



SMALL BUSINESS RESOURCES

UPDATED 2014

Reference Material for River Town Businesses

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INTRODUCTION TO BUSINESS RESOURCE PACKET INFORMATION

The material in this Business Resource Packet has been collected by the River Town Program to assist existing local business owners to expand their businesses in an effective and profitable way and to assist potential business owners in developing viable business plans that take advantage of the growing outdoor recreational economy.

The Business Resource Packet includes the following information:

- What is a Business Plan?
- Marketing and Social Media
- Energy Efficiency and Conservation
- Financial and Business Resources

The majority of the information found in this packet was produced by the Small Business Administration and can be found online at www.sba.gov. It is reprinted here with permission. To learn more about the services offered by the SBA, contact the Southwest Pennsylvania District at 412-395-6560.

WHAT IS A BUSINESS PLAN?

A business plan is the first step for any new business venture. It describes your mission, your business strengths, and why your business will be successful. It is a requirement for seeking grants and loans and for attracting potential investors.

Business Plan Executive Summary

The executive summary is often considered the most important section of a business plan. This briefly tells your reader where your company is, where you want to take it, and why your business idea will be successful. If you are seeking financing, the executive summary is also your first opportunity to grab a potential investor's interest.

The executive summary should highlight the strengths of your overall plan and therefore be the last section you write. However, it usually appears first in your business plan document.

- **The Mission Statement** – This explains what your business is all about. It should be several sentences to a paragraph in length.
- **Company information** – Include a short statement that covers when your business was formed, the names of the founders and their roles, your number of employees, and your business location(s).
- **Growth highlights** – Include examples of company growth, such as financial or market highlights (for example, “XYZ Firm increased profit margins and market share year-over-year since its foundation). Graphs and charts can be helpful in this section.
- **Your Products/Services** – Briefly describe the products or services you provide.
- **Financial information** – If you are seeking financing, include any information about your current bank and investors.
- **Summarize future plans** – Explain where you would like to take your business.

With the exception of the mission statement, all of the information in the executive summary should be covered in a concise fashion and kept to one page. The executive summary is the first part of your business plan many people will see; therefore, each word should count.

Writing down goals and putting thoughts into words are very powerful tools to help you develop and strengthen your business model and can provide a great outlet for new ideas.

Finding your Niche

One of the first steps to business planning is determining your target market and why they would want to buy from you.

For example, is the market you serve the best one for your product or service? Are the benefits of dealing with your business clear and are they aligned with customer needs? If you are unsure about the answers to any of these questions take a step back and revisit the foundation of your business plan.

The following tips can help you clarify what your business has to offer, identify the right target market for it and build a niche for yourself.

Be Clear About What You Have to Offer

Ask yourself: Beyond basic products or services, what are you really selling? Consider this example: Your town probably has several restaurants all selling one fundamental product—food. But each is targeted at a different need or clientele.

One might be a drive-thru fast food restaurant, perhaps another sells pizza in a rustic Italian kitchen, and maybe there's a fine dining seafood restaurant that specializes in wood-grilled fare. All these restaurants sell meals, but they sell them to targeted clientele that is looking for the unique qualities each has to offer. What they are really selling is a combination of product, value, ambience, and brand experience.

When starting a business, be sure to understand what makes your business unique. What needs does your product or service fulfill? What benefits and differentiators will help your business stand out from the crowd?

Don't Become Jack of All Trades-Learn to Strategize

It's important to clearly define what you're selling. You do not want to become a jack-of-all trades and master of none because this can have a negative impact on business growth. As a smaller business, it's often a better strategy to divide your products or services into manageable market niches. Small operations can then offer specialized goods and services that are attractive to a specific group of prospective buyers.



Identify Your Niche

Creating a niche for your business is essential to success. Often, business owners can identify a niche based on their own market knowledge, but it can also be helpful to conduct a market survey with potential customers to uncover untapped needs. During your research process, identify the following:

- Which areas your competitors are already well-established
- Which areas are being ignored by your competitors
- Potential opportunities for your business

Feeling overwhelmed? Small Business Development Centers of Pennsylvania provide additional guidance, including templates, on their website at www.pasbdc.org/resources/start-up. Local SBDCs also offer free and low-cost trainings as well as one-on-one support with a consultant to small businesses. Find your closest SBDC by visiting www.pasbdc.org/centers or calling (215) 898-1219.

Source: Small Business Administration www.sba.gov

MARKETING

In order to successfully grow your business, you'll need to attract and then work to retain a large base of satisfied customers. Marketing emphasizes the value of the customer to the business, and has two guiding principles:

1. All company policies and activities should be directed toward satisfying customer needs.
2. Profitable sales volume is more important than maximum sales volume.

To best use these principles, a small business should:

- Determine the needs of their customers through market research
- Analyze their competitive advantages to develop a market strategy
- Select specific markets to serve by targeted marketing
- Determine how to satisfy customer needs by identifying the right market mix.

Marketing programs, though widely varied, are all aimed at convincing people to try out or keep using particular products or services. Business owners should carefully plan their marketing strategies and performance to keep their market presence strong.

Conducting Market Research

Successful marketing requires timely and relevant market information. An inexpensive research program, based on questionnaires given to current or prospective customers, can often uncover dissatisfaction or possible new products or services.

There has been much research specific to the outdoor recreational market. An up-to-date resource on outdoor recreational trends is The Outdoor Industry Association (www.outdoorindustry.org/research).

Market research will also identify trends that affect sales and profitability. Population shifts, legal developments, and the local economic situation should be monitored to quickly identify problems and opportunities. It is also important to keep up with competitors' market strategies.

Creating a Marketing Strategy

A marketing strategy identifies customers which you can better serve than your competitors. You then tailor your product offerings, prices, distribution, promotional efforts and services toward those customer groups. Ideally, you focus on unmet customer needs with high profitability potential.

Target Marketing

Most small businesses don't have unlimited resources to devote to marketing; but you can still have excellent returns while sticking to your budget if you focus on target marketing. By concentrating your efforts on one or a few key market segments, you'll reap the most from small investments. There are two methods used to segment a market:

1. **Geographical segmentation:** Specializing in serving the needs of customers in a particular geographical area.
2. **Customer segmentation:** Identifying those people most likely to buy the product or service and targeting those groups.

Managing the Market Mix

Every marketing program contains four key components:

1. **Products and Services:** Product strategies include concentrating on a narrow product line, developing a highly specialized product or service, or providing a product-service package containing unusually high-quality service.
2. **Promotion:** Promotion strategies focus on advertising and direct customer interaction. Good salesmanship is essential for small businesses because of their limited advertising budgets. Online marketing is a cheap, quick, and easy way to ensure that your business and product receive high visibility. Approximately 85-90% of the outdoor recreational market reports making travel decisions online, making it essential to have a web presence. If you do not have a website, there are low cost and even FREE ways to start one. The state of Pennsylvania has partnered with Google to offer assistance to businesses setting up their own websites. More information is available at www.gybo.com/pennsylvania.



3. **Price:** When it comes to maximizing total revenue, the right price is crucial. Generally, higher prices mean lower volume and vice-versa; however, small businesses can often command higher prices because of their personalized service.
4. **Distribution:** The manufacturer and wholesaler must decide how to distribute their products. Working through established distributors or manufacturers' agents is generally easiest for small manufacturers. Small retailers should consider cost and traffic flow in site selection, especially since advertising and rent can be reciprocal: a low-cost, low-traffic location means spending more on advertising to build traffic.

These four components combine to form a holistic marketing program.

Outdoor recreation is a growing market in southwestern Pennsylvania. Towns near water and land based trails and surrounded by spectacular landscapes can benefit by marketing to outdoor enthusiasts. Helping businesses target visitors and outdoor recreational users is a key goal of the River Town Program. To learn more about the River Town Program and how you can receive assistance in positioning, promoting, and marketing your business, contact the Pennsylvania Environmental Council at 412-481-9400.

Source: Sections reprinted with permission from the Small Business Administration <http://www.sba.gov/content/marketing-101-basics>

Getting Started with Social Media Marketing

Reprinted with permission from www.sba.gov/community/blogs/community-blogs/small-business-matters/getting-started-with-social-media-marketing.

By Sean Gallagher on March 23, 2010.

One of the fastest growing channels for business to reach out to existing customers and potential customers is social media.

As Business.gov blogger Caron Beesley found, more and more small businesses are adopting social media as a way to market themselves.

That's no surprise when you consider how quickly social networking sites have become part of people's lives.

OPEN Forum's Julia Rogers notes that Facebook alone has well over 300 million users*, half of whom log in daily to track what their friends—and in some cases, favorite businesses and brands—are doing and saying.

The nature of the product or service is also important in decisions. If purchases are based largely on impulse, then high-traffic and visibility are critical. On the other hand, location is less of a concern for products or services that customers are willing to go out of their way to find. The internet makes it easy for people to obtain goods from anywhere in the world, so if you're worried about reaching a certain market, selling your product online may do wonders for your business.

But with the world of social networks, blogs, and online communities exploding so rapidly, where is a small business to begin?

Many of us live in a networked world—we use our connections with people through other media all the time to reach out to potential customers, partners, and vendors. Whether or not you already use social media, you already likely have an electronic extension of your social and business network—whether it be through something as simple as a contact lists on your mobile phone, or the inbox of your email.

The key is understanding that social media is just an extension of your existing efforts to reach out to those same people, and others like them— but allows you to cast a much larger net. But don't think that just jumping on one of the social networks or starting a blog is going to be a magic bullet for your business' marketing needs.

Success in social media marketing depends on the same sort of planning, understanding of customers and hard work that more traditional marketing channels require.

*Current at the time article was written. As of June 2012, Facebook reports 955 million monthly users, with over 550 million using Facebook daily.

Here are some tips on where to start, and how to succeed:

Start small. When you start out with social media, expect there to be a learning curve as you figure out how things work. Blogging and using social networking sites can become a time-consuming process, and it's best to take baby steps first and build on your successes rather than going big right out of the gate. You should grow your social media presence naturally as part of your overall marketing efforts, focusing on what works best to reach potential customers and increase your business' profile. If your first effort isn't successful, don't be reluctant to drop it and move onto the next one.

Pick the network or networks that match your customers. Understand the demographics of each social network, and focus on the ones where your customer base will most likely be—when they're most receptive to being pitched by you. For example, if you're in a professional services business or sell mostly to other businesses, LinkedIn may be the best community to start with—it's focused on business networking, and users should be more receptive to being approached through LinkedIn than they might be on their personal Facebook account.

On the other hand, if you're looking to reach a group of consumers—upper-income women with children, for example—Facebook might be your best network choice.

According to demographics posted on www.quantcast.com, 58% of Facebook's audience makes over \$60,000 a year, 47% of its audience have children under 18, and 55% are women.

Find communities that match your product—or start your own. Business.gov guest blogger Craig Colgan says you should look for communities that are a close match to your product and participate in them – or, if you can't find one, build a community of your own within an existing social network. Facebook and Twitter provide search tools that can help you to find people with interests that would make them more likely to follow what you're up to—and buy your product. Once you've located them, you can invite them to join a “fan” page on Facebook (either for your product itself, or, more likely, a general topic of interest that aligns with your marketing efforts) or “follow” them on Twitter.

Keep an eye out for word of mouth. Because of the nature of social media, you can't control what people are saying about your business. But if you don't pay attention to it, and actively seek out what people are saying, you may find your reputation is being damaged. Watch social review sites like Yelp, TripAdvisor, and UrbanSpoon to track customer sentiment before it bites you. And search Twitter for comments about your business so that you can engage customers and show you're interested in their opinions.

Lastly, **don't forget the “work” part of network**—it takes real labor and thought to use social media to reach the right people and turn them into customers or business partners. If you aren't actively creating content for a blog, a social network page, or community site, you don't exist to your potential customers. Keep talking to people who leave comments and “follow” your content, making the connection personal. Don't be afraid to test different marketing strategies in different social media—and walk away from the ones that don't work.

Source: Small Business Administration <http://www.sba.gov/content/marketing-101-basics>



ENERGY EFFICIENCY AND CONSERVATION

An often over-looked avenue for reducing costs and operating more efficiently for small businesses is energy efficiency and conservation. Remember—every dollar that isn't spent on wasted energy can be invested in other improvements to your business. In fact, energy efficiency presents such a good opportunity that the Small Business Administration partnered with Department of Energy's Energy Star Program to provide education on the topic, some of which is reprinted with permission below. More information can be found on the Small Business Administration website at www.sba.gov/content/energy-efficiency.

Energy Saving Tips: Heating and Air Conditioning

- “Tune-up” your heating, ventilating and air-conditioning (HVAC) system with an annual maintenance contract. Even a new energy efficient HVAC system, like a new car, will decline in performance without regular maintenance. A contract automatically ensures that your HVAC contractor will provide “pre-season” tune-ups before each cooling and heating season. You save energy and money, and your system may last years longer with minimal costs for yearly maintenance fees.
- Regularly change (or clean if reusable) HVAC filters every month during peak cooling or heating seasons. New filters usually only cost a few dollars. Dirty filters cost more to use, overwork the equipment, and result in lower indoor air quality.
- Install a qualified programmable thermostat to automate your HVAC system. This electronic device optimizes HVAC operation “24/7” based on your schedule, and can be “overridden” as needed for unscheduled events. A “smart thermostat” can also turn on the HVAC system one hour before staff arrive, so that the workplace is a comfortable temperature, but you did not waste money heating or cooling unoccupied space when the business is closed.
- Use fans to maintain comfortable temperature, humidity and air movement, and save energy year round. Moving air can make a somewhat higher temperature and/or humidity feel comfortable. Fans can help delay or reduce the need for air conditioning, and a temperature setting of only three to five degrees higher can feel as comfortable with fans. Each degree of higher temperature can save about 3 percent on cooling costs. When the temperature outside is more comfortable than inside, a “box fan” in the window, or large “whole facility” fan in the attic can push air out and pull in comfortable air from the outside.
- Plug leaks with weather stripping and caulking. Caulking and weather stripping let you manage your ventilation, which is the deliberate controlled exchange of stuffy inside air for fresher outdoor air. To learn more about indoor air quality in your facility visit the Environmental Protection Agency's EPA Indoor Air Quality.

Energy Saving Tips: Lighting

- Turn off lights (and other equipment) when not in use. High utility costs often include paying for energy that is completely wasted.
- Replace incandescent light bulbs with energy saving compact fluorescent lamps (CFLs), wherever appropriate. CFLs cost about 75 percent less to operate, and last about 10 times longer.
- Install switch plate occupancy sensors in proper locations to automatically turn off lighting when no one is present and back on when people return. Make sure the equipment is installed in a place where it is not blocked by furniture, coat racks, etc. It must be able to “see” an approaching person's motion to turn on the light before or as they enter an unlit area.
- Adjust lighting to your actual needs; use free “daylight” during the day.
- To prevent glare, eyestrain and headaches, do not “over-light.” Too much light can be as bad for visual quality as too little light—and it costs a lot more.
- Install Energy Star qualified LED exit signs. These exit signs can dramatically reduce maintenance by eliminating lamp replacement, and can save up to \$10 dollars per sign annually in electricity costs.
- Consider upgrading to T8 (1” diameter) fluorescent lamp tubes with solid-state electronic ballasts that are more efficient than older T12 (1.5” diameter) tubes with magnetic ballasts. Note: Rebates are likely available through your electric utility company for this change.

Energy Saving Tips: Office Equipment

- Always buy Energy Star qualified products for your small business. Energy Star is a certification program through the Federal government to ensure appliances comply with the energy efficiency standards. More information is available at www.energystar.gov.

- Turning off machines when they are not in use can result in enormous energy savings. There is a common misconception that screen savers reduce energy use by computers; they do not. Automatic switching to sleep mode or manually turning monitors off is always the better energy-saving strategy.
- To maximize savings with a laptop, put the AC adapter on a power strip that can be turned off (or will turn off automatically); the transformer in the AC adapter draws power continuously, even when the laptop is not plugged into the adapter.
- Many appliances continue to draw a small amount of power when they are switched off. These “phantom” loads occur in most appliances that use electricity, such as VCRs, televisions, stereos, computers, and kitchen appliances. In the average home, 75 percent of the electricity used to power home electronics is consumed while the products are turned off. This can be avoided by unplugging the appliance, or using a power strip and the strip’s on/off switch to cut all power to the appliance.
- Unplug battery chargers when the batteries are fully charged or the chargers are not in use.

Energy Saving Tips: Water Heating

- Insulate hot water holding tanks and hot and cold water pipes.
- Set your water heater at the lowest required temperature.
- Install faucet aerators and efficient showerheads (if applicable). Remember, when you’re wasting hot water, you’re also wasting energy.

Funding Opportunities

Energy efficiency projects actually save you money and thus make good business sense. However, there are some financial incentives available to assist small business owners with the upfront cost of energy projects.

<p>Energy Save PA Rebates and Financial Incentives</p>	<p>In the West Penn Power/First Energy service territory, businesses can qualify for financial incentives to make energy-saving improvements to their businesses. To learn more about assistance and rebates available, visit www.energysavepa-business.com/ or call 866-554-4430.</p>
<p>Small Business Advantage Grants</p>	<p>The state Department of Environmental Protection offers an annual grant, pending funding, to small businesses for 50% of qualifying energy improvement projects, up to \$9,500. More information is available at www.dep.state.pa.us, using keyword “SBAdvantage”.</p>
<p>West Penn Power Sustainable Energy Fund http://www.wppsef.org EMS Energy Institute C-211 CUL University Park, PA 16802-2323 (814) 865-4802 wppsef@ems.psu.edu</p>	<p>The West Penn Power Sustainable Energy Fund provides grants and low-interest loans to businesses completing energy efficiency and renewable energy projects.</p>



FINANCIAL AND BUSINESS RESOURCES

Regional Resources

<p>Bridgeway Capital www.bridgewaycapital.org 707 Grant St, #1920 Pittsburgh, PA 15219-1945 (412) 201-2450</p>	<p>Offers three types of business loans for start-ups and expanding businesses. Lenders also receive business support services.</p>
<p>California University of Pennsylvania Entrepreneurial Leadership Center www.calu.edu/current-students/get-involved/elc/index.htm 250 University Avenue California, PA 15419 724-938-5663</p>	<p>The Entrepreneurial Leadership Center at Cal. U. provides events, trainings, and workshops for new and expanding businesses.</p>
<p>Center for Women's Entrepreneurship www.chatham.edu/cwe/ Braun Hall, Woodland Road Pittsburgh, PA 15232 (412) 365-1253</p>	<p>The Center for Women's Entrepreneurship at Chatham University (CWE) provides opportunities for women entrepreneurs to start, develop and significantly grow their companies by utilizing Chatham resources, programs, faculty expertise, and student assistance.</p>
<p>Get Your Business Online PA! www.gybo.com/pennsylvania</p>	<p>This program helps small business owners in Pennsylvania to set up a basic website and provides free hosting for the first year.</p>
<p>Pennsylvania Association for Sustainable Agriculture (PASA) www.pasafarming.org P.O. Box 116 Bakerstown, PA 15007 (412) 365-2985</p>	<p>Can provide assistance to farmers and local food business, such as marketing and business development services.</p>
<p>Pittsburgh Regional Alliance Business Resource Center www.alleghenyconference.org/PittsburghRegionalAlliance/EconomicDevelopment.php (877) 392-1300</p>	<p>The PRA uses market research to target business development opportunities throughout the 10-county Pittsburgh Region.</p>
<p>Score Pittsburgh 411 - 7th Avenue Suite 1450 Pittsburgh, PA 15219 412-395-6560 ext. 130</p>	<p>Counselors to Small Businesses. The Pittsburgh chapter does not serve Fayette or Greene Counties, but if a business owner is willing to travel to their Washington County location they may be able to take advantage of this program. There is also a Westmoreland County chapter, housed at St. Vincent College.</p>
<p>Southwestern Pennsylvania Commission, Business Finance program www.spcregion.org/plan_loans.shtml 425 Sixth Avenue Pittsburgh, PA 15219-1852 (412) 391-5590 x322 BusinessFinance@spcregion.org</p>	<p>SPC's Business Finance Assistance staff works with entrepreneurs to aid their business expansion and development projects. SPC acts as a public partner to reduce risk for local lenders and works with community-based economic development entities to create comprehensive loan packages for small businesses to obtain low-interest loans.</p>
<p>Women's Business Network Inc. of Southwest Pennsylvania www.wbninc.com/</p>	<p>There is a Mon Valley chapter and Washington chapter. The website provides information on starting your own regional chapter, as well.</p>

County-specific Business Resources

Fayette	<p>Fay-Penn Economic Development Council http://www.faypenn.org 2 West Main Street, Suite 407 Uniontown, PA 15401 (724) 437-7913</p>
	<p>Redevelopment Authority of the County of Fayette www.racfpa.org 86 West Main Street Uniontown, PA 15401 (724) 437-1547</p>
	<p>The Laurel Highlands Visitors Bureau www.laurelhighlands.org <i>Fayette County does not have its own tourism agency, but is part of the Laurel Highlands regional visitors bureau.</i> 120 East Main Street Ligonier, PA 15658 (724) 238-5661</p>
Greene	<p>Greene County Department of Economic Development www.co.greene.pa.us/secured/gc2/depts/ed/index.htm 49 South Washington Street Waynesburg, PA 15370 (724) 852-5300</p>
	<p>Greene County Industrial Development, Inc. http://www.gcidc.org Greene County Industrial Developments, Inc. 300 EverGreene Drive Waynesburg, PA 15370 (724) 852-2965</p>
	<p>Greene County Tourism Promotion Agency www.greenecountytourism.org Fort Jackson Building 19 South Washington Street Waynesburg, PA 15370 (724) 627-8687 tourism@co.greene.pa.us</p>
Washington	<p>Washington County Economic Development Partnership www.washingtoncountyworks.com/incentives_programs/ 20 East Beau Street Washington, PA 15301 (724) 225-3010 Mary Stollar, Director of Business Investment, Mary@WashingtonCountyWorks.com</p>
	<p>The Redevelopment Authority of the County of Washington www.racw.net 100 West Beau St. Suite 603 Washington, PA 15301 (724) 228-6875</p>
	<p>Visit Washington County www.visitwashingtoncountypa.com Former B&O Railroad Station 273 South Main St. Washington, PA 15301 (724) 228-5520</p>



Small Business Development Centers

<p>Saint Vincent College SBDC www.stvincent.edu/sbdc Aurelius Hall 300 Fraser Purchase Road Latrobe, PA 15650 (724) 537-4572</p>
<p>University of Pittsburgh SBDC www.sbdc.pitt.edu Wesley W. Posvar Hall, First Floor 230 S. Bouquet Street Pittsburgh, PA 15260 (412) 648-1542</p>
<p>Duquesne University SBDC www.duq.edu/sbdc Rockwell Hall, Room 108 600 Forbes Avenue Pittsburgh, PA 15282 (412) 396-6233</p>

Energy Efficiency Resources

<p>Energy Save PA Rebates and Financial Incentives www.energysavepa-business.com 1-866-554-4430</p>	<p>In the West Penn Power/First Energy service territory, businesses can qualify for financial incentives to make energy-saving improvements to their businesses.</p>
<p>West Penn Power Sustainable Energy Fund www.wppsef.org EMS Energy Institute C-211 CUL University Park, PA 16802-2323 (814) 865-4802 wppsef@ems.psu.edu</p>	<p>The West Penn Power Sustainable Energy Fund provides grants and low-interest loans to businesses completing energy efficiency and renewable energy projects.</p>

State Grant and Loan Programs

<p>Business Opportunities Fund</p>	<p>Assistance for minority- and women-owned businesses. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/business-opportunities-fund-bof</p>
<p>First Industries Fund</p>	<p>Low interest loans for agricultural and tourism businesses http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/first-industries-fund-fif</p>
<p>Industrial Sites Reuse Program</p>	<p>Grants and loans towards environmental assessments and/or remediation needed to reuse former industrial sites. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/industrial-sites-reuse-program-isrp</p>
<p>Next Generation Farmer Loan Program</p>	<p>Low-interest loans to new farmers for capital investments. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/next-generation-farmer-loan-program</p>
<p>Pennsylvania Capital Assistance Program (PENNCAP)</p>	<p>A loan guarantee for business loans up to \$500,000 at participating banks which can be used for a variety of business purposes, including land, building, equipment, and working capital. Banks include PNC, Huntingdon, Sovereign, AgChoice Farm Credit, and Susquehanna. http://www.newpa.com/sites/default/files/uploads/PennCAP-Brochure-2011.pdf</p>
<p>Small Business First</p>	<p>Funding for small businesses, including: low-interest loan financing for land and building acquisition and construction; machinery and equipment purchases and working capital. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/small-business-first-sbf</p>



National Business Development Resources

Massachusetts Institute of Technology

Links Page to Online Articles about Entrepreneurship

<http://web.mit.edu/e-club/hadzima/>

Minority Business Development Agency

Planning and Startup Information for Minority Business Enterprises

www.mbda.gov/?section_id=5

National Association of Women Business Owners

www.nawbo.org/

National Business Association

www.nationalbusiness.org/

National Minority Business Council

www.nmbc.org/

Online Women's Business Center

www.sba.gov/aboutsba/sbaprograms/onlinewbc/index.html

Resources for Local and Independent Businesses

American Bookseller's Association

www.bookweb.org

American Independent Business Alliance

www.amiba.net

Business Alliance for Local Living Economies (BALLE)

www.livingeconomies.org

New Rules - The Hometown Advantage, Reviving Locally-Owned Businesses

www.newrules.org/retail/index.php



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