837</td>
<td>Tel: 301-387-6666 Ext. 180</td>
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<tr>
<td>Fax: 410-879-8043</td>
<td>Fax: 301-387-3096</td>
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<tr>
<td>Howard County Economic Development Office SBDC</td>
<td>Hagerstown Junior College SBDC</td>
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<tr>
<td>Columbia, MD</td>
<td>Hagerstown, MD</td>
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<td>Tel: 410-313-6552</td>
<td>Tel: 301-797-027</td>
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<td>Fax: 410-313-6556</td>
<td>Fax: 301-777-7504</td>
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<tr>
<td>Eastern Shore SBDC</td>
<td>Manufacturing and Technology SBDC</td>
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<td>Salisbury, MD</td>
<td>(Specialized SBDC)</td>
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<td>Tel: 1-800-999-SBDC or 410-546-4325</td>
<td>Michael D. Dingman Center for</td>
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<tr>
<td>Fax: 410-548-5389</td>
<td>Entrepreneurship</td>
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<tr>
<td>Chesapeake College SBDC</td>
<td>College Park, MD</td>
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<tr>
<td>Wye Mills, MD</td>
<td>Tel: 301-405-2144</td>
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<tr>
<td>Tel: 410-822-5400 Ext. 339</td>
<td>Fax: 301-314-9152</td>
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</table>
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.

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.

**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.
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.

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.

**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 in 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.

**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:**

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<thead>
<tr>
<th>Organization/Program</th>
<th>Address</th>
<th>Telephone</th>
<th>Fax</th>
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<tbody>
<tr>
<td>Michigan SBDC (Lead SBDC)</td>
<td>Wayne State University</td>
<td>313-964-1798</td>
<td>313-964-3648</td>
</tr>
<tr>
<td></td>
<td>Ronald R. Hall, State Director</td>
<td>Tel: 313-964-4164</td>
<td>Fax: 616-774-4064</td>
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<td>2727 Second Avenue</td>
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<td>Detroit, MI 48201</td>
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<td>Fax: 313-964-3648 or 313-964-4164</td>
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<td><strong>MAILING ADDRESS:</strong></td>
<td>Michigan SBDC</td>
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<td>2727 Second Avenue</td>
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<td>Detroit, MI 48201</td>
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<td><strong>Association of Commerce and Industry SBDC</strong></td>
<td>Grand Haven, MI</td>
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<td>Tel: 616-846-3153</td>
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<td>Fax: 616-842-0379</td>
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<td><strong>Business Enterprise Development Center SBDC</strong></td>
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<td>Tel: 313-952-5800</td>
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<td><strong>Central Michigan University SBDC</strong></td>
<td>Mt. Pleasant, MI</td>
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<td>Tel: 517-774-3270</td>
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<td>Fax: 517-774-2372</td>
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<td><strong>Comerica SBDC</strong></td>
<td>Highland Park, MI</td>
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<td>Tel: 313-222-2956</td>
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<td>Fax: 313-865-8318</td>
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<td><strong>Disability Specialty Center SBDC (Specialized SBDC)</strong></td>
<td>Ann Arbor, MI</td>
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<td>Tel: 517-483-9948</td>
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<td>Fax: 517-483-9740</td>
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<td><strong>Downriver Community Conference SBDC</strong></td>
<td>Southgate, MI</td>
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<td>Tel: 313-281-0700</td>
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<td>Fax: 313-281-3418</td>
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<td><strong>Excell SBDC</strong></td>
<td>Grand Rapids, MI</td>
<td>Tel: 616-458-4783</td>
<td>Fax: 616-774-4064</td>
</tr>
<tr>
<td><strong>Ferris State University SBDC</strong></td>
<td>Big Rapids, MI</td>
<td>Tel: 616-592-3553</td>
<td>Fax: 616-592-3539</td>
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<tr>
<td><strong>First Step, Incorporated SBDC</strong></td>
<td>Escanaba, MI</td>
<td>Tel: 906-786-9234</td>
<td>Fax: 906-786-4442</td>
</tr>
<tr>
<td><strong>Flint Community College Development Corporation SBDC</strong></td>
<td>Flint, MI</td>
<td>Tel: 810-239-5847</td>
<td>Fax: 810-239-5575</td>
</tr>
<tr>
<td><strong>Genesee Economic Area Revitalization, Inc. SBDC</strong></td>
<td>Flint, MI</td>
<td>Tel: 313-238-7803</td>
<td>Fax: 313-238-7866</td>
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<tr>
<td><strong>Genesis Center for Entrepreneurial Development SBDC</strong></td>
<td>Monroe, MI</td>
<td>Tel: 313-243-5947</td>
<td>Fax: 313-242-0009</td>
</tr>
<tr>
<td><strong>Grand Rapids Community College SBDC</strong></td>
<td>Grand Rapids, MI</td>
<td>Tel: 616-771-3600</td>
<td>Fax: 616-771-3605</td>
</tr>
<tr>
<td><strong>Greater Northwest Regional CDC SBDC</strong></td>
<td>Traverse City, MI</td>
<td>Tel: 616-929-5000</td>
<td>Fax: 616-929-5012</td>
</tr>
</tbody>
</table>
CHAPTER Two  STATE-AND LOCAL-LEVEL SOURCES OF COMMERCIALIZATION ASSISTANCE

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
Boyne 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: 616-946-2565
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
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

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.

**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.

**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 Technology, Inc. SBDC
- Tel: 612-338-3280
- Fax: 612-338-3483

### Minnesota Project Innovation SBDC
- (Specialized SBDC)
- Minneapolis, MN
- Tel: 612-338-3280
- Fax: 612-338-3483

### 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

Region Nine Development Commission SBDC
Mankato, MN
Tel: 507-387-5643
Fax: 507-387-7105

Southwest State University SBDC
Marshall, MN
Tel: 507-537-7386
Fax: 507-537-6094

St. Cloud State University SBDC
St. Cloud, MN
Tel: 612-255-4842
Fax: 612-255-4957

University Center-Rochester SBDC
Rochester, MN
Tel: 507-285-7536
Fax: 507-280-5502

University of Minnesota at Duluth SBDC
Duluth, MN
Tel: 218-726-8758
Fax: 218-726-6338

University of St. Thomas SBDC
Minneapolis, MN
Tel: 612-962-4500
Fax: 612-962-4410

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 stage, 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.

<table>
<thead>
<tr>
<th>Organization/Program:</th>
<th>Center for Community and Economic Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact:</td>
<td>Bob Wales, Administrative Manager</td>
</tr>
<tr>
<td></td>
<td>Center for Community and Economic Development</td>
</tr>
<tr>
<td></td>
<td>106 N. 31st Avenue, Box 5022</td>
</tr>
<tr>
<td></td>
<td>Hattiesburg, MS 39406-5022</td>
</tr>
<tr>
<td></td>
<td>Tel: 601-261-1311</td>
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<td></td>
<td>Fax: 601-261-1323</td>
</tr>
</tbody>
</table>

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:**

<table>
<thead>
<tr>
<th>SBDC Name</th>
<th>University</th>
<th>Contact Address</th>
<th>Tel</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mississippi SBDC (Lead SBDC)</td>
<td>University of Mississippi</td>
<td>Raleigh Byars, State Director</td>
<td>Old Chemistry Building, Suite 216</td>
<td>Tel: 601-232-5001</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td>Alcorn State University SBDC</td>
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<td>Copiah-Lincoln Community College SBDC</td>
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<td>Delta State University SBDC</td>
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<tr>
<td>East Central Community College SBDC</td>
<td>University of Mississippi</td>
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<tr>
<td>International Trade Center SBDC</td>
<td>University of Mississippi</td>
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<tr>
<td>(Specialized SBDC)</td>
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<tr>
<td>Holmes Community College SBDC</td>
<td>University of Mississippi</td>
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<tr>
<td>Itawamba Community College SBDC</td>
<td>University of Mississippi</td>
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</table>
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:
CHAPTER TWO  STATE-AND LOCAL-LEVEL SOURCES OF COMMERCIALIZATION ASSISTANCE

❖ **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.

<table>
<thead>
<tr>
<th>Organization/Program:</th>
<th>GE Capital Small Business Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact:</strong></td>
<td>GE Capital Small Business Finance</td>
</tr>
<tr>
<td></td>
<td>635 Maryville Centre Drive, Suite 120</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 419025</td>
</tr>
<tr>
<td></td>
<td>St. Louis, MO 63141</td>
</tr>
<tr>
<td></td>
<td>Tel: 1-800-447-2025 Ext. 55</td>
</tr>
<tr>
<td></td>
<td>E-mail: <a href="mailto:gecapinfo@corporate.ge.com">gecapinfo@corporate.ge.com</a></td>
</tr>
</tbody>
</table>

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.

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

### Contact:

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missouri SBDC (Lead SBDC)</td>
<td>University of Missouri Max E. Summers, State Director 300 University Place Columbia, MO 65211 Tel: 314-882-0344 Fax: 314-884-4297</td>
</tr>
<tr>
<td>Center for Technology Transfer and 3Economic Development (Specialized SBDC)</td>
<td>Rolla, MO Tel: 314-341-4559 Fax: 314-341-4922</td>
</tr>
<tr>
<td>Central Missouri State University SBDC</td>
<td>Warrensburg, MO Tel: 816-543-4402 Fax: 816-747-1653</td>
</tr>
<tr>
<td>Chillicothe City Hall SBDC</td>
<td>Chillicothe, MO Tel: 816-646-6920 Fax: 816-646-6811</td>
</tr>
<tr>
<td>Mineral Area College SBDC</td>
<td>Flat River, MO Tel: 314-431-4593 Ext. 283 Fax: 314-431-6807</td>
</tr>
<tr>
<td>Missouri Southern State College SBDC</td>
<td>Joplin, MO Tel: 417-625-9313 Fax: 417-926-4588</td>
</tr>
<tr>
<td>Northeast Missouri State University SBDC</td>
<td>Kirksville, MO Tel: 816-785-4307 Fax: 816-785-4181</td>
</tr>
<tr>
<td>Northwest Missouri State University SBDC</td>
<td>Maryville, MO Tel: 816-562-1701 Fax: 816-582-3071</td>
</tr>
<tr>
<td>Rockhurst College SBDC</td>
<td>Kansas City, MO Tel: 816-926-4572 Fax: 816-926-4588</td>
</tr>
<tr>
<td>Southeast Missouri State University SBDC</td>
<td>Cape Girardeau, MO Tel: 314-290-5965 Fax: 314-651-5005 (Call First)</td>
</tr>
<tr>
<td>St. Louis University SBDC</td>
<td>St. Louis, MO Tel: 314-534-7232 Fax: 314-836-6337</td>
</tr>
<tr>
<td>Technology Development Center SBDC</td>
<td>Warrensburg, MO Tel: 816-543-4402 Fax: 816-747-1653</td>
</tr>
<tr>
<td>Three Rivers Community College SBDC</td>
<td>Poplar Bluff, MO Tel: 314-686-3499 Fax: 314-686-5467</td>
</tr>
</tbody>
</table>
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.
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.

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.

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.

**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

Western Region Economic Development Group SBDC  
Missoula, MT  
Tel: 406-543-3550  
Fax: 406-721-4584

Bear Paw Development Corporation SBDC  
Havre, MT  
Tel: 406-265-9226  
Fax: 406-265-5602

High Plains Development Authority SBDC  
Great Falls, MT  
Tel: 406-454-1934

Flathead Valley Community College SBDC  
Kalispell, MT  
Tel: 406-756-3833  
Fax: 406-756-3815

Helena Area SBDC  
Helena, MT  
Tel: 406-444-4780

Gallatin Development Corporation SBDC  
Bozeman, MT  
Tel: 406-587-3113  
Fax: 406-587-9565  
E-mail: mdubose@bozeman.org

Montana Women’s Capital Fund SBDC  
Helena, MT  
Tel: 406-443-3144

Montana Tradepost Authority SBDC  
Billings, MT  
Tel: 406-256-6873  
Fax: 406-256-6877

Women’s Economic Development Group SBDC  
Missoula, MT  
Tel: 406-543-3550

REDI SBDC  
Butte, MT  
Tel: 406-782-7333  
Fax: 406-782-9675

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:**

<table>
<thead>
<tr>
<th>SBDC</th>
<th>Address</th>
<th>Tel</th>
<th>Fax</th>
</tr>
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<tbody>
<tr>
<td>Nevada SBDC (Lead SBDC)</td>
<td>University of Nevada Reno</td>
<td>702-784-1717</td>
<td>702-784-4337</td>
</tr>
<tr>
<td>Sam Males, State Director</td>
<td>College of Business Administration, Rm. 411032</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carson City Chamber of Commerce SBDC</td>
<td>Carson City, NV</td>
<td>702-882-1565</td>
<td>702-882-4179</td>
</tr>
<tr>
<td>Foreign Trade Zone Office SBDC</td>
<td>Las Vegas, NV</td>
<td>702-896-4496</td>
<td>702-896-8351</td>
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<tr>
<td>Incline Satellite SBDC</td>
<td>Incline Village, NV</td>
<td>702-831-4440</td>
<td>702-832-1605</td>
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</table>

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
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
Nashua, NH
Tel: 603-886-1233
Fax: 603-598-1164

SBDC
Dover, NH
Tel: 603-749-4264
Fax: 603-749-4604

SBDC
Keene, NH
Tel: 603-358-2602
Fax: 603-358-2612

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.
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.

<table>
<thead>
<tr>
<th>Organization/Program:</th>
<th>New Jersey Department of Commerce and Economic Development</th>
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</thead>
<tbody>
<tr>
<td>Contact:</td>
<td>New Jersey Department of Commerce and Economic Development Tel: 609-292-7757</td>
</tr>
</tbody>
</table>

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)  Mercer County Community College SBDC
Rutgers University  Trenton, NJ
Brenda B. Hopper, State Director  Tel: 609-586-4800 Ext. 469
180 University Avenue  Fax: 609-890-6338
Third Floor, Ackerson Hall
Newark, NJ 07102
Tel: 201-648-5950
Fax: 201-648-1110

Bergen County Community College SBDC  E-mail: sbdc@mccc.edu
Paramus, NJ
Tel: 201-447-7841
Fax: 201-447-7495

Brookdale Community College SBDC  Rutgers University SBDC
Lincroft, NJ  Newark, NJ
Tel: 908-842-1900  Tel: 201-648-5950
Fax: 908-842-0203  Fax: 201-648-1110

Greater Atlantic City Chamber of Commerce SBDC  Rutgers University/Camden SBDC
Atlantic City, NJ  Camden, NJ
Tel: 609-345-5600  Tel: 609-757-6221
Fax: 609-345-4524  Fax: 609-225-6231

Kean College SBDC  Warren County Community College SBDC
Union, NJ  Washington, NJ
Tel: 908-527-2946  Tel: 908-689-9620
Fax: 908-527-2960  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 program 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 18th 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 statewide 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.

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
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.
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).

❖ 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.

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

**Contact:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York SBDC (Lead SBDC)</td>
<td>Tel: 1-800-732-SBDC or 518-443-5398 Fax: 518-465-4992</td>
</tr>
<tr>
<td>State University of New York (SUNY)</td>
<td>Tel: 607-962-9461 Fax: 607-936-6642</td>
</tr>
<tr>
<td>James L. King, State Director</td>
<td></td>
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<tr>
<td>SUNY Plaza, S-523</td>
<td></td>
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<tr>
<td>Albany, NY 12246</td>
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<tr>
<td>Bronx Community College SBDC</td>
<td>Tel: 718-563-3570 Fax: 718-563-3572</td>
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<td>Bronx, NY</td>
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<td>Clinton Community College SBDC</td>
<td>Tel: 315-782-9262 Fax: 315-782-0901</td>
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<td>Plattsburgh, NY</td>
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<tr>
<td>Corning Community College SBDC</td>
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<td>Jamestown Community College SBDC</td>
<td>Tel: 1-800-522-7232 or 716-665-5754</td>
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<td>Jamestown, NY</td>
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<tr>
<td>Canton Outreach Center SBDC</td>
<td>Tel: 315-386-7312 Fax: 315-386-7945</td>
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<td>Canton, NY</td>
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<tr>
<td>College of Staten Island SBDC</td>
<td>Tel: 718-390-7645 Fax: 718-876-9378</td>
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<td>Staten Island, NY</td>
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<tr>
<td>Kingsborough Community College SBDC</td>
<td>Tel: 718-368-4619 Fax: 718-368-4629</td>
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<td>Brooklyn, NY</td>
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</table>
### State-and Local-Level Sources of Commercialization Assistance

<table>
<thead>
<tr>
<th>SBDC Name</th>
<th>Address</th>
<th>City</th>
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<th>Fax.</th>
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<tr>
<td>Downtown Brooklyn Outreach Center SBDC</td>
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<td>New York</td>
<td>718-260-9783</td>
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<td>Manufacturing Technology Center SBDC (Specialized SBDC)</td>
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<td>716-245-5429</td>
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<td>Onondaga Community College SBDC</td>
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<td>State University of New York at Oswego SBDC</td>
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<td>New York</td>
<td>315-343-1545</td>
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<td>212-346-1900</td>
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<td>Baruch College Mid-Town Outreach Center SBDC</td>
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<td>212-802-6620</td>
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<td>East Harlem Outreach Center SBDC</td>
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<td>212-346-1900</td>
<td>212-534-4526</td>
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<td>Rockland Community College SBDC</td>
<td>Suffern, NY</td>
<td>New York</td>
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<td>Mercy College Outreach Center SBDC</td>
<td>Dobbs Ferry, NY</td>
<td>New York</td>
<td>914-674-7485</td>
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<td>State University at Stony Brook SBDC</td>
<td>Stony Brook, NY</td>
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<td>716-878-4030</td>
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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](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’s 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.
Chapter Two  State-and Local-Level Sources of Commercialization Assistance

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.

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.

**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; benchmarking 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.

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.

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 taxpayers are required to provide certain documentation.

**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.

**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

North Carolina State University
Capital Region SBDC
Raleigh, NC
Tel: 919-715-0520
Fax: 919-715-0518

Appalachian State University
Northwestern Region SBDC
Boone, NC
Tel: 704-262-2492
Fax: 704-262-2027

University of North Carolina at Chapel Hill
Central Carolina Region SBDC
Chapel Hill, NC
Tel: 919-962-0389
Fax: 919-962-3291

Catawba Valley Region SBDC
Hickory, NC
Tel: 704-345-1110
Fax: 704-326-9117

University of North Carolina at Charlotte
Southern Piedmont Region SBDC
Charlotte, NC
Tel: 704-548-1090
Fax: 704-548-9050

East Carolina University
Eastern Region SBDC
Greenville, NC
Tel: 919-328-6157
Fax: 919-328-6992

University of North Carolina at Wilmington
Southeastern Region SBDC
Wilmington, NC
Tel: 910-395-3744
Fax: 910-350-3990

Elizabeth City State University
Northeast Region SBDC
Elizabeth City, NC
Tel: 919-335-3247
Fax: 919-335-3648

Western Carolina University
Western Region SBDC
Cullowhee, NC
Tel: 704-227-7494
Fax: 704-227-7422

Fayetteville State University
Cape Fear Region SBDC
Fayetteville, NC
Tel: 910-486-1727
Fax: 910-486-1949

Winston-Salem State University
Northwest Piedmont Region SBDC
Winston-Salem, NC
Tel: 910-750-2030
Fax: 910-750-2031

North Carolina A&T State University
Northeast Piedmont Region SBDC
Greensboro, NC
Tel: 910-334-7005
Fax: 910-334-7073
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/sbtde/sbtdechom.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.

**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

Bismarck Regional SBDC  
Bismarck, ND  
Tel: 701-223-8583  
Fax: 701-222-3843

Dickinson Regional SBDC  
Dickinson, ND  
Tel: 701-227-2096  
Fax: 701-225-5116

Grand Forks Regional SBDC  
Grand Forks, ND  
Tel: 701-772-8502  
Fax: 701-772-2772

Minot Regional SBDC  
Minot, ND  
Tel: 701-852-8861  
Fax: 701-838-2488
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.

Organization/Program: Ohio SBIR Program

Contact: Tom Rowland
Ohio Department of Development
South High Street, 25th 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).

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, 25th 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.
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

- Center for Technology Commercialization
  1700 North Westwood Avenue
  Toledo, OH  43607
  Tel: 419-531-8610

- Hamilton County Business Center
  1776 Mentor Avenue
  Cincinnati, OH  45212
  Tel: 513-763-5010

- Business Technology Center
  1275 Kinnear Road
  Columbus, OH  43212
  Tel: 614-487-3700

- Edison Technology Incubator
  Enterprise Development, Inc.
  11000 Cedar Avenue
  Cleveland, OH  44106
  Tel: 229-9445

- Center for Technology Commercialization
  246 East Fourth Street, 4th Floor
  Mansfield, OH  44901
  Tel: 419-525-1614

- Youngstown Business Incubator
  241 Federal Plaza West
  Youngstown, OH  44503
  Tel: 216-746-5003

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.
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.

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 workforce 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.

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, 25th 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: Synnetry

Contact: Synnetry
570 Shafor Boulevard
Dayton, OH  45419
Tel:  937-643-3399
Fax:  937-643-3399

Synnetry is an international marketing resource firm that targets its services toward small and large companies seeking to bring their products to international markets. Synnetry can assist with identifying potential markets, creating a delivery channel, generating sales, and monitoring international operations. Synnetry’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.

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.

**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

**Dayton Area Chamber of Commerce SBDC**  
Dayton, OH  
Tel: 513-226-8239  
Fax: 513-226-8254

**Akron Regional Development Board SBDC**  
Akron, OH  
Tel: 216-379-3170  
Fax: 216-379-3164

**EMTEC/Southern Area Manufacturing SBDC**  
Kettering, OH  
Tel: 513-258-6180  
Fax: 513-258-6189

**Ashtabula County Economic Development Council, Inc. SBDC**  
Jefferson, OH  
Tel: 216-576-9134  
Fax: 216-576-5003

**Enterprise Center/OSU/OCES SBDC**  
Hillsboro, OH  
Tel: 513-393-9599  
Fax: 513-393-8159

**CAMP Northern Ohio Manufacturing SBDC**  
Cleveland, OH  
Tel: 216-432-5364  
Fax: 216-361-2900

**Enterprise Development Corporation SBDC**  
Athens, OH  
Tel: 614-592-1188  
Fax: 614-593-8283

**Clermont County Area SBDC**  
Cincinnati, OH  
Tel: 513-753-7141  
Fax: 513-753-7146

**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
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<th>State and Local-Level Sources of Commercialization Assistance</th>
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<td>Tel: 216-332-0361</td>
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<td>Fax: 216-332-9256</td>
<td>Tel: 1-800-825-2431 or 419-334-8400 Ext. 255</td>
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<td>Tel: 216-951-1290</td>
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<td>Southpoint, OH</td>
<td>Tel: 513-322-7821</td>
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<tr>
<td>Tel: 614-894-3838</td>
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<td>Tel: 419-229-5320</td>
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<td>Fax: 419-229-5424</td>
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<td>Tel: 614-376-4832</td>
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<td>Fax: 614-376-4901</td>
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<td>Mid-Ohio SBDC</td>
<td>Upper Valley Joint Vocational School SBDC</td>
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<td>Mansfield, OH</td>
<td>Piqua, OH</td>
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<tr>
<td>Tel: 1-800-366-7232</td>
<td>Tel: 1-800-589-6963 or 513-778-8419</td>
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<tr>
<td>Fax: 419-522-6811</td>
<td>Fax: 513-778-9237</td>
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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.

### Organization/Program:
Oklahoma Center for the Advancement of Science and Technology

### Contact:
Oklahoma Center for the Advancement of Science and Technology  
205 NW 63rd, 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.

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.

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
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.
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.

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.

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.

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.

**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
(Part of Oregon 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
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.
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.

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❖ **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

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.
CHAPTER TWO  STATE-AND LOCAL-LEVEL SOURCES OF COMMERCIALIZATION ASSISTANCE

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.

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.

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 contact. 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.

**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.
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.

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

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

Gannon University SBDC  
Erie, PA  
Tel: 814-871-7714  
Fax: 814-871-7383

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
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-
RHEEDC assists with small business loan financing. To be eligible, businesses must be Rhode Island-based and must submit an application.

**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.

**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.

**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

NYNEX Telecommunications Center
Bryant College Koffler Technology Center
Smithfield, RI
Tel: 401-232-0220
Fax: 401-232-0242

Northern Rhode Island Chamber of Commerce SBDC
Lincoln, RI
Tel: 401-334-1000 Ext. 113
Fax: 401-331-1009

Enterprise Community
Rhode Island SBDC/
Business Information Center
Providence, RI
Tel: 401-272-1083
Fax: 401-272-1186

Enterprise Community
Rhode Island Department of Transportation SBDC
Supportive Services Program
Providence, RI
Tel: 401-277-4576
Fax: 401-277-4168

Greater Providence Chamber of Commerce
Bryant College Rhode Island SBDC
Providence, RI
Tel: 401-831-1330
Fax: 401-274-5410

Export Assistance Center
Bryant College SBDC
Smithfield, RI
Tel: 401-232-6407
Fax: 401-232-6416

East Bay Office
East Bay Rhode Island SBDC
Middletown, RI
Tel: 401-849-6900
Fax: 401-849-5848

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).

Organization/Program: Small Business Development Centers (SBDC)

Contact:

South Carolina SBDC (Lead SBDC)
University of South Carolina
John Lent, 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
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 a 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.

**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

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.

**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

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.
❖ 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

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.

**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

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.

**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

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
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.

**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

International Trade Center SBDC
(Knoxville, TN)
Tel: 615-637-4283
Fax: 615-523-2071

Austin Peay State University SBDC
Clarksville, TN
Tel: 615-648-7764
Fax: 615-648-5985

Jackson State Community College SBDC
(Jackson, TN)
Tel: 901-678-4174
Fax: 901-678-4072

Chattanooga State Technical Community College SBDC
Chattanooga, TN
Tel: 615-697-4410 Ext. 505
Fax: 615-698-5653

Lambuth University SBDC
(Jackson, TN)
Tel: 901-678-4174
Fax: 901-678-4072

Cleveland State Community College SBDC
Cleveland, TN
Tel: 615-478-6247
Fax: 615-478-6251

Middle Tennessee State University SBDC
(Murfreesboro, TN)
Tel: 615-898-2745
Fax: 615-898-2681

Dyersburg State Community College SBDC
Dyersburg, TN
Tel: 901-286-3201
Fax: 901-286-3271

Pellissippi State Technical Community College SBDC
(Knoxville, TN)
Tel: 615-525-0277
Fax: 615-971-4439

East Tennessee State University SBDC
Johnson City, TN
Tel: 615-929-5630
Fax: 615-461-7080

SBDC
(Columbia, TN)
Tel: 615-388-5674
Fax: 615-388-5474

East Tennessee State University SBDC
Kingsport, TN
Tel: 615-392-8017
Fax: 615-392-8017

Southeast Tennessee Development District SBDC
(Chattanooga, TN)
Tel: 615-266-5781
Fax: 615-267-7705

Four Lakes Regional Industrial Development Authority SBDC
Hartsville, TN
Tel: 615-374-9521
Fax: 615-374-4608
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 manufacturers 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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<thead>
<tr>
<th>Organization/Program:</th>
<th>Center for Entrepreneurship and Economic Development</th>
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<tr>
<td>Contact:</td>
<td>Center for Entrepreneurship and Economic Development</td>
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<tr>
<td></td>
<td>University of Texas Pan American</td>
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<tr>
<td></td>
<td>1201 West University Drive</td>
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<td>Edinburg, TX 78539</td>
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<td>Tel: 210-381-3361</td>
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<td>Fax: 210-381-2322</td>
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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.

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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<tr>
<th>Organization/Program:</th>
<th>University of Texas of the Permian Basin EDA University Center</th>
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<tbody>
<tr>
<td>Contact:</td>
<td>Robert (Bob) Boothe, Director</td>
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<td>University of Texas of the Permian Basin EDA University Center</td>
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<td>The Center for Energy and Economic Diversification</td>
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<td>4901 East University</td>
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<td>Odessa, TX 79762-0001</td>
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<td>Tel: 915-552-2446</td>
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<td></td>
<td>Fax: 915-552-2433</td>
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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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<th>Organization/Program:</th>
<th>Small Business Development Centers (SBDC)</th>
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<tr>
<th>North Texas SBDC (Lead SBDC)</th>
<th>Center for Government Contracting SBDC</th>
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<tr>
<td>Dallas County Community College</td>
<td>Dallas, TX</td>
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<tr>
<td>Liz Klimback, Regional Director</td>
<td>Tel: 1-800-348-7232 or 214-565-5842</td>
</tr>
<tr>
<td>1402 Corinth Street</td>
<td>Fax: 214-565-5881</td>
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<tr>
<td>Dallas, TX 75215</td>
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<td>Tel: 1-800-350-7232 or 214-565-5831</td>
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<th>Best Southwest SBDC</th>
<th>Courtyard Center for Professional and Economic Development SBDC</th>
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<tr>
<td>Duncanville, TX</td>
<td>Plano, TX</td>
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<tr>
<td>Tel: 1-800-317-7232 or 214-709-5878</td>
<td>Tel: 214-985-3770</td>
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<tr>
<td>Fax: 214-709-6089</td>
<td>Fax: 214-985-3775</td>
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<td>State–and Local–Level Sources of Commercialization Assistance</td>
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<td>Dallas County Community College SBDC</td>
<td>Midlothian SBDC</td>
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<tr>
<td>Dallas, TX</td>
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</tr>
<tr>
<td>Tel: 214-565-5850</td>
<td>Tel: 214-775-4336</td>
</tr>
<tr>
<td>Fax: 214-565-5857</td>
<td>Fax: 214-775-4337</td>
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<tr>
<td>Grand Prairie SBDC</td>
<td>North Central Texas SBDC</td>
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<tr>
<td>(Satellite SBDC)</td>
<td>Gainesville, TX</td>
</tr>
<tr>
<td>Grand Prairie, TX</td>
<td>Tel: 1-800-351-7232 or 817-668-4220</td>
</tr>
<tr>
<td>Tel: 214-565-5850</td>
<td>Fax: 817-668-6049</td>
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<td>Western Bank and Trust SBDC</td>
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<td>Garland, TX</td>
<td>Tel: 817-380-1849</td>
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<tr>
<td>Tel: 214-565-5850</td>
<td>Fax: 817-382-0040</td>
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<td>Grayson County College SBDC</td>
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<tr>
<td>Denison, TX</td>
<td>Mt. Pleasant, TX</td>
</tr>
<tr>
<td>Tel: 1-800-316-7232 or 903-786-3551</td>
<td>Tel: 1-800-357-7232 or 903-572-1911</td>
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<td>Bonham SBDC (Satellite SBDC)</td>
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<tr>
<td>Tel: 903-583-4811</td>
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<tr>
<td>Fax: 903-583-6706</td>
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<td>International Trade Center SBDC</td>
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<tr>
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<tr>
<td>Dallas, TX</td>
<td>Tel: 817-244-7158</td>
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<tr>
<td>Tel: 1-800-337-7232 or 214-747-1300</td>
<td>Fax: 817-244-0627</td>
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<td>Kilgore College SBDC</td>
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<td>Longview, TX</td>
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<td>Tel: 1-800-338-7232 or 903-757-5857</td>
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<tr>
<td>Fax: 903-753-7920</td>
<td>Tel: 1-800-355-7232 or 214-565-5852</td>
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<td>McLennan Community College SBDC</td>
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<td>Tel: 1-800-349-7232 or 817-750-3600</td>
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<td>Navarro SBDC</td>
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<td>Corsicana, TX</td>
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<tr>
<td>Tel: 1-800-320-7232 or 903-874-0658</td>
<td>Texas A&amp;M University System</td>
</tr>
<tr>
<td>Fax: 903-874-4187</td>
<td>College Station, TX</td>
</tr>
<tr>
<td>Tel: 1-800-472-6785 or 409-845-8762</td>
<td>Fax: 409-845-3559</td>
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Trinity Valley Community College SBDC  
Athens, TX  
Tel: 1-800-335-7232 or 903-675-7403  
Fax: 903-675-5199

Galveston College SBDC  
Galveston, TX  
Tel: 409-740-7380  
Fax: 409-740-7381

Tyler Junior College SBDC  
Tyler, TX  
Tel: 903-510-2975  
Fax: 903-510-2978

Houston Community College System SBDC  
Stafford, TX  
Tel: 713-499-4870  
Fax: 713-499-8194

Southeastern Texas SBDC (Specialized SBDC)  
University of Houston  
Houston, TX  
Tel: 713-752-8444  
Fax: 713-756-1500

International Trade Center SBDC (Specialized SBDC)  
Houston, TX  
Tel: 713-752-8404  
Fax: 713-756-1500

Alvin Community College SBDC  
Alvin, TX  
Tel: 713-388-4686  
Fax: 713-388-4903

John Gray Institute/Lamar University SBDC  
Beaumont, TX  
Tel: 409-880-2367  
Fax: 409-880-2201

Angelin Community College SBDC  
Lufkin, TX  
Tel: 409-639-1887  
Fax: 409-639-3863

Lee College SBDC  
Baytown, TX  
Tel: 713-425-6309  
Fax: 713-425-6307

Blinn College SBDC  
Brenham, TX  
Tel: 409-830-4137  
Fax: 409-830-4135

North Harris Montgomery County College District SBDC  
Houston, TX  
Tel: 713-591-9320  
Fax: 713-591-3513

Brazos Valley SBDC  
Bryan, TX  
Tel: 409-260-5222  
Fax: 409-260-5208

Sam Houston State University SBDC  
Huntsville, TX  
Tel: 409-294-3737  
Fax: 409-294-3738

Brazosport College SBDC  
Lake Jackson, TX  
Tel: 409-266-3380  
Fax: 409-265-7208

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

College of the Mainland SBDC  
Texas City, TX  
Tel: 1-800-246-SBDC or 409-938-7578  
Fax: 409-935-5186
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<td>University of Houston SBDC</td>
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<td>Tel: 409-532-0604</td>
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<td>Lubbock, TX</td>
<td>Tel: 512-881-1888</td>
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<tr>
<td>Tel: 806-745-3973</td>
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<td>Midwestern State University SBDC</td>
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<td>Wichita Falls, TX</td>
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<td>Tel: 817-689-4373</td>
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<td>Tarleton State University SBDC</td>
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<td>Fax: 817-968-9329</td>
<td>Fax: 512-592-0866</td>
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<td>Texas Tech University SBDC</td>
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<td>Tel: 806-745-1637</td>
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<td>Fax: 806-745-6717</td>
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<tr>
<td>University of Texas/Permian Basin SBDC</td>
<td>Lower Colorado River Authority SBDC</td>
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<tr>
<td>Odessa, TX</td>
<td>Austin, TX</td>
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<td>Tel: 915-552-2455</td>
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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

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/bjpied.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 5th 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
### Organization/Program:
Small Business Development Centers (SBDC)

**Contact:**

<table>
<thead>
<tr>
<th>Organization</th>
<th>Address</th>
<th>Telephone</th>
<th>Fax</th>
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<tbody>
<tr>
<td>Utah SBDC</td>
<td>Salt Lake Community College</td>
<td>801-957-3480</td>
<td>801-957-3489</td>
</tr>
<tr>
<td>Pamela Hunt, Director</td>
<td>1623 State Street</td>
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<td>Snow College SBDC</td>
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<td>801-283-4021</td>
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<td>Southern Utah University SBDC</td>
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<td>801-586-5400</td>
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<td>Uintah Basin Applied Technology Center SBDC</td>
<td>Roosevelt, UT</td>
<td>801-722-2294</td>
<td>801-722-5804</td>
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<tr>
<td>Utah State University SBDC</td>
<td>Logan, UT</td>
<td>801-797-2277</td>
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Utah Valley State University SBDC  Moab SBDC
Orem, UT  Utah State University Extension Office
Tel: 801-222-8230  125 West 200 South
Fax: 801-225-1229  Moab, UT  84532

Weber State University SBDC  Sandy SBDC
Ogden, UT  Salt Lake Community College
Tel: 801-626-6070  Sandy, UT
Fax: 801-626-7423  Tel: 801-255-5878

Weber State University SBDC  Sandy SBDC
Ogden, UT  Salt Lake Community College
Tel: 801-626-6070  Sandy, UT
Fax: 801-626-7423  Tel: 801-255-5878

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.

Organization/Program:  Small Business Development Centers (SBDC)

Contact:

Vermont SBDC (Lead SBDC)  Addison County Economic Development
Vermont Technical College  Corporation SBDC
Donald L. Kelpinski, State Director  Middlebury, VT
P.O. Box 422  Tel: 802-388-7953
Randolph Center, VT  05060-0422  Fax: 802-388-8066
Tel: 1-800-464-SBDC or 802-728-9101
Fax: 802-728-3026
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.

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.

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

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.

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

Regional Chamber SBDC
Roanoke, VA
Tel: 540-983-0717
Fax: 540-983-0723
E-mail: 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

Central Virginia SBDC
Charlottesville, VA
Tel: 804-295-8198
Fax: 804-295-7066
E-mail: 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
Chapter Two

State and Local-Level Sources of Commercialization Assistance

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.hrccva.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%vccevant.bitnet@vtbit.cc.vt.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. 41st 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.

**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 Basin College SBDC**
  - Kennewick, WA
  - Tel: 509-735-6222
  - Fax: 509-735-6609

- **Columbia River Economic Development Council SBDC**
  - Vancouver, WA
  - Tel: 360-693-2555
  - Fax: 360-694-9927

- **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
<table>
<thead>
<tr>
<th>SBDC</th>
<th>City</th>
<th>State</th>
<th>Phone</th>
<th>Fax</th>
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<tr>
<td>Port of Walla Walla SBDC</td>
<td>Walla Walla, WA</td>
<td>WA</td>
<td>Tel: 509-527-4681</td>
<td>Fax: 509-525-3101</td>
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<tr>
<td>Quest SBDC</td>
<td>Wenatchee, WA</td>
<td>WA</td>
<td>Tel: 509-662-8016</td>
<td>Fax: 509-663-0455</td>
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<tr>
<td>Seattle SBDC</td>
<td>Seattle, WA</td>
<td>WA</td>
<td>Tel: 206-464-5450</td>
<td>Fax: 206-464-6357</td>
</tr>
<tr>
<td>Skagit Valley College SBDC</td>
<td>Mt. Vernon, WA</td>
<td>WA</td>
<td>Tel: 360-428-1282</td>
<td>Fax: 360-336-6116</td>
</tr>
<tr>
<td>South Seattle Community College SBDC</td>
<td>Seattle, WA</td>
<td>WA</td>
<td>Tel: 206-764-5375</td>
<td>Fax: 206-764-5838</td>
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<tr>
<td>South Puget Sound Community College SBDC</td>
<td>Olympia, WA</td>
<td>WA</td>
<td>Tel: 360-753-5616</td>
<td>Fax: 360-586-5493</td>
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<tr>
<td>Tacoma SBDC</td>
<td>Tacoma, WA</td>
<td>WA</td>
<td>Tel: 206-272-7232</td>
<td>Fax: 206-272-7305</td>
</tr>
<tr>
<td>Washington State University-Spokane SBDC</td>
<td>Spokane, WA</td>
<td>WA</td>
<td>Tel: 509-358-2051</td>
<td>Fax: 509-358-2059</td>
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<tr>
<td>Wenatchee Valley College SBDC</td>
<td>Okanogan, WA</td>
<td>WA</td>
<td>Tel: 509-826-5107</td>
<td>Fax: 509-826-1812</td>
</tr>
<tr>
<td>Western Washington University SBDC</td>
<td>Bellingham, WA</td>
<td>WA</td>
<td>Tel: 360-650-3899</td>
<td>Fax: 360-650-4844</td>
</tr>
<tr>
<td>Yakima Valley Community College SBDC</td>
<td>Yakima, WA</td>
<td>WA</td>
<td>Tel: 509-454-3608</td>
<td>Fax: 509-454-4155</td>
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</table>

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](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.

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

College of West Virginia SBDC
Beckley, WV
Tel: 304-255-4022
Fax: 304-255-4022

Fairmount State College SBDC
Fairmount, WV
Tel: 304-367-4125
Fax: 304-366-4870
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@uwvwa.x.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.

**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](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.
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.

Organization/Program: Chippewa Valley Incubation Center

Contact: Mark Kalish, Executive Director
Chippewa Valley Incubation Center
3132 Lewis Avenue
Eau 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.

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.

**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.

**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.

**Organization/Program:** Meadowbrook Multi-Tenant Industrial Center

**Contact:**
Alan Christianson, Community Economic Development Planner  
Meadowbrook Multi-Tenant Industrial Center  
1502-10 East 16th 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.

**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.

**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.

**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.
CHAPTER TWO

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.

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.

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.
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.

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.

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.
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.

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.

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.

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.

**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.

**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.

**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 2nd 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
## State-and Local-Level Sources of Commercialization Assistance

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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).
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.
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

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.

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@aeeeg.org
Web Site: http://www.envista.com/aeeeg

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
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.

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
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.

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-
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](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.
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.

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™.

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**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/.

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
   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.

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).

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.

**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).

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

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
Cullowhee, 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.

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.
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.

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.erin.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.

**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\textsuperscript{TM}, 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.

**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 corporation investing in venture capital funds.
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  
Web Site: [http://www.nea.com](http://www.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?

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](http://www.product.com/olympic)

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.
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.

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
Web Site: 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.

**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](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.

**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](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).

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.

**Organization/Program:** ventureresources

**Contact:**
ventureresources  
436 Wood Hollow Drive  
Novato, CA 94945  
Tel: 415-893-9020  
Fax: 415-892-8999  
E-mail: jim@linex.com  
Web Site: [http://www.linex.com/venres](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.

**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](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.
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.
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.

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.

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.

**Web Site:** Arizona Small Business Resource Page

**Contact:** Arizona Small Business Resource Page  

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.

**Web Site:** Business Essentials Library

**Contact:** Business Essentials Library  

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).

**Web Site:** Business Resource Center

**Contact:** Khera Communications, Inc.  
Tel: 301-258-8292  
E-mail: raj@kcilink.com  
Web Site: [http://www.morebusiness.com](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.
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.

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.

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.

Web Site: Entreprenet

Contact: Entreprenet
Web Site: http://www.enterprise.org/enet
E-mail: 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.

**Web Site:** Entrepreneurs Resource Center

**Contact:** Entrepreneurs Resource Center
Web Site: [http://www.herring.com](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.

**Web Site:** Entrepreneurs on the Web

**Contact:** Entrepreneurs on the Web
131 Franklin Street
Central, SC 29630
Web Site: [http://www.eotw.com](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).

**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](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.

**Web Site:** eWeb

**Contact:** Jerome Katz
eWeb
Tel: 314-977-3864
Web Site: [http://www.slu.edu/eweb](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.

**Web Site:** Finance Hub

**Contact:** InterSoft Solutions, Inc.
1106 NE 9th Avenue
Gainesville, FL 32601
Tel: 352-373-6782
E-mail: ISS@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.

**Web Site:** Great Lakes Information Network

**Contact:** Carol Ratza, GLIN Director
Great Lakes Information Network
FTP: ftp.great-lakes.net
E-mail: 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.

**Web Site:** Idea Café’s Financing Your Business

**Contact:**

Idea Café’s Financing Your Business  
Web Site: [http://www.ideacafe.com/getmoney/finResources.html#WebLinks](http://www.ideacafe.com/getmoney/finResources.html#WebLinks)

The Idea Café’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.

**Web Site:** MCI Sites on the Net

**Contact:**

MCI Telecommunications Corporation  
Web Site: [http://www.mci.com/resources/sites/content/sites.shtml](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).

**Web Site:** Michigan Electronic Library

**Contact:**

Michigan Electronic Library  
Web Site: [http://mel.lib.mi.us/business/BU-smallbiz.html](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.

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.

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 NAFTANET Web Site includes some links to a variety of Internet sites that may be of use to entrepreneurs and small business owners.

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.

**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.

| 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.

| 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.

| 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 |

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).

| Web Site: | VistaWEB IPO |
| Contact: | VistaWEB IPO |

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

EPA/XXX/R-97/XXX

COMMENT FORM

To provide comments or additional information for inclusion in future versions of the Guide, please complete this form and mail or fax it to:

Mail to: U.S. EPA  
NCERQA SBIR Program  
Mail Code 8722R  
401 M Street, SW  
Washington, DC 20460

Fax to: U.S. EPA  
NCERQA SBIR Program  
(202) 565-2447

Please type or print legibly.

Name: _____________________________________________

Company/Agency: _______________________________________

Telephone Number: ____________________ Fax Number: ________________

To provide EPA’s National Center for Environmental Research and Quality Assurance with comments on this document, please note your comments below. Comments may address suggested programs, organizations, or other sources for inclusion in future updates of this guide; updates to current listings, and/or requests for additional information concerning EPA’s SBIR Program.

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