



## Helping Small Business Start, Grow and Succeed

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2009 WEST VIRGINIA

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# WELCOME

**A**merica is a country of entrepreneurs. It was built by entrepreneurs, and over the years, our economy has grown on the strength of our entrepreneurs. America has an economy that regenerates, is flexible, and adapts to opportunity. And this is due in large part to the entrepreneurial spirit and drive of small business owners like you.

The U.S. Small Business Administration plays a vital role in enabling America's entrepreneurs and small business owners. Some of America's corporate icons, in fact, received some help from SBA along the way – companies like Intel, Apple, Staples, FedEx, Nike, and Under Armour, to name a few.

Through our wide array of services – loan guaranties, assistance for small businesses in federal contracting, and business counseling – the SBA has helped millions of entrepreneurs start and grow their small businesses. The agency continues to expand our support for small businesses. We currently guarantee more than \$75 billion in loans and investments; our resource partners' network of more than 1,500 centers provide counseling to more than 1 million entrepreneurs every year; and we helped small businesses secure close to \$80 billion in prime federal contracts.

This resource guide is your roadmap to all of our valuable products and services. We hope that you'll read it closely; the SBA team has worked hard to ensure the information here is useful and up to date. In addition, we encourage you to visit your local SBA District Office, which is a great portal to SBA assistance and can help you start and grow your business.

"Our Nation's strength lies in the freedom to pursue dreams and turn ideas into enterprises," President Bush stated recently. "By taking risks and starting new ventures, America's entrepreneurs are creating jobs, growing our economy, and helping secure our country's place as a leader in the global economy."

Entrepreneurs and small business owners will continue to drive our economy, and the SBA and our network of resource partners will continue to enable their success. In the pages of this resource guide, you'll be able to find important information about all of the products and services that the SBA offers to help you.

Running your own business is challenging: the hours are long and the demands are high. But it is also rewarding. As you work to realize your small business dreams, we hope that you'll keep in mind all that SBA can offer, and let us help you succeed.

## About the SBA

[www.sba.gov](http://www.sba.gov)

### Your Small Business Resource

*Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.*

*Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.*

#### SBA offers help in the following areas:

- Starting a Business
- Financing a Business

- Growing a Business
- Opportunities in Contracting
- Recovering From Disaster
- A Voice for Small Business in Government

*Visit SBA online at [www.sba.gov](http://www.sba.gov) for 24/7 access to small business news, information and training for entrepreneurs.*

*All SBA programs and services are provided on a nondiscriminatory basis.*

## REGIONAL ADMINISTRATOR



## Message From The Regional Administrator, Region III

**F**or more than 50 years the U.S. Small Business Administration has been helping small businesses thrive. How important are small businesses? Small businesses drive our economy. They represent 99.7 percent of all employers in the United States. Small businesses create 60-80 percent of the new jobs every year and represent more than half of America's Gross Domestic Product. So it is more important than ever for us, the federal government, to do what we can to encourage the entrepreneurial spirit of the public so that small businesses can grow and prosper.

You've probably heard this sentiment expressed many times nevertheless, small business ownership remains one of the surest ways of quickly achieving the American Dream of success and prosperity.

I am confident that the staff and leadership in the West Virginia District Office will work tirelessly to deliver on SBA's behalf. Our mandate by the U.S. Congress is to aid, assist, counsel and protect the interest of small business. We accomplish this mission through a variety of financial, technical, and procurement assistance programs, as well as counseling and training partnerships.

Our goal is to be a proficient government agency focused on customer satisfaction by streamlining services to small businesses. We want to help as many people as possible start and stay in business. Thus, we are implementing new approaches to reach a greater number of small business owners, particularly those historically underserved by traditional credit markets.

Small business growth fuels the American economy by creating jobs. As a result, we need to target those areas that need this help the most. We need to increase the number of small businesses owned by minorities, women, low and moderate-income people, veterans, people with disabilities, and people living in rural and urban areas. To that end, we are increasing training, education and information assistance to small businesses by going to our customers at a time and place convenient to them. The SBA really is here to help you overcome the challenges and reap the rewards of small business ownership.

It should also be mentioned that SBA is right there on the front lines of disaster relief. We assist small businesses, homeowners, and renters in the event of a federally declared disaster.

Keep a copy of the 2009 West Virginia District Office Small Business Resource Guide handy and share the information with other entrepreneurs. While this Guide cannot guarantee success, it can provide meaningful direction and be of enormous help to anyone willing to make a commitment to entrepreneurship. Contact SBA today and find out how we can assist you.

Sincerely,

**Stephanie A. Watkins**

*Regional Administrator, Region III*



3

YEARS AGO

West Virginia privatized  
workers' compensation

Today, West Virginia's  
rates compete nationally.

**RATES**

ARE AMONG THE

**LOWEST**

IN THE COUNTRY

A West Virginia Company



**BrickStreet**  
INSURANCE

BrickStreet.com



## Message From The District Director

# Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

Since 1953, the U.S. Small Business Administration has been dedicated to helping entrepreneurs launch, develop and compete their businesses in the global marketplace. Knowing each level of entrepreneurship requires fortitude, persistence, and access to information, we are pleased to present the 2009 edition of the West Virginia Small Business Resource Guide – your one-stop information resource for starting and expanding your business.

Owning and operating a small business can provide freedom and financial rewards, but it also requires hard work, long hours, family commitment, and the ability to respond to adversity. This guide can help make running a small business a little less complicated. It provides information about starting and growing a business, securing financing, complying with government regulations, accessing federal contracts, business counseling and training, locating local resources of assistance and a host of other topics designed to provide you with resources you need to become of successful business owners.

Small businesses are critical to the health and welfare of our nation's economy. America was

built on the shoulders of small business which continue to be a collective powerful demographic that continuously changes our communities' economic landscapes. SBA has assisted entrepreneurs nationwide achieve the American Dream. Companies such as Intel, Federal Express, Nike, Ben & Jerry's, Outback Steakhouse, Under Armour and Staples, as well as West Virginia businesses such as Blue Smoke Salsa, Simonton Windows, Bright of America, and Mylan Pharmaceuticals all began with an entrepreneur who had an idea that was developed over time with assistance from SBA at some point.

Building a business is never easy, but you are not alone. The SBA is in your corner at every stage of your business growth.

During fiscal year 2007, the SBA's investment in West Virginia totaled just over \$40 million. Most significantly, this financing ranged from \$5,000 to \$2 million, which helped meet a wide range of small business needs.

We are fortunate to have a variety of resources available throughout the state to provide knowledgeable assistance throughout every stage of your entrepreneurial endeavors, each of which is contained within this Resource Guide. I encourage you to take advantage of

the counseling and technical assistance offered by our resource partners, the Small Business Development Center, SCORE – Counselors to America's Small Business, and the West Virginia Women's Business Center. Our lending partners and certified development companies are another vital link to our economic development efforts in West Virginia. All of these entities working together are helping to build West Virginia's communities one business at a time.

We are here to help you succeed! Please do not hesitate to contact the West Virginia District Office at 304-623-5631, the Charleston Branch Office at 304-347-5220, or visit our web site at: [www.sba.gov/wv](http://www.sba.gov/wv). Good luck in your business endeavors and remember, the SBA is here to help!

Sincerely,

**Judy K. McCauley**

*District Director of  
SBA's West Virginia District Office*

## We Welcome Your Questions

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# Doing Business in West Virginia

## THE WEST VIRGINIA DISTRICT OFFICE

The West Virginia District Office is responsible for the delivery of SBA's many programs and services. The District Director is Judy K. McCauley. The District Office is located at 320 W. Pike St., Ste. 330, Clarksburg, WV. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

## CONTACTING THE WEST VIRGINIA DISTRICT OFFICE

For program, service and financial information, please contact the West Virginia District Office at 304-623-5631 or by e-mail at: [wvinfo@sba.gov](mailto:wvinfo@sba.gov).

## SERVICES AVAILABLE

Financial assistance for new or existing businesses is available through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, operating or expanding a small business through the Service Corps of

Retired Executives (SCORE), Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district – some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Emma Wilson at 304-347-5220 or e-mail: [emma.wilson@sba.gov](mailto:emma.wilson@sba.gov).

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Tom White at 304-623-5631 ext. 233 or e-mail: [thomas.white@sba.gov](mailto:thomas.white@sba.gov).

The SBA helps business owners grow and expand their businesses every day.



## SUCCESS STORY

### Patriot Express To The Rescue

SBA Loan Program Assists Veteran-Owned Small Business

MARTINSBURG, WV. – Jason Kuhn and Evan Kranzley, president and vice president of J&E Technical Services located in Martinsburg, WV. faced a dilemma. They needed a business loan to purchase a portable X-ray device for their fledgling business to perform non-destructive testing on aircraft, or face losing a huge opportunity to obtain a contract with Northrop Grumman Corporation, the third largest defense contractor for the U.S. Military.

That is where the U.S. Small Business Administration's Patriot Express Loan Program came to the rescue. The program, available through SBA approved Patriot Express lenders, provides funding to assist active or retired veterans wishing to establish or expand a small business.

Matt Coffey, assistant vice president and business services officer for BB&T in Martinsburg participated in a Patriot Express training program and believed this was a good situation to utilize the loan program.

"Knowing Jason was a U.S. Navy veteran, and the SBA's Patriot Express program was designed for entrepreneurs with military experience, this was a good fit for J&E," said Coffey. "We could see the contract opportunities they had were real, they just needed funding to get started."

Being a recipient of a loan under the Patriot Express Initiative is a fact Kuhn fully appreciates. "If it wasn't for BB&T and the SBA guarantee, our business would not have become a reality," said Kuhn. "The loan not only enabled us to purchase the X-ray device, but has opened a lot of doors for our company."

In the short time J&E has been in business, sales are approaching nearly one half million and they have been able to expand their staff from three to six, with additional growth forecasted in the near future.

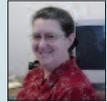
"There are lots of opportunities for expansion in our field," said Kuhn. "Not a lot of businesses do non-destructive testing, but more and more companies are required to have their equipment

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# INTRODUCTION

# GETTING STARTED

The SBA Can Help You Start And Expand Your Own Business



Every day the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance.

## Resources To Get You Started

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 114 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on [www.score.org](http://www.score.org),

<http://www.sba.gov/aboutsba/sbaprograms/bdc/index.html> for SBDCs or [www.sba.gov/services/](http://www.sba.gov/services/) and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.

These professionals can also help you with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA has programs for helping special audiences, such as women and veterans, become small business owners.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

## IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- Are you a self-starter? It will be entirely up to you to develop projects, organize your time, and follow through on details.
- How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- How good are you at making decisions? Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.
- Do you have the physical and emotional stamina to run a business? Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
- How well do you plan and organize? Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.

## ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

## EVALUATE

### Start by evaluating your strengths and weaknesses

#### 1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

#### 2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

#### 3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

#### 4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

#### 5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

- Is your drive strong enough? Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.
- How will the business affect your family? The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

## FRANCHISING

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including franchising.

For more information visit the SBA Web site at:

<http://www.sba.gov/smallbusinessplanner/start/> and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at [www.franchiseregistry.com/](http://www.franchiseregistry.com/) or call your local SBA office.

## HOME-BASED BUSINESS CONSIDERATIONS

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – the home-based business person.

### Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

### Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

### Finding Your Niche

Choosing a home business must be approached carefully.

### Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?

**franmarket**.com  
An Online Marketplace For Franchises & Business Opportunities

For ALL Your Franchising  
Needs  
Go To:  
[www.franmarket.com/sba](http://www.franmarket.com/sba)



## Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

### Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local, city and state departments of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

## REACHING UNDERSERVED AUDIENCES

### Women Business Owners

Women entrepreneurs are changing the face of America's economy. In the 1970's, women owned less than five percent of the nation's businesses. Today, they are at least equal owners of nearly half the nation's businesses and are majority owners of about

a third of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and service, some of which are designed especially for women. Many of these are overseen by SBA's Office of Women's Business Ownership.

Women's business ownership representatives in every SBA district office coordinate services for women, helping them access appropriate training, counseling, mentoring, federal contracting opportunities, financing, and more. They can also provide information on other local resources, including SBA resource partners and lenders.

The SBA's Women Business Centers are a nationwide network of 114 community-based centers that provide business training, counseling, mentoring and other assistance geared to women, particularly those who are socially and economically disadvantaged. To meet the needs of women entrepreneurs, the WBCs offer their services at convenient times and locations. Some offer child care during training and many provide assistance and materials in different languages, depending on the needs of the individual communities they serve. Classes are either free or offered at a small fee, and scholarships are often available to those who need them. A number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

Both SBA district offices and women's business centers offer mentoring roundtables. If there is not an existing roundtable nearby, women's business centers may be able to help women entrepreneurs set them up.

To find the nearest women's business ownership representative or women's business center, and to learn more about SBA programs and services, visit the Office of Women's Business Ownership at [www.sba.gov/women](http://www.sba.gov/women).

For additional information, contact the:

### West Virginia Women's Business Center (WBC)

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### Additional Women Resources in West Virginia:

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304-957-2085 or 888-982-7232  
[lolder@wvsbdc.org](mailto:lolder@wvsbdc.org)  
[www.sbdewv.org](http://www.sbdewv.org)

#### West Virginia Women's Commission

Capitol Complex  
Bldg. 6, Rm. 850  
Charleston, WV 25305  
304-558-0070 • 304-558-5167 Fax  
[www.wvdhhr.org/wwvc](http://www.wvdhhr.org/wwvc)

#### WV Minority Business Development Center

P.O. Box 3522  
Charleston, WV 25322  
Marsha Hopkins, Executive Director  
304-757-4865  
[mlhopkins72@verizon.net](mailto:mlhopkins72@verizon.net)

#### YWCA of Harrison County

305 Washington Ave.  
Clarksburg, WV 26301  
Patricia Webb, Executive Director  
304-624-6881 • 304-624-6882 Fax  
[ywcaofhc@wvdsi.net](mailto:ywcaofhc@wvdsi.net)

#### Professional Business Women's Association (PBWA)

P.O. Box 2586  
Martinsburg, WV 25401  
Christina Lundberg, SBDC Manager  
304-596-6642  
[www.pbwa.org](http://www.pbwa.org)

#### West Virginia Women Work

1137 Van Voorhis Rd., #15 Chelsea Sq.  
Morgantown, WV 26505  
304-598-0114  
[www.wvwomenwork.org](http://www.wvwomenwork.org)

## VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare, plan and succeed in entrepreneurship. The Veterans Business Outreach Center Program provides online and face-to-face entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide targeted management assistance to veterans who are current or prospective small business owners. SCORE also provides resources and counseling services online at: [www.score.org](http://www.score.org).

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: <http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html>.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VET Gazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: [www.sba.gov/VETS/](http://www.sba.gov/VETS/).

## WEBSITE Business plan help

The nearest SCORE chapter can be located at: [www.score.org](http://www.score.org). For business plan help at the SCORE Web site, click on "Business Tools" from the left-hand menu, then click on "Template Gallery."

You can find the nearest VBOC at: [www.sba.gov/vets](http://www.sba.gov/vets).

To find WBCs, click on: [www.sba.gov/services/](http://www.sba.gov/services/) and choose "Women's Business Centers" from the "Counseling and Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at: <http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.)

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication, and the Web site above.

SBA's Patriot Express Initiative has new and enhanced programs and services for veterans and members of the military community wanting to establish or expand small businesses. See the Financing section for more information on Patriot Express.

Contact Tom White, Veteran Business Development Officer at the West Virginia District Office at 304-623-5631 ext. 233 or [thomas.white@sba.gov](mailto:thomas.white@sba.gov) for additional information.

Additional information on veteran business opportunities can be found by contacting:

### SBA Veterans Business Outreach Program

Richard G. Portis  
600 Fifth Ave.  
Pittsburgh, PA 15219  
412-397-6842 • 412-227-6850 Fax  
[wboc@rmu.edu](mailto:wboc@rmu.edu)  
<http://www.rmu.edu/vboc>

### WV Division of Veterans Affairs

Keith Gwinn, Director  
1321 Plaza E., Ste. 101  
Charleston, WV 25301-1400  
304-558-3661 or 888-838-2352  
[wvda@state.wv.us](mailto:wvda@state.wv.us)

### Workforce West Virginia Veteran Services

Veterans Have Priority Service: WorkForce WV One Stop Career Centers are a one stop approach in meeting the needs of West

Virginia's workforce. Veterans searching for ways to start a business, become an entrepreneur, and follow a path of success, WorkForce West Virginia can provide assistance. Local Veterans employment representatives and Disabled Veterans employment program specialists are available to assist with special needs. Contact the statewide toll free number to reach any job service office in the state of West Virginia at 1-800-252-JOBS (5627).

### Veterans Assistance Centers

#### State Family Program Office

James Martin  
Charleston Armory  
1703 Coonskin Dr.  
Charleston, WV 25311  
800-794-8273  
[James.a.martin2@us.army.mil](mailto:James.a.martin2@us.army.mil)

#### Wing Family Assistance Center

Sharon Peters  
1679 Coonskin Dr.  
Charleston, WV 25311  
800-228-1204 or 304-341-6625  
[Sharon.peters@wvchar.ang.af.mil](mailto:Sharon.peters@wvchar.ang.af.mil)

#### Charleston Family Assistance Center

David T. Kent or Noble W. Lanham  
Charleston Armory  
1703 Coonskin Dr.  
Charleston, WV 25311  
304-346-2492 or 304-561-6545  
[david.t.kent@wv.ngb.army.mil](mailto:david.t.kent@wv.ngb.army.mil)  
[noble.w.lanham@wv.ngb.army.mil](mailto:noble.w.lanham@wv.ngb.army.mil)

#### Glen Jean Family Assistance Center

Suzanne E. Bragg or Tina Marie Cook  
Glen Jean Armory  
409 Wood Mountain Rd.  
Glen Jean, WV 25846  
866-379-6837 or 304-201-3221  
[Suzanne.e.bragg@wv.ngb.army.mil](mailto:Suzanne.e.bragg@wv.ngb.army.mil)  
[tina.marie.cook@wv.ngb.army.mil](mailto:tina.marie.cook@wv.ngb.army.mil)

#### Camp Dawson Family Assistance Center

Lisa Dixon  
240 Army Rd.  
Camp Dawson  
Kingwood, WV 26554  
304-791-4055  
[Lisa.dixon@wv.ngb.army.mil](mailto:Lisa.dixon@wv.ngb.army.mil)

#### Martinsburg Family Assistance Center

Susan Sanders  
Martinsburg Air Wing  
222 Sabre Jet Blvd.  
Martinsburg, WV 25401  
304-616-5590 or 866-986-4325  
[susan.sanders@wvmart.ang.af.mil](mailto:susan.sanders@wvmart.ang.af.mil)

#### Red House Family Assistance Center

Stacy Toler  
111 Army Nave Dr.  
Red House, WV 25168  
304-201-3087  
[stacy.toler@wv.ngb.army.mil](mailto:stacy.toler@wv.ngb.army.mil)

## Wheeling Family Assistance Center

Carrie Nelson or Kirsten Gray  
538 Girty's Point Rd.  
Wheeling, WV 26003  
304-201-3586  
carrie.nelson3@wv.ngb.army.mil  
kirsten.gray@wv.ngb.army.mil

## NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA is also working to ensure that entrepreneurship opportunities are available for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at: <http://www.sba.gov/aboutsba/sbaprograms/naa/index.html>

## WRITING A BUSINESS PLAN

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers, SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at: [www.sba.gov/localresources/district/wv/wv\\_wvsbdc.html](http://www.sba.gov/localresources/district/wv/wv_wvsbdc.html) The nearest SCORE chapter can be located at: [www.score.org](http://www.score.org) or [www.sba.gov/localresources/district/wv/wv\\_score.html](http://www.sba.gov/localresources/district/wv/wv_score.html). To find the WBC, visit [www.westvirginiawbc.org](http://www.westvirginiawbc.org).

## IN GENERAL, HERE'S WHAT A GOOD BUSINESS PLAN CONTAINS:

### Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.

- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

### Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

### Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to problems that may develop.

### Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

### Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate or SCORE counselor or Small Business Development Center representative.

Remember, the business plan is a flexible document that should change as your business grows.

## SCORE

SCORE is a 10,500-member volunteer nonprofit association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE, with more than 40 years experience helping small businesses succeed, matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors,

whose collective experience spans the full range of American enterprise, share their management and technical expertise with both current and prospective small business owners.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before a business start-up is an important part of SCORE's service.

### SCORE Buckhannon Chapter #676

Geraldine "Jerry" Henderson  
76 E. Main St.  
Buckhannon, WV 26201  
304-472-3662  
agovernorsinn@aol.com  
Counties: Barbour, Lewis, Randolph and Upshur.

### SCORE Charleston Chapter #256

Stanley Margolis  
Charleston Enterprise Center  
1116 Smith St., Rm. 302  
Charleston, WV 25301  
304-347-5463  
Score256@wvscore.org  
www.wvscore.org  
Counties: Clay, Fayette, Jackson, Kanawha, Mason, Nicholas, Putnam, Raleigh and Roane.

### SCORE Upper Monongalia Valley Chapter #537

Sid Absher  
103 Adams St., Ste. 109-110  
Fairmont, WV 26554  
304-363-0486  
score@ma.rr.com  
Counties: Berkeley, Braxton, Calhoun, Doddridge, Gilmer, Grant, Hampshire, Hardy, Harrison, Jefferson, Marion, Mineral, Monongalia, Morgan, Pendleton, Preston, Taylor, Tucker and Webster.

### SCORE Huntington Chapter #488

Vernon Vaarman  
Unlimited Future, Inc.  
1650 Eighth Ave.  
Huntington, WV 25703  
304-523-4092  
score488@juno.com  
Counties: Boone, Cabell, Lincoln, Logan,  
McDowell, Mingo, Wayne and Wyoming.

### SCORE Greenbrier Valley Chapter #667

Steve King  
Greenbrier Community College  
101 Church St.  
Lewisburg, WV 24901  
304-647-6582  
scoreL70@hotmail.com  
Counties: Greenbrier, Mercer, Monroe,  
Pocahontas and Summers.

### SCORE Wheeling Chapter #377

Theodore Brown  
Wheeling Chamber of Commerce  
1310 Market St.  
Wheeling, WV 26003  
304-233-2575  
wwwscore@juno.com  
Counties: Brooke, Hancock, Marshall, Ohio,  
Pleasants, Ritchie, Tyler, Wetzels, Wirt and  
Wood.

### SCORE District Director

Nick Lambernedis  
Rte. 6, Box 604  
Clarksburg, WV 26301  
304-363-0486  
nlambernedis@ma.rr.com

### SCORE Assistant Director

Billie Nichols  
1748 Fairmont Ave.  
Clarksburg, WV 26301  
304-624-4811  
Billieg4@aol.com

### SCORE Assistant Director

George Daniels  
835 Overbrook Rd.  
Charleston, WV 25314  
304-342-0231  
gdscore@juno.com

### SCORE Assistant Director

Jacqueline P. Rowand  
112 Avondale Rd.  
Fairmont, WV 26554  
304-363-0486  
jprowand@aol.com

## SCORE's Presence on the Internet

SCORE can also be found on the Internet at [www.score.org](http://www.score.org). SCORE's presence on the Internet makes it possible to reach more small business clients than ever with online mentoring and counseling services.

Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-

mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyber-chapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site at [www.score.org](http://www.score.org) to take advantage of the many services SCORE has to offer your business.

## SMALL BUSINESS DEVELOPMENT CENTERS

As the SBA's largest non-finance program, Small Business Development Centers meet the needs of small businesses and promote economic development in local communities by helping to create and retain jobs. Partially funded by a cooperative agreement with SBA, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to prospective and existing small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

There are specialized programs for small businesses owned by individuals who are socially and economically disadvantaged, women, veterans, Reservists, people with disabilities and persons in low- and moderate-income urban and rural areas.

For more information, visit the Web sites at [www.sba.gov/aboutsba/sbaprograms/sbdc/index.html](http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html), [www.sbdcwv.org](http://www.sbdcwv.org) or contact the Business "Ask Me" line.

The West Virginia Business "Ask Me" line is a service provided by the Small Business Division. Businesses anywhere in the state

can call the toll-free number 1-888-982-7232 (1-888-WVA-SBDC) to connect with information on business services available in the state. The program was designed to enhance delivery of essential services and resources to West Virginia's entrepreneurs. The Business Ask Me Line is staffed during normal work hours, 8:30 a.m. to 5 p.m., Monday through Friday.

### WV Small Business Development Center

M. E. Gamble, State Director  
1900 Kanawha Blvd. E., Bldg. 6, Rm. 652  
Charleston, WV 25301  
304-957-2087 or 888-982-7232  
mgamble@wvsbdc.org

### Charleston Center

Kevin Twohig, Center Manager  
1900 Kanawha Blvd. E., Bldg. 6, Rm. 652  
Charleston, WV 25305-0311  
304-957-2089  
ktwuhig@wvsbdc.org  
Counties: Clay, Kanawha, Putnam and Roane.

### Pierpont Community & Technical College Center - Upshur

Vicki Karickhoff, Business Analyst  
1 Edmisten Dr., Ste. 203  
Buckhannon, WV 26201  
304-439-1290  
vkarickhoff@fairmontstate.edu  
Counties: Barbour, Braxton, Calhoun,  
Doddridge, Harrison, Gilmer, Lewis, Marion,  
Randolph, Taylor and Upshur.

### Marshall Community and Technical College

Amber Wilson, Center Manager  
348 15th St.  
Huntington, WV 25703  
304-399-1040  
wilsona@marshall.edu  
Counties: Cabell, Lincoln, Mason and Wayne.

### Southern WV Community and Technical College

Harold Patterson, Center Manager  
P.O. Box 2900  
Dempsey Branch Rd.  
Mt. Gay, WV 25637  
304-896-7451  
hpatterson@frontiernet.net  
Counties: Boone, Logan and Mingo.

### SBDC of the Eastern Panhandle

Christina Lundberg, Center Manager  
Nancy Ferner, Business Analyst  
140 N. Queen St.  
Martinsburg, WV 25401  
304-596-6642 Chris  
304-596-6643 Nancy  
clundberg@wvdo.org  
nferner@wvdo.org  
Counties: Berkeley, Jefferson and Morgan.

### Eastern WV Community and Technical College

Beth Ludewig, Center Manager  
1929 State Rte. 55  
Moorefield, WV 26836  
304-434-8000 ext. 223 or 877-982-2322  
mludewig@eastern.wvnet.edu  
Counties: Grant, Hampshire, Hardy, Mineral, Pendleton and Tucker.

### West Virginia University Resource Corporation

Sharon Stratton, Center Manager  
886 Chestnut Ridge Rd.  
Morgantown, WV 26506  
304-293-5839  
sharon.stratton@mail.wvu.edu  
Counties: Monongalia and Preston.

### Southern WV Community & Technical College - McDowell

Harold Patterson  
P.O. Box 85  
Northfork, WV 24868  
304-862-3144 ext. 240  
hpatterson@frontiernet.net  
Counties: McDowell and Wyoming.

### West Virginia University Parkersburg

Greg Hill, Center Manager  
300 Campus Dr.  
Parkersburg, WV 26104  
304-424-8391  
greg.hill@mail.wvu.edu  
Counties: Jackson, Pleasants, Ritchie, Wirt and Wood.

### Region 1 Workforce - Summersville

Jim Epling, Center Manager  
830 Northside Dr., Ste. 166  
Summersville, WV 26651  
304-872-0020  
jepling@r1workforcewv.org  
Counties: Clay, Fayette, Nicholas, Pocahontas and Webster.

### WV Northern Community College SBDC

Donna Schramm, Center Manager  
Ed Powell, Business Analyst  
1704 Market St.  
Wheeling, WV 26003  
304-214-8973 Donna  
304-214-8972 Ed  
dschramm@wncc.edu  
epowell@wncc.edu  
Counties: Brooke, Hancock, Marshall, Ohio, Tyler and Wetzel.

### The INNOVA® Commercialization Group

INNOVA® is an initiative of the West Virginia High Technology Consortium (WVHTC) Foundation and a statewide commercialization program focused exclusively on West Virginia innovators. Its mission is to create real wealth for West Virginia by assisting entrepreneurs in obtaining the business development assistance and capital necessary to

successfully launch new products into the commercial marketplace. As part of that mission, INNOVA® is a primary provider of seed capital in West Virginia. In addition to seed capital, INNOVA® staff delivers high quality technical assistance and commercialization services its clients. INNOVA® is also the statewide administrator of the Ewing Marion Kauffman Foundation FastTrac® entrepreneurial training programs.

The INNOVA® Commercialization Group manages the primary seed fund within West Virginia seeking early stage innovative companies in which to invest. Its statewide focus has yielded nine investments to date. Other forms of funding include a micro loan fund managed by the team of which more traditional working capital and equipment loans are made to the group's West Virginia client base. INNOVA® also provides assistance in preparation for SBIR Phase I proposals. Technical reviews and funding have led to increased Phase I awards in the past few years.

Technical assistance and commercialization services are provided by INNOVA® team members to its client base. Such assistance may include business plan reviews, strategic planning sessions, financial modeling, etc. Additional funding is also available to qualifying clients to assist the funding of professional assistance through professional service providers including, but not limited to, accountants, attorneys and web developers.

The FastTrac® entrepreneurial training program is a practical, hands-on business development program designed to help entrepreneurs hone the skills needed to create, manage and grow a successful business. INNOVA® team members are certified to facilitate the four-hour FastTrac® Listening to Your Business™ workshop and the 10-week FastTrac® Growth Venture™ and TechVenture™ courses.

For further information and assistance in applying for INNOVA® services, including registering for FastTrac® programs, please contact the INNOVA® Commercialization Group at 304-366-2577 or by email at INNOVAwv@wvhtf.org. Visit INNOVA® on the web at: [www.INNOVAwv.org](http://www.INNOVAwv.org).

### West Virginia University Business Incubator

Established in 2003, the WVU Business Incubator provides the environment, resources, and entrepreneurial spirit necessary to maximize the growth potential

for small start-up businesses and provides a support network for existing businesses. The Incubator strives to support the research and economic development missions of West Virginia University and to contribute to and support development of the entrepreneurial climate and growth of industry presence in Morgantown, WV and all surrounding areas. Access to a staff of professionals, trained interns, and WVU resources ensure that Incubator businesses have guidance in the key areas of accounting, advertising, graphic design, information technology, finance, corporate services, marketing, web design, and web development. Businesses have the option of being affiliated with the Incubator as either a resident or virtual tenant. Currently located in the Chestnut Ridge Research Building on the Evansdale campus of WVU, the Incubator will soon be a part of the WVU Research Park.

For further information, contact:

#### WVU Business Incubator

Dusty Gwinn  
886 Chestnut Ridge Rd., 6th Fl.  
Morgantown, WV 26506  
304-225-2511  
wvubi@mail.wvu.edu  
[www.wvu.edu/~incubator](http://www.wvu.edu/~incubator)

### U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations. To find the USEAC nearest to you, go to: <http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/useac/index.html>.

#### U.S. Export Assistance Center

Patrick Hayes  
600 Superior Ave., Ste. 700  
Cleveland, OH 44114  
216-522-4731  
pat.hayes@mail.doc.gov

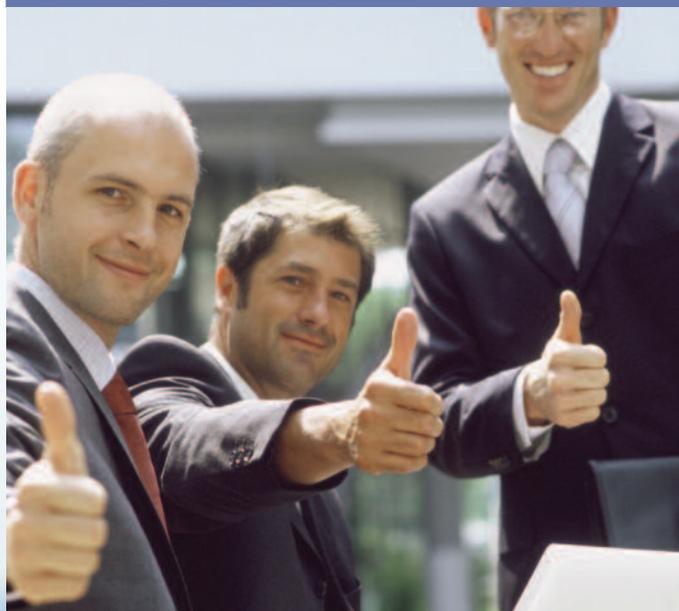
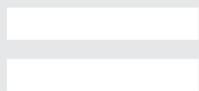


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## REGULATIONS

# KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



**I**t may be inconceivable to you that your home-based consulting service or hand-knit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. Bear in mind that regulations vary by industry. If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

### BUSINESS.GOV

Business.gov is the official business link to the U.S. government providing a one-stop shop for federal resources from the federal government agencies that regulate or serve businesses.

Business.gov's new "Permit Me" feature provides a single source for obtaining federal and state permits and professional licenses for businesses. While most businesses in the United States are required to obtain a

permit, professional license, or identification number to operate, finding the right license can be a major challenge for potential business owners.

"Feature Topics" focuses on common business concerns. It provides context to the compliance information provided on the site and helps business owners understand in plain language the regulatory requirements their businesses face. Additional topics will be added on a regular basis in response to the most frequent searches on the site.

The Content Partners Program formalizes relationships with government agencies, trade associations and professional organizations to develop compliance assistance tools and resources for small- and medium-sized businesses. Partner organizations provide domain specific compliance information featured on the site's Feature Topics and Compliance Guides pages. Business.gov is managed by the SBA in partnership with 21 other federal agencies. You're just a computer click away from help 24-hours a day at: [www.business.gov](http://www.business.gov).

### BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which

affect tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

### CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which format of business is right for you, contact your local SBA office, SBDC, SCORE or WBC for assistance.

#### Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

#### General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership is recommended to address potential conflicts such as, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

#### Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more individuals. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

### “C” Corporation

A “C” corporation is a legal entity created under State law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It’s the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is an entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and it offers the owners the advantage of limited liability, but not total protection from lawsuits.

### Subchapter “S” Corporation

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

### LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is for professional organizations.

## BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and departments. Consult your state or local government for assistance.

### West Virginia State Tax Department

P.O. Box 3784  
Charleston, WV 25337-3781  
304-558-3333 or 800-982-8297  
[www.state.wv.us/taxdiv](http://www.state.wv.us/taxdiv) or  
[www.business4wv.com](http://www.business4wv.com)

## FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information, contact the county clerk’s office in the county where your business is based.

### West Virginia Secretary of State

1900 Kanawha Blvd. E., Bldg. 1, Ste. 157-K  
Charleston, WV 25307-0770  
304-558-8000  
[www.wvsos.com](http://www.wvsos.com)

## BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

**Liability Insurance** – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

**Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

**Business Interruption** – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced?

Business Interruption (or “business income”) insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

**“Key Man”** – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other “key” employee.

**Automobile** – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result for such usage.

**Officer and Director** – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home Office** – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy.

### Worker’s Compensation Insurance

According to the Workers’ Compensation Statutes, Chapter 23 of the West Virginia State Code, businesses are required to obtain workers’ compensation insurance coverage for their employees. This includes, “all persons, firms, associations and corporations regularly employing another person or persons for the purpose of carrying on any form of industry, service or business in this state.”

Exceptions to this requirement include: employers of employees in domestic service; employers of five or fewer full-time employees in agricultural service; casual employees (defined as three or fewer employees; employment is temporary, intermittent and sporadic and does not exceed 10 days in any calendar quarter); churches; employers engaged in organized professional sports; or, volunteer police auxiliary unit under the auspices of a county commission, municipality or other

government entity; and employers of employees covered by USL&H coverage.

Failure to obtain and maintain proper workers' compensation insurance coverage will subject you to a number of consequences, including, but not limited to, the following:

1. Administrative fines by the Offices of the Insurance Commissioner of up to \$10,000;
2. Loss of immunity against civil liability (you may be sued by your employee);
3. Immediate revocation of business licenses and permits;
4. Cessation of continuing operation;
5. Assumption of business and personal liability for all workers' compensation claims paid plus attorneys fees.

Since July 1, 2008, employers have been able to purchase workers' compensation insurance in a competitive market. Workers' compensation insurance is now available from multiple insurers licensed in this state to provide such coverage. For information regarding available insurers, contact the West Virginia Offices of the Insurance Commissioner at 1-888-879-9842 or by email at [customer.service@wvinsurance.gov](mailto:customer.service@wvinsurance.gov). Employers are free to competitively shop among the licensed workers' compensation insurers to obtain the most competitive rate.

The application process for workers' compensation coverage for most insurers is quite simple. You must complete an application for coverage, answering basic questions to include the location of your company(s), a description of operations, and owner/officer and rating information. This data is needed to permit the insurer to properly classify your company and calculate the premium for the policy. The insurer will provide you a quote for the policy and place the policy in force upon receipt of the required premium. Note: The process may vary slightly with each insurer.

## West Virginia Small Business Plan

The West Virginia Small Business Plan helps make company-sponsored health insurance more affordable. Premium costs can be as much as 22 percent lower than the going market rate for comparable policies.

To qualify, a small business must have been without company-sponsored health coverage for a minimum of the past 12 consecutive months. Plus, there are four additional requirements a company must meet to be eligible for policies offered under the West Virginia Small Business Plan. For initial consideration, an uninsured small business must answer, "Yes," to each of the following questions:

- 2 – 50 employees?
- Employer willing to pay at least 50 percent of the cost of an individual policy?
- Business has been in operation for at least 12 consecutive months?
- 75 percent of eligible employees will sign up for the insurance?

Actual plan costs for your small business can only be determined by working through a local insurance agent to complete the application process.

For more information about the West Virginia Small Business Plan, please contact the Insurance Commission Consumer Information line at 888-879-9842 ext. 107. For assistance in locating a participating Mountain State BlueCross BlueShield agent contact:

**Terri Jerome**

Wheeling BCBS office  
877-866-2583  
[terri.jerome@msbcbs.com](mailto:terri.jerome@msbcbs.com)  
[www.wvsbp.org](http://www.wvsbp.org)

## EMPLOYER IDENTIFICATION NUMBER

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can call a toll-free number, 800-829-4933, to get an EIN. Internal Revenue Service customer service representatives are available to answer calls Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS Campus' that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: <http://www.irs.gov/businesses/small/index.html>, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

<b>Holtsville, NY</b>	<b>631-447-8960</b>
<b>Cincinnati, OH</b>	<b>859-669-5760</b>
<b>Philadelphia, PA</b>	<b>215-516-3990</b>

IRS accepts third party Form SS-4's. Tax practitioners complete the new "Third Party Designee" section on their client's behalf by obtaining the client's signature on Form SS-4. IRS no longer requires that practitioners file a Form 2848, Power of Attorney or Form 8821, Tax Information Authorization to get an EIN for their clients.

## New Hire Reporting

State and federal law require all employers to report each new and re-hired employee within 14 days of hire to the State Directory of New Hires (West Virginia Statute 48-18-125 and the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 42 U.S.C. 653A).

### What Information MUST Be Reported?

- Employer Federal Identification Number (FEIN)
- Employer Name
- Employer Address (For wage withholding purposes)
- Employee Social Security Number (SSN)
- Employee Name (First & Last)
- Employee Address

### Why is New Hire Reporting Important?

Employers play a pivotal role in helping our country's children receive the support they need. Those who don't receive financial support often depend on public assistance or live in poverty. By remembering to report your new hires and rehires within the required timeframe, you will help children get the support they need, when they need it. Also, if an employee who is owed child support starts receiving it because of another employer's new hire report, you will have a more focused and productive employee. New hire reporting also helps your company through reduction of benefit fraud in the employment programs you help to fund, such as Worker's Compensation and Unemployment Insurance. So, you see... new hire reporting isn't just good for children; it's good for business too!

### How do I report New Hires?

Due to its ease of use, accuracy and efficiency, the preferred method of reporting your new hires and rehires is via the website at: [www.wv-newhire.com](http://www.wv-newhire.com).

You can also report by mailing or faxing your information on an approved new hire reporting form to:

**West Virginia New Hire Reporting Center**

P.O. Box 2473  
Charleston, WV 25329  
877-625-4675

For more information about the New Hire Reporting Program or to obtain a new hire reporting form, please call 304-346-9513 or toll-free 877-625-4669

[www.wv-newhire.com](http://www.wv-newhire.com)

## FEDERAL SELF-EMPLOYMENT TAX

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040.

## BUSINESS TAX INFORMATION

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the IRS. To obtain the registration form and reference documents, contact the IRS at 800-829-1040 or visit their website: <http://www.irs.gov/businesses/small/index.html> for complete information or contact:

### West Virginia Tax Department

Bldg. 5, Rm. 109  
1900 Kanawha Blvd. E.  
Charleston, WV 25305  
800-982-8297 or 304-558-3333  
[www.state.wv.us/taxdiv](http://www.state.wv.us/taxdiv)

## West Virginia State Tax Department - MyTaxes

MyTaxes gives West Virginia business taxpayers, certified public accountants and tax preparers the ability to view and make changes to their accounts, and file and pay taxes through the secure website. The 24/7 access to tax accounts and the State Tax Department makes tax compliancy easy, quick and simple.

Any business that is registered to pay taxes in the State of West Virginia is eligible to use MyTaxes. Currently the website is business tax oriented enabling business owners to quickly and easily pay and file their taxes, then get back to business. A complete list of taxes currently available can be found by visiting the MyTaxes website at :

<https://mytaxes.wvtax.gov>.

First time users must register before accessing tax accounts. To register, businesses will need a FEIN (tax identification number), a West Virginia eight digit account number, the business legal name and an email address. Taxpayers select their User ID name and password. The authorization code for immediate access to the website will be emailed to the registrant.

For questions or additional information, contact the taxpayer services general assistance number at 304-558-3333 or 800-982-8297 or via e-mail at: [mytaxes@tax.state.wv.us](mailto:mytaxes@tax.state.wv.us).



## SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, visit your state's Web page.

## FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

**Sole Proprietorship:** You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

**Partnership:** You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

**Corporation:** You must file a Federal Corporation Income Tax (Form 1120). You will also be required to report our earning from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

## FEDERAL PAYROLL TAX

**Federal Withholding Tax:** Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

## SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in. No deductions may be made by any employer for any reason unless the employee has previously signed a paper authorizing the deduction. There are no exceptions.

## EMPLOYEE CONSIDERATIONS

### Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

### Social Security Administration

800-772-1213  
<http://www.ssa.gov>

### Federal Withholding

U.S. Internal Revenue Service  
800-829-1040  
<http://www.irs.gov>

## Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at [www.socialsecurity.gov/employer/](http://www.socialsecurity.gov/employer/). Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online, and
- verify Social Security Numbers through the Social Security Number Verification Service, which can be used for all employees prior to preparing and submitting Forms W-2.

## Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

## WORKPLACE PROGRAM

Americans with Disabilities (ADA): For assistance or clarification with the ADA, call 800-669-3362 or visit them at: <http://www.ada.gov>.

## USCIS

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

## SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor.

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. For more information, contact:

### Occupational Safety & Health Administration

200 Constitution Ave. N.W.  
Washington, DC 20210  
800-321-6742  
[www.osha.gov](http://www.osha.gov)

### Charleston Area Office

405 Capitol St., Ste. 407  
Charleston, WV 25301-1727  
304-347-5937 • 304-347-5275 Fax

### West Virginia Department of Environmental Protection

601 57th St.  
Charleston, WV 25304  
304-926-0470  
Terry.L.Polen@wv.gov  
[www.wvdep.org](http://www.wvdep.org)

## BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Contact the business license office in the city or town where the business is located.

## BAR CODING

GSI US™ (not a government agency) provides a unique company number to create bar codes (including UPCs) for your products. Many stores require bar coding on packaged products. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GSI US, formerly the Uniform Code Council, Inc., provides tools and assistance to help you meet these requirements. For information, visit [www.gsius.org/pc](http://www.gsius.org/pc). For additional questions, contact:

### GSI US

7887 Washington Village Dr., Ste. 300  
Dayton, OH 45459-8605  
937-435-3870

## Federal Registration of Trademarks and copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

### Patent and Trademark Office:

P.O. Box 1450  
Alexandria, VA 22313-1450  
800-786-9199  
<http://www.uspto.gov/>

### Trademark Information Hotline

703-308-9000

## State Registration of a Trademark

Trademarks and service marks may be registered in a state. For filing fees or more information about applications for registration of trademark or service mark, contact the:

### West Virginia Secretary of State

1900 Kanawha Blvd. E., Bldg. 1, Ste. 157-K  
Charleston, WV 25305  
304-558-8000 • 304-558-6900 Fax  
[business@wvsos.com](mailto:business@wvsos.com)  
[www.wvsos.com](http://www.wvsos.com)

**Caution:** Federally registered trademarks may conflict with and supersede state registered business and product names.

## Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

### U.S. Patent and Trademark Office

800-786-9199 • <http://www.uspto.gov>

## Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyright does not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

### U.S. Copyright Office

U.S. Library of Congress  
James Madison Memorial Bldg.  
Washington, DC 20559  
202-707-9100 - Order Line  
202-707-3000 - Information Line  
[www.copyright.gov](http://www.copyright.gov)

SUCCESS  
STORY

## J&E Technical Services

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tested for stress fractures. In fact, we have been talking with a company about testing giant windmills. The sky is the limit with this company.' The Patriot Express program is for veterans like Jason that want to start or expand their business. The program is available to service-disabled veterans, active-duty service members eligible for the military's Transition Assistance Program, Reservists and National Guard members, current spouses of those mentioned and the widowed spouses of service members.

Small businesses can qualify for SBA's maximum guaranty, up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000 under Patriot Express.

"The Patriot Express Loan Initiative is the latest addition to the financial, procurement, and technical assistance programs the SBA provides to the military community," said Judy McCauley, SBA West Virginia director. "Veterans are a very important part of America's small business success. Their drive and persistence as business owners make a huge contribution to the strength of America's economy. It is a privilege to be supporting these brave men and women and their spouses as they establish and achieve their dreams."

Thanks to the Patriot Express and BB&T that dream is becoming a reality for Jason Kuhn.

## FINANCING

# GETTING APPROVED

Financing Options to Start or Grow Your Business



**M**any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amount that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

**Note: The SBA does not offer grants to individual business owners to start or grow a business. The only grants the SBA is authorized to provide are for entities to provide businesses management technical assistance to other businesses.**

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are — the small business, the lender and the SBA. SBA guarantees a portion of the loan. The business should have its business plan prepared before it applies

for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

### 7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the lender must be eligible creditworthy and the loan structured under conditions acceptable to SBA.

### PERCENTAGE OF GUARANTIES

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can provide a maximum guaranty of \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

### INTEREST RATES AND FEES

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate\* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as

high as prime plus 2.75 percent. For loans under \$50,000 and for loans processed through SBAExpress, rates are permitted to be higher.

The fee is based on the size of the guaranty percentage associated with the SBA loan whether the loan is short-term (12 months or less) or long-term (over 12 months). You can finance the fee.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

**\* All references to the prime rate refer to the lowest prime rate as published in the Wall Street Journal on the day the application is received by the SBA.**

## 7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to 10 years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

## STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate the income to start repaying the loan. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will

charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

## COLLATERAL

The SBA expects every loan to be fully secured, however, in most cases, the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, if all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

## ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as “small” by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at: <http://www.sba.gov/services/contractingopportunities/index.html> then select “Size Standards” from the “Contracting Opportunities” menu in the right hand column.

### SBA Size Standards:

- Manufacturing from 500 to 1,500 employees
- Wholesaling — 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

### Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion,

businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

## Use of Proceeds

The third eligibility factor is what the loan proceeds can and cannot be used for. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

### Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used (except for compensation for services rendered) for floor plan financing or to have funds for the purpose of making investments.

## Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA’s credit elsewhere test and utilization of personal assets requirements where the applicant business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA’s anti-discrimination rules and prohibitions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA’s most important eligibility rules, including:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

More can be found out about SBA’s eligibility requirements at:

<http://www.sba.gov/services/> then select “Loan Eligibility” from the “Financial Assistance” list along the bottom.

## What to Take to the Lender

Documentation requirements may vary; contact your lender for the information you must supply.

### Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

### How the 7(a) Program Works

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

### What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).

- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

### SBAEXPRESS

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact the West Virginia District Office at 304-623-5631 ext. 233 or [thomas.white@sba.gov](mailto:thomas.white@sba.gov).

### PATRIOT EXPRESS

The Patriot Express Initiative pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above, including a service member
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at: <http://www.sba.gov/patriotexpress> or contact Tom White at the West Virginia District Office at 304-623-5631 ext. 233 or [thomas.white@sba.gov](mailto:thomas.white@sba.gov).

### COMMUNITYEXPRESS PILOT LOAN PROGRAM

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However, borrowers must receive technical assistance to qualify for this program.

More information is available at: [www.sba.gov/services/financialassistance/7alenderprograms/comexpress/index.html](http://www.sba.gov/services/financialassistance/7alenderprograms/comexpress/index.html) or contact the West Virginia District Office at 304-623-5631 or [wvinfo@sba.gov](mailto:wvinfo@sba.gov) or contact one of the following Technical Assistance providers.

#### West Virginia Women's Business Center (WBC)

200 Value City Ctr., Ste. 601  
Beckley, WV 25801  
304-253-3145 or 800-766-4556  
[bizcenter@westvirginiawbc.org](mailto:bizcenter@westvirginiawbc.org)

#### Pierpont Community & Technical College Center - Upshur

Vicki Karickhoff  
1 Edmiston Way, Ste. 203  
Buckhannon, WV 26201  
304-439-1290  
[vkarrickhoff@fairmontstate.edu](mailto:vkarrickhoff@fairmontstate.edu)

#### SCORE Buckhannon Chapter #676

Geraldine "Jerry" Henderson  
76 E. Main St.  
Buckhannon, WV 26201  
304-472-1611  
[agovernorsinn@aol.com](mailto:agovernorsinn@aol.com)

#### Charleston SBDC Subcenter

Kevin Twohig, Center Manager  
1900 Kanawha Blvd. E., Bldg. 6, Rm. 652  
Charleston, WV 25305-0311  
304-957-2089 or 888-982-7232  
[ktowhig@wvsbdc.org](mailto:ktowhig@wvsbdc.org)

#### SCORE Charleston Chapter #256

Stanley Margolis  
Charleston Enterprise Center  
1116 Smith St., Rm. 302  
Charleston, WV 25301  
304-347-5463  
[Score256@wvscore.com](mailto:Score256@wvscore.com)

## SCORE Upper Monongalia Valley Chapter #537

Sid Absher  
103 Adams St., Ste. 109 & 110  
Fairmont, WV 26554  
304-363-0486  
score@ma.rr.com

## Marshall Community & Technical College

Amber Wilson, Center Manager  
348 15th St.  
Huntington, WV 25701  
304-399-1040  
wilsona@marshall.edu

## SCORE Huntington Chapter #488

Vernon Vaarman  
1650 Eighth Ave.  
Huntington, WV 25703  
304-523-4092  
score488@juno.com

## Greenbrier Valley SCORE Chapter #667

Steve King  
Greenbrier Community College  
101 Church St.  
Lewisburg, WV 24901  
304-647-6582  
scoreL70@hotmail.com

## Southern WV Community & Technical College SBDC

Harold Patterson, Center Manager  
300 Main St.  
Logan, WV 25601  
304-792-7234 ext. 27  
hpatterson@frontiernet.net

## SBDC of the Eastern Panhandle

Christina Lundberg, Center Manager  
Nancy Ferner, Business Analyst  
142 N. Queen St.  
Martinsburg, WV 25401  
304-596-6642 or 304-596-6643  
clundberg@wvdo.org  
nferner@wvdo.org

## Eastern WV Community & Technical College

Beth Ludewig, Center Manager  
1929 S.R. 55  
Moorefield, WV 26836  
304-434-8000 ext. 223 or 977-982-2322  
mludewig@eastern.wvnet.edu

## West Virginia University Resource Corporation

Sharon Stratton, Manager  
886 Chestnut Ridge Rd.  
Morgantown, WV 26506  
304-293-5839  
Sharon.stratton@mail.wvu.edu

## Southern WV Community & Technical College McDowell

Harold Patterson, Business Analyst  
P.O. Box 85  
Northfork, WV 24868  
304-862-3144 ext. 240  
hpatterson@frontiernet.net

## Region 1 Workforce – Summersville SBDC

Jim Epling, Center Manager  
812 Northside Dr., Ste. J  
Summersville, WV 26651  
304-872-0020  
jepling@r1workforcewv.org

## West Virginia University Parkersburg SBDC

Greg Hill, Center Manager  
300 Campus Dr., Rte. 5/P.O. Box 167-A  
Parkersburg, WV 26101  
304-424-8391  
greg.hill@mail.wvu.edu

## WV Northern Community College

Donna Schramm, Center Manager  
Ed Powell, Business Analyst  
1704 Market St.  
Wheeling, WV 26003  
304-214-8973 or 304-214-8972  
dschramm@wvnc.edu  
epowell@wvnc.edu

## SCORE Wheeling Chapter #377

Theodore Brown  
Wheeling Chamber of Commerce  
1310 Market St.  
Wheeling, WV 26003  
304-233-2575  
www.score@juno.com

## AWARD WINNERS

### SMALL BUSINESS WEEK

Each year, the U.S. Small Business Administration recognizes successful small business entrepreneurs and champions at Small Business Week activities throughout the country. Each district office solicits nominations throughout the numerous avenues of the business community for outstanding candidates to recognize at local, regional and national levels. The West Virginia District Office solicits nominations for its Small Business Week Awards Celebration from September to November of each year.

Once the nominations are received, an independent panel comprised of small business owners, advocates, members of academia, media, and directors of economic development organizations, meets to select the West Virginia winners. These selections are then sent to the Philadelphia Regional Office for further competition with subsequent winners moving on to Washington DC for National competition. Each West Virginia award winner is honored during the West Virginia Small Business Awards Celebration held in May or June of each year.

For questions about the Small Business Week awards program, please contact Rick Haney at 304-623-5631 ext. 230 or richard.haney@sba.gov.

## 2008 SMALL BUSINESS WEEK WINNERS WEST VIRGINIA

### Small Business Person of the Year

Harry M. Siegel, President  
HMSTechnologies, Inc.  
Martinsburg, WV



### SBA Young Entrepreneur

Joshua F. Pearson, President  
Brian D. Canterbury, Vice President  
Mountaineer Packaging, LLC  
Dunbar, WV



### Financial Services Champion

Stephanie Ellingson,  
Commercial Banking Officer  
Huntington National Bank  
Morgantown, WV



### Minority Small Business Champion

Meena Ahluwalia, President  
Padgett Business Services  
Morgantown, WV



### Small Business Journalist

April Kaull,  
Statewide News Coordinator  
WV Media Holdings, WBOY-TV  
Morgantown, WV



### Women in Business Champion

Jeanne Mozier, President  
Star Theatre  
Berkeley Springs, WV



### Director's Excellence Award

Nancy Ferner, Business Analyst  
SBDC of the Eastern Panhandle  
Martinsburg, WV



### 2007 Top Lenders

#### Top Large/National Lender

Huntington National Bank

#### Top Community Lender

First State Bank

#### Top Community Express Lender

Superior Financial Group

## Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

## CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have a definite established seasonal pattern and thus must have been in business for a period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** Provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary. Proceeds are used solely for direct

expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.

- **The Small Asset-Based Line** is a revolving line of credit used to support an increase in accounts receivable or inventory. The loan can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory or accounts receivable. Repayment comes from the collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower. These lines are generally used by businesses providing credit to their customers.
- **The Standard Asset-Based Line** is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

## EXPORT TRADE FINANCING

**Export Working Capital Program**  
[www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html](http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html)

The SBA's Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90% of a loan amount or \$1.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

### Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable foreign country, to both the lender and SBA.

## Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support Standby Letters of Credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

## Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

## Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

**How to Apply — A small business exporter seeking a guaranteed EWCP loan must apply to a lender.**

## SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

## Eligibility of Exporter

The same as for the SBA EWCP Program.

## Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

## Use of Proceeds

Same as the SBA EWCP.

## Ineligible Use of Proceeds

- Goods or services with less than 50 percent U.S. content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

## Collateral Requirements

Same as the SBA EWCP.

## Discounted Credit Insurance Premiums

The Export-Import Bank of the United States and the SBA provide SBA export loan recipients with a 25 percent discount on export credit insurance premiums. Ex-Im Bank export credit insurance protects your company against nonpayment and enables you to sell on the competitive "Open account" terms. You can enter new markets and increase sales in existing markets and have the ability to match the credit terms offered by your foreign competitors. Ex-Im Bank provides up to 95 percent coverage for both commercial risks, for example buyer insolvency and default, and political risks, war, revolution, and the cancellation of an export or import license.

## How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.

## INTERNATIONAL TRADE LOAN PROGRAM

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for an increased

maximum dollar amount of SBA guaranty outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well as an SBA working capital loan or line of credit. The international trade loan provides an SBA guarantee up to \$1.5 million of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA guarantee of \$1.25 million. When combined, the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guarantee fee and interest rates are the same as for any standard 7(a) loans.

## Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

## Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.

**Collateral Requirements - Collateral requirements are the same as regular 7(a) loans.**

- **How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

## Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as

well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

**Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.**

## Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

## Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

## How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

## Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

## SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

## CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.
- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than

2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.

- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at [www.nadco.org](http://www.nadco.org).
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under \$7.5 million, net profit after taxes under \$2.5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 Certified Development Companies serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to [www.sba.gov/services](http://www.sba.gov/services), then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

[West Virginia Certified Development Corporation \(WVCDC\)](http://www.wvcedc.org)

Northgate Business Park  
160 Association Dr.  
Charleston, WV 25311-1217  
304-558-3691  
Joey Browning  
[jbrowning@wveda.org](mailto:jbrowning@wveda.org)  
Robin Greathouse  
[rgreathouse@wveda.org](mailto:rgreathouse@wveda.org)

## Regional Economic Development Partnership

1310 Market St., 3rd Fl./P.O. Box 1029  
Wheeling, WV 26003  
304-232-7722  
Don P. Rigby, Director  
Tom Galinski, President  
Brian Komorowski, Deputy Director  
[kski@redp.org](mailto:kski@redp.org)  
[www.redp.org](http://www.redp.org)  
Both of the above are Statewide 503/504 CDCs

## Business Finance Group, Inc.

535 Winter Camp Tr.  
Hedgesville, WV 25427  
800-434-9427  
Elizabeth Wilson  
[ewilson@businessfinancegroup.org](mailto:ewilson@businessfinancegroup.org)  
[www.businessfinancegroup.org](http://www.businessfinancegroup.org)  
WV Counties Served: Berkeley, Hampshire, Jefferson and Morgan.

## MICROLOAN PROGRAM

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to [www.sba.gov/services](http://www.sba.gov/services), then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans." [Washington County Council on Economic Development](http://www.wvcouncil.org)

Morgantown Area Economic Partnership  
955 Hartman Run Rd., Ste. 200  
Morgantown, WV 26505  
304-296-6684 • 304-296-6689 Fax  
[info@morgantown.org](mailto:info@morgantown.org)  
[www.morgantown.org](http://www.morgantown.org)

## SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the

success of a small business. In addition to equity capital and long-term loans, SBICs provide managerial assistance. The SBIC Program provides funding for a broad range of industries and stage of investment, in areas across the country. Some SBICs invest in a particular field or industry while others invest more generally. Most SBICs concentrate on a particular stage of investment such as start-up or expansion and focus on a specific geographic area. For more information contact your nearest SBA office or the Web site at [www.sba.gov/services](http://www.sba.gov/services), then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

#### **Mountaineer Capital, L.P.**

107 Capitol St., Ste. 300  
Charleston, WV 25301  
304-347-7519  
[info@mountaineercapital.com](mailto:info@mountaineercapital.com)  
[www.mountaineercapital.com](http://www.mountaineercapital.com)

### **West Virginia Linked Deposit Program**

Providing reduced-interest loans to those that qualify, the West Virginia Linked Deposit Program is a great option for small businesses. The program offers loans up to \$250,000 for terms up to seven years and at interest rates no higher than Wall Street prime plus 1 percent.

The West Virginia State Treasurer's Office has up to \$20 million to invest in the Linked Deposit Program. Loans must be obtained through State of West Virginia approved banks. The Linked Deposit loan may be converted to a regular commercial loan. Interest rates on the business loan and the state deposit are recomputed annually.

#### **Qualifying small businesses must:**

- Be headquartered in West Virginia
- Employ 50 or fewer people
- Have gross annual receipts of \$5 million or less
- Be organized for profit
- Be in good standing with the West Virginia Department of Tax and Revenue and WORKFORCE West Virginia
- Work with the West Virginia Small Business Development Center to prepare the loan application and to monitor loan performance.

#### **Loan Proceeds:**

- Must create new jobs or preserve existing ones
- Must not refinance existing debt
- Can be used for startup

#### **Where to Start**

An eligible small business should contact the Business Ask Me Line at 888-982-7232 to discuss the program.

The Small Business Development Center will assist in preparing the applicant's loan package and the Linked Deposit Program application. The completed package may then be taken to the lender for consideration. After the lender approves the loan, the documents will be forwarded to the West Virginia State Treasurer's Office to determine the availability of funds. If the Treasurer's Office approves the Linked Deposit Program application, the lender will notify the eligible small business and set a closing date.

#### **Lending Institution Loan Requirements**

- The lending institution making the loan to the eligible small business will exercise its usual prudent lending practices.
- The lending institution may or may not require a loan guarantee by the U.S. Small Business Administration or other guaranteeing authority.
- The loan decision solely belongs to the lending institution.
- The West Virginia Linked Deposit Program makes reduced-interest loans available to the small business community; it is not designed to provide a pool of high-risk loan funds.
- The West Virginia Linked Deposit Program is not a guaranteed lending program.

### **Venture Capital in West Virginia**

The West Virginia Economic Development Authority (WVEDA) administers a program that provides for debt and equity venture capital investment. A number of firms are qualified in West Virginia to make venture capital investments. Those firms are:

#### **Adena Ventures**

Lynn Gellerman  
2300 MacCorkle Ave. S.E.  
Charleston, WV 25304  
[www.adenaventures.com](http://www.adenaventures.com)

#### **INNOVA® Commercialization Group**

1000 Technology Dr., Ste. 1000  
Fairmont, WV 26554  
304-366-2577 • 304-366-2699 Fax  
[INNOVAw@wvhtf.org](mailto:INNOVAw@wvhtf.org)  
[www.wvhtf.org](http://www.wvhtf.org)

#### **Mountaineer Capital LP**

Patrick A. Bond  
KB&T Center  
107 Capitol St., Ste. 300  
Charleston, WV 25301  
304-347-7525  
[pabond@mtncamp.com](mailto:pabond@mtncamp.com)  
[www.mountaineercapital.com](http://www.mountaineercapital.com)

#### **Novitas Capital**

Scott D. Nissenbaum, Managing Director  
The United Ctr., Ste. 390  
1085 VanVoorhis Rd.  
Morgantown WV 26507  
304-599-1032  
[snissenbaum@novitascapital.com](mailto:snissenbaum@novitascapital.com)  
[www.novitascapital.com](http://www.novitascapital.com)

### **Select Capital Ventures**

Debra Hellyer  
4718 Old Gettysburg Rd., Ste. 405  
Mechanicsburg, PA 17055  
717-972-1314 • 717-972-1050 Fax  
[general@selectcapitalventures.com](mailto:general@selectcapitalventures.com)  
[www.selectcapitalventures.com](http://www.selectcapitalventures.com)

### **The Progress Fund**

David Kahley  
105 Zee Plaza  
Hollidaysburg, PA 16648  
814-696-9569  
[info@progressfund.org](mailto:info@progressfund.org)  
[www.progressfund.org](http://www.progressfund.org)

### **West Virginia Jobs Investment Trust Board**

Richard C. Ross, Executive Director  
1012 Kanawha Blvd. E., 5th Fl.  
Charleston, WV 25301  
304-345-6200 • 304-345-6262 Fax  
[board@wvjit.org](mailto:board@wvjit.org)  
[www.wvjit.org](http://www.wvjit.org)

### **West Virginia Economic Development Authority**

David Warner, Executive Director  
Capitol Complex, Bldg. 6, Rm. 504  
Charleston, WV 25305-0311  
304-558-3650 • 304-558-0206 Fax  
[www.wveda.org](http://www.wveda.org)  
[dwarner@wveda.org](mailto:dwarner@wveda.org)

### **Natural Capital Investment Fund**

The Natural Capital Investment Fund (NCIF) provides financing to natural resource-based businesses that will advance sustainable economic development in West Virginia and the 39 designated distressed counties in particular. NCIF, a 501(c)(3), is a certified community development financial institution (CDFI).

The NCIF is a sectorally-focused fund which provides flexible financing and investments to new and expanding businesses involved in natural resource-based activities in West Virginia that are unable to obtain sufficient financing from conventional sources and that have the potential to diversify rural economies and create or retain family wage jobs.

For additional information about the NCIF, contact:

#### **Natural Capital Investment Fund**

Marten R. Jenkins, Executive Director  
Joe Brouse, Business Lender  
1098 Turner Rd.  
Shepherdstown, WV 25443  
304-876-2815 • 304-870-2205 Fax  
[www.wvncif.org](http://www.wvncif.org)  
[m.jenkins@freshwaterinstitute.org](mailto:m.jenkins@freshwaterinstitute.org) or  
[jbrouse@conservationfund.org](mailto:jbrouse@conservationfund.org)

## THE SURETY BOND GUARANTEE PROGRAM

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and necessary ancillary bonds issued by surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HUBZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at [www.sba.gov](http://www.sba.gov) and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond."

### Darryl Bellamy, Surety Bond Specialist

721 19th St., Ste. 426  
Denver CO 80202  
303-844-2607 ext. 261  
[david.bellamy@sba.gov](mailto:david.bellamy@sba.gov)

Bonding companies servicing West Virginia include:

### Western Surety Company (CNA)

Pittsburgh Branch  
Two Chatham Center  
112 Washington Pl.  
Pittsburgh, PA 15219  
800-262-9759  
[www.cnasurety.com/about/territory](http://www.cnasurety.com/about/territory)

### BB&T-Carson Insurance Services

Gregory T. Gordon, V.P.-Surety  
P.O. Box 6278  
Charleston, WV 25362  
304-346-0806  
[ggordon@bbandt.com](mailto:ggordon@bbandt.com)  
[www.bbandt.com](http://www.bbandt.com)

### Wells Fargo Insurance Services of WV

Andrew K. Teeter, Senior V.P.  
P.O. Box 1551  
Charleston, WV 25326  
304-347-0667  
[andy\\_teeter@wellsfargo.com](mailto:andy_teeter@wellsfargo.com)  
[www.acordia.com](http://www.acordia.com)

### Wells Fargo Insurance Services of WV, Inc.

Nicholas A. Sparachane  
1140 Chapline St.  
Wheeling, WV 26003-2922  
304-232-0600  
[nick\\_sparachane@wellsfargo.com](mailto:nick_sparachane@wellsfargo.com)  
[www.acordia.com](http://www.acordia.com)



## SMALL BUSINESS DEVELOPMENT CENTER

### Linked Deposit Loan Program

- Reduced-rate loans
- Loans to start a business, create new jobs or retain existing ones

### "Ask ME" Business Answer Line

- Get your business questions answered
- Find services and resources in one call

### Technical Counseling

- Business Plans
- Marketing Plans
- Financial assistance
- Diagnostic Services

### Governor's Guaranteed Work Force Training Program

- Funds occupation-specific training for West Virginia workers

1 888 WVA SBDC | [www.wvopenforbusiness.com](http://www.wvopenforbusiness.com)

# QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

(Information current as of November 2008)

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
<b>7(a) Loans</b>								
SBA approves	\$2 million gross (\$1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans less than 7 years: max. prime +2.25%; 7 yrs. or more: prime +2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; & 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guaranteed portion of loan only.) Maturity 12 mo. or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount or less = 2%; \$150,001 - \$700,000 = 3.0%; over \$700,000 = 3.5%. 3.75% on guar. portion over \$1 million. Ongoing fee of 0.55%.	Must be for profit & meet SBA size standards; show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
<a href="http://www.sba.gov/services/financialassistance/sba.oantopics/7a/index.html">www.sba.gov/services/financialassistance/sba.oantopics/7a/index.html</a>								
<b>SBAExpress</b> Lender approves. Minimal SBA paperwork.	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms">www.sba.gov/services/financialassistance/7alenderprograms</a>								
<b>Community Express.</b> Lender approves. Minimal SBA paperwork.	\$250,000	Same as 7(a)	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Same as 7(a)	See 7(a)	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms">www.sba.gov/services/financialassistance/7alenderprograms</a>								
<b>Patriot Express</b> Lender approves loan. Minimal additional SBA paperwork.	\$500,000	Same as 7(a)	See 7(a)	See 7(a)	Same as 7(a)	See 7(a)	See 7(a). In addition, small business must be owned & controlled by one or more of the following groups equaling 51% total ownership: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower interest rate maximums than other SBA Express programs Less paperwork Fast turnaround Expanded eligibility Electronic application
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms">www.sba.gov/services/financialassistance/7alenderprograms</a>								
<b>CAPLines:</b> Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000; 85% if total loan is \$150,000 or less.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business	Funds short-term working capital; Various lines of credit; Allows business to obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
<a href="http://www.sba.gov/services/financialassistance/SpecialPurposeLoans">www.sba.gov/services/financialassistance/SpecialPurposeLoans</a>								
<b>International Trade</b>	\$2 million (separate working-capital loan + IT loan together may have \$1.75 million combined guaranty but the guaranty portion cannot exceed \$1.25 million)	75% if more than \$150,000; 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long-term, fixed assets. A separate working-capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Same as 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
<a href="http://www.sba.gov/services/financialassistance/SpecialPurposeLoans">www.sba.gov/services/financialassistance/SpecialPurposeLoans</a>								
<b>Export Working Capital Program</b> 1-page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inexpensive minimum guaranty fee 1/4 of 1%; Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing & business plan
<a href="http://www.sba.gov/services/financialassistance/SpecialPurposeLoans">www.sba.gov/services/financialassistance/SpecialPurposeLoans</a>								
<b>Non-7(a) Loans</b>								
<b>Microloans</b> Loans through non-profit lending organizations; technical assistance also provided.	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary; Subject to either 7.75 or 8.5% above intermediary cost of funds.	No guaranty fee	Same as 7(a) except non-profit day care	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available
<a href="http://www.sba.gov/services/financialassistance/sbaloantopics">www.sba.gov/services/financialassistance/sbaloantopics</a>								
<b>504 Loans</b> Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 million to \$4.0 million depending on type business.	Project costs financed by: 504 Loan up to 40%; Lender: 50% Equity 10-20%.	Long-term, fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term; Lender (unguaranteed) financing may have a shorter term.	Fixed rate on 504 Loan established when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	Ongoing guaranty fee on 504 loan (FY 2009) is 0.0% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$8.5 million in tangible net worth and do not have average net income over \$3 million for past 2 years.	Fees under 3%; Long-term fixed rate; Low down payment; Full amortization; no balloons
<a href="http://www.sba.gov/services/financialassistance/sbaloantopics">www.sba.gov/services/financialassistance/sbaloantopics</a>								

## BUSINESS PREPARATION

# SMALL BUSINESS TRAINING NETWORK

How to Get Equipped With Business Intelligence



**T**he Small Business Training Network is an Internet-based training site. It provides small businesses with free online courses, workshops, learning tools and direct access to electronic counseling and other forms of technical assistance.

### Key Features of the SBTN:

- Training is available anytime and anywhere—all you need is a computer with Internet access.
- More than 23 free online courses and workshops available
- Offers a comprehensive e-library with hundreds of e-publications, electronic tools and information resources.

- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Find the SBTN at  
[www.sba.gov/training](http://www.sba.gov/training).

## CONTRACTING OPPORTUNITIES

# FEDERAL PROCUREMENT OPPORTUNITIES

How to Apply for Government Contracts



The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: [www.sba.gov/gc](http://www.sba.gov/gc)

### THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: [www.sba.gov/gc](http://www.sba.gov/gc) for a listing of PCRs and buying installations nationwide or contact Barbara Weaver at 304-904-0991 or [barbara.weaver@sba.gov](mailto:barbara.weaver@sba.gov).

### The Subcontracting Assistance Program

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives work with large businesses to identify and

expand subcontracting opportunities for small businesses. CMRs conduct compliance reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs also work with agencies to ensure subcontracting with small and small, disadvantaged businesses, women-owned small businesses, HUBZone firms and small businesses owned by service-disabled veterans through inclusion of subcontracting evaluation factors and sub-factors.

### THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the

apparent low bidder. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

### SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, [www.sba.gov/size/indexableofsize.html](http://www.sba.gov/size/indexableofsize.html)) implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on “Size Standards” under the “Contracting Opportunities” menu across the bottom.

### Size Determination

The Size Determination Program, administered by SBA’s six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm’s claim that it is small is challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above “Size Standards” site.

## SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant’s profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level



business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA’s files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on: [http://dsbs.sba.gov/dsbs/search/dsp\\_dsbs.cfm](http://dsbs.sba.gov/dsbs/search/dsp_dsbs.cfm) or select the “Dynamic Small Business Search” at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

### SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need

for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting:

<http://web.sba.gov/subnet>

### Teaming To Win

Entering its twentieth year, Teaming To Win has grown from a modest beginning to a premier annual conference dedicated to providing West Virginia’s small business community opportunities for business development and growth. The conference is devoted to advocating and advancing teaming relationships among businesses and organizations in order to capture federal and commercial contracts. Historically held in late May or early June, the conference location shifts annually among various locations in northern West Virginia. For information, visit Teaming To Win at [www.teamingtowin.org](http://www.teamingtowin.org), call 304-285-1306, or e-mail: [teamingmail@teamingtowin.org](mailto:teamingmail@teamingtowin.org).

## HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a “principal office” in one of these specially designated areas.

### SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

### To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;
- Its principal office must be located within a HUBZone, which includes lands on

federally recognized Indian reservations and covered by phrase "Indian Country";

- It must be owned (at least 51 percent) by one or more U.S. citizens, Community Development Corporation, an agricultural cooperative, an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit:

<http://www.sba.gov/services/contractingopportunities/contracting/hubzone/index.html/> or contact Melissa Loder at 304-623-5631 ext. 224 or [melissa.loder@sba.gov](mailto:melissa.loder@sba.gov).

## ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES

### 8(a) Business Development Program

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain access to the resources necessary to develop their businesses and improve their ability to compete in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

### Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and controlled by one or more individual(s) who qualify as socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)



### Social disadvantage:

Socially disadvantaged is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

### Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

### Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant business and the equity in the primary residence.

### Day-to-Day Management:

- Management and daily business operations must be controlled by the disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise.

For additional information on the 8(a) Business Development Program, please visit:

<http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html> or contact Melissa Loder at 304-623-5631 ext. 224 or [melissa.loder@sba.gov](mailto:melissa.loder@sba.gov).

### Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Firms seeking to be SDB-certified by SBA, may certify themselves for federal prime contracts and federal subcontracts without submitting any application to SBA for SDB certification.

To self-represent as small disadvantaged businesses, firms should:

- 1) Update their Central Contractor Registration (CCR) profile, ensuring they select they are a self-certified Small Disadvantaged Business; and
- 2) Update their company's Online Representation and Certification Application - specifically, 52.219-1(b)(2), where they would also check the box that they are a self-certified Small Disadvantaged Business.

Other than its list of certified 8(a) firms, SBA will no longer maintain a list of certified SDB firms. The 8(a) Business Development

Program is not affected by this rule. Firms may continue to apply on-line for 8(a) Certification. Criteria for 8(a) certification differs from the criteria for SDB certification, as outlined in the eligibility requirements. Please review the 8(a) eligibility criteria and instructions (<http://training.sba.gov:8000/assessment>) before applying for SBA's 8(a) program.

### Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

You may access the electronic 8(a)/SDB application by visiting: <https://sba8a.symphlicity.com/applicants/guide>

If you have difficulty with SBA's General Login System, please contact [ITSecurity@sba.gov](mailto:ITSecurity@sba.gov).

If you have difficulty with the Central Contractor Registration, please go to <http://www.ccr.gov/help.asp> for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact the DSBS Help Desk at 202-205-9984 or e-mail [PRONET@sba.gov](mailto:PRONET@sba.gov).

For Small Disadvantaged Business E-application, please contact [SDB@sba.gov](mailto:SDB@sba.gov).

For 8(a) Business Development E-application, please contact [8ABD@sba.gov](mailto:8ABD@sba.gov).

### The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For more information, visit: [http://www.sba.gov/services/contracting\\_opportunities/bdp/8a/index.html](http://www.sba.gov/services/contracting_opportunities/bdp/8a/index.html).

### West Virginia Disadvantaged Business Certification (DBE)

The West Virginia Dept. of Transportation provides DBE Certification to ensure greater participation in the Federal Aid Highway Program by socially and economically disadvantaged individuals. For eligibility information or to apply, contact the West Virginia Dept. of Transportation at: [WV Department of Transportation](http://www.wvdot.com)

Division of Highways, EEO Division  
Bob Cooke, DBE Program Manager  
State Capitol Complex, Bldg. 5, Rm. 925  
Charleston, WV 25305  
304-558-3931 • 304-558-4236 Fax  
[www.wvdot.com](http://www.wvdot.com)  
[bcooke@dot.state.wv.us](mailto:bcooke@dot.state.wv.us)

### The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens the agency's efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For additional information, please visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html> or contact Melissa Loder at 304-623-5631 ext. 224 or [melissa.loder@sba.gov](mailto:melissa.loder@sba.gov).

### MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and

Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

<http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>

### SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

In 1999, public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed \$5.5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or
- \$3.5 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans may participate in all SBA procurement programs. To determine your eligibility, contact Tom White, veterans business development officer at the West Virginia District Office, visit the various program Web sites or contact the SBA's Office of Veterans

Business Development at [www.sba.gov/vets](http://www.sba.gov/vets).  
Tom White

West Virginia District Office  
320 W. Pike St., Ste. 330  
Clarksburg, WV 26301  
304-623-5631 ext. 233  
thomas.white@sba.gov

## Government Procurement Assistance Centers

Procurement Technical Assistance Centers (PTAC) offer a variety of services and programs to assist small businesses not familiar with government purchasing procedures and processes, including a bid network, computerized information exchange and research, electronic mail, technical assistance and help with obtaining and completing government contracts. For more information on PTACs in West Virginia, contact the following:

### Regional Contracting Assistance Center (RCAC)

1116 Smith St., Ste. 202  
Charleston, WV 25301  
304-344-2546 • 304-344-2574 Fax  
[www.rcacwv.com](http://www.rcacwv.com)  
Jessica Hudson, Program Manager  
jhudson@rcacwv.com  
Kendra Marker, Marketing Assist. Spec.  
kmarker@rcacwv.com  
Sommer Straight  
sstraight@rcacwv.com

### RCAC – Southeastern WV Mercer County WORKFORCE WV Career Center

195 Davis St., Ste. 103  
Princeton, WV 24740  
304-425-9438 ext. 130  
Donna Bailey, Director of Marketing  
dbailey@rcacwv.com

### RCAC – Southern WV Community & Technical College

300 Main St.  
Logan, WV 25601  
304-792-7234 ext. 29 • 304-792-7239 Fax

### RCAC – Eastern Panhandle

322 W. Washington St., Ste. 3  
Charles Town, WV 25414  
304-724-7547  
Christine Todd, Marketing Assist. Spec.  
ctodd@rcacwv.com

## SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product

or service. In turn, this stimulates the U.S. economy.

### SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit [www.sba.gov/services](http://www.sba.gov/services), then scroll down the “Contracting Opportunities” menu along the bottom and click on “Contracting Program.”

### Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

## SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

### STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
  - Nonprofit college or university.
  - Domestic nonprofit research organization.
  - Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

### Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

## TECH-NET

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential “link” to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:  
<http://tech-net.sba.gov/index.cfm>.

# DISASTER RECOVERY

# DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery



**T**he disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, non-profit organizations following declared disasters. By law, neither governmental units nor agricultural enterprises are eligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

## Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. The loan limit for personal property (for homeowners and renters) is \$40,000 and the loan limits for real estate are \$200,000 for homeowners and \$2 million for businesses.

## Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital until normal operations resume after a declared disaster. The law restricts economic injury disaster

loans to small businesses, small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

In addition to disaster loans, the SBA also provides loan support to Military Reservists:

## Military Reservist Economic Injury

Military Reservists Economic Injury Disaster Loans are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay all loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law

gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs is at:

<http://www.sba.gov/services/disasterassistance/index.html>.

## Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes – with proper planning. Your planning should include insurance coverage, emergency power, company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Disaster Preparedness Web site at: <http://www.sba.gov/services/disasterassistance/disasterpreparedness/index.html>. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners and renters, and businesses of all sizes. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

There is also a link to [www.ready.gov](http://www.ready.gov), the Department of Homeland Security's Web site for home and business disaster planning.

Small- to medium-sized businesses are the most vulnerable in an emergency. A plan can help protect your company and enhance its potential to recover after an emergency.

The ready.gov site contains downloadable publications detailing the planning you'll need to stay in business after a disaster strikes. One publication, the Ready Business Mentoring Guide – User Edition, contains worksheets, checklists, testimonials and a sample emergency plan to use for study. You can order the publication or download it free.

Planning for a disaster is the best way of limiting its effects.

## ADVOCACY

# WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



### OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Advocacy also funds outside research into small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level. Finally, the office is headed by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: [www.sba.gov/advo](http://www.sba.gov/advo).

### OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business owners, nonprofit organizations and small government entities.

Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owner. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page: <http://www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html>; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

# OTHER ASSISTANCE

## Other Assistance In Your Area

### BETTER BUSINESS BUREAU

Better Business Bureaus are private non-profit organizations supported largely by membership dues paid by business and professional groups in each Bureau's service area.

How does a Better Business Bureau serve its community?

Better Business Bureaus:

- Provide reports on business firms that will be helpful to you before making a purchase. The BBB system responds to millions of such inquiries each year;
- Provide information about charity groups and organizations;
- Help resolve consumers' disputes with businesses through telephone conciliation, mediation and arbitration; and
- Promote ethical business standards and voluntary self-regulation of business practices.

For additional information about the BBB, contact them at:

### BETTER BUSINESS BUREAU

1434 Cleveland Ave. N.W./P.O. Box 8017  
Canton, OH 44711-8017  
800-362-0494 or 330-454-9401  
(330) 456-8957 Fax  
or

910 Quarrier St./P.O. Box 2541  
Charleston, WV 25329-2541  
304-345-7502 • 304-345-7511 Fax  
www.cantonbbb.org

## Economic Development Agencies

(Alphabetized by City)

### 4-C ECONOMIC DEVELOPMENT AUTHORITY

Judy R. Radford, Executive Director  
116 N. Heber St., Ste. B  
Beckley, WV 25801  
304-254-8115 • 304-254-8112 Fax  
jradford@4ceda.org  
www.4ceda.org

### MORGAN COUNTY ECONOMIC DEVELOPMENT AUTHORITY

William R. Clark, Executive Director  
83 Fairfax St.  
Berkeley Springs, WV 25411  
304-258-8546 • 304-258-7305 Fax  
mceda1@earthlink.net  
www.morgancountyeda.com

### UPSHUR COUNTY DEVELOPMENT AUTHORITY

Stephen Foster, Executive Director  
One Edmiston Way/P.O. Box 109  
Buckhannon, WV 26201  
304-472-1757 • 304-472-4998 Fax  
info@upshurda.com  
www.upshurda.com

### UPPER KANAWHA VALLEY ENTERPRISE COMMUNITY

Damron Bradshaw, Executive Director  
200 Upper Kanawha Valley Way  
Cabin Creek, WV 25035  
304-595-5991 • 304-595-5993 Fax  
dbradshaw@aol.com  
www.ukvec.org

### JEFFERSON COUNTY DEVELOPMENT AUTHORITY

Jane Peters, Executive Director  
P.O. Box 237  
Charles Town, WV 25414  
304-728-3255 • 304-725-3133 Fax  
jane@jcda.net  
www.jcda.net

### CHARLESTON AREA ALLIANCE

Matthew Ballard, President  
1116 Smith St.  
Charleston, WV 25301  
304-340-4253 • 304-340-4275 Fax  
mballard@charlestonareaalliance.org  
www.charlestonareaalliance.org

### CHEMICAL ALLIANCE ZONE INC

Kevin DiGregorio, Executive Director  
3200 Kanawha Turnpike  
Charleston, WV 25303  
304-720-1023 • 304-720-1027 Fax  
kevindig@suddenlink.net  
www.cazwv.com

### WEST VIRGINIA ECONOMIC DEVELOPMENT COUNCIL

Gary Walton, Executive Director  
2001 Quarrier St.  
Charleston, WV 25311  
304-342-2123 • 304-342-4552 Fax  
info@wvedc.org  
www.wvedc.org

### HARRISON COUNTY DEVELOPMENT AUTHORITY

Judy Gonzalez, Administrator  
215 W. Main St., Ste. 109  
Clarksburg, WV 26301  
304-623-3596 • 304-623-3598 Fax  
hcda@westvirginia.com  
www.hcdawv.com

### CENTRAL APPALACHIA EMPOWERMENT ZONE OF WV

Connie Lupardus, Executive Director  
135 Main St.  
Clay, WV 25043  
304-587-2034 • 304-587-2027 Fax  
clupardus@caez-wv.org  
www.caez-wv.org

### CLAY COUNTY DEVELOPMENT CORPORATION

Faye Asbury, Agency Director  
172 Main St.  
Clay, WV 25043  
304-587-4251 • 304-587-2856 Fax  
Cladecorp@hotmail.com

### POLYMER ALLIANCE ZONE OF WV

Karen Facemyer, President  
One Polymer Way  
Davisville, WV 26142  
304-428-1622 • 304-428-1667 Fax  
kfacemyer@pazwv.org  
www.pazwv.com

### LITTLE KANAWHA AREA DEVELOPMENT CORPORATION

Diane Ludwig, Director  
P.O. Box 508  
Elizabeth, WV 26143  
304-275-4231 • 304-275-4882 Fax  
dludwig@littlekanawha.com  
www.littlekanawha.com

### RANDOLPH COUNTY DEVELOPMENT AUTHORITY

Jennifer Giovanniti, Executive Director  
10 Eleventh St.  
Elkins, WV 26241  
304-637-0803 • 304-637-4902 Fax  
jen@rcdawv.org  
www.rcdawv.org

### WV HARDWOOD ALLIANCE ZONE

Ed Murriner, Wood Industry Specialist  
10 Eleventh St.  
Elkins, WV 26241  
304-636-9542 • 304-637-4902 Fax  
jen@rcdawv.org  
www.wvhaz.org

### I-79 DEVELOPMENT COUNCIL

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Fairmont, WV 26554  
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### MARION REGIONAL DEVELOPMENT CORPORATION

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304-333-6732 • 304-333-6735 Fax  
director@marionrdc.com  
www.marionrdc.com

### PENDLETON COUNTY ECONOMIC & COMMUNITY DEVELOPMENT AUTHORITY

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304-358-2074 • 304-358-2185 Fax  
eda@pendletoncounty.com  
www.pendletoncounty.com

### GILMER COUNTY ECONOMIC DEVELOPMENT ASSOCIATION

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304-462-8098  
director@gceda.org  
www.gceda.org

### TAYLOR COUNTY DEVELOPMENT AUTHORITY

Bob Gorey, Executive Director  
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Grafton, WV 26354  
304-265-3938

### RITCHIE COUNTY ECONOMIC DEVELOPMENT AUTHORITY

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Harrisville, WV 26362  
304-643-2505 • 304-643-2502 Fax  
info@ritchiecountyeda.com  
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### HUNTINGTON AREA DEVELOPMENT COUNCIL

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304-525-1161 • 304-525-1163 Fax  
hadco@hadco.org  
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### ADVANTAGE VALLEY INC.

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### MINERAL COUNTY DEVELOPMENT AUTHORITY

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### PRESTON COUNTY ECONOMIC DEVELOPMENT AUTHORITY

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### CORRIDOR G REGIONAL DEVELOPMENT AUTHORITY

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### LOGAN COUNTY DEVELOPMENT AUTHORITY

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304-752-4600 • 304-752-6666 Fax  
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## BERKELEY COUNTY DEVELOPMENT AUTHORITY

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## WEST VIRGINIA UNIVERSITY

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## TUCKER COUNTY DEVELOPMENT AUTHORITY

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304-727-7251 • 304-727-7251 Fax  
staCoC@netzero.net  
www.stalbanswv.com/starda.shtml

## PLEASANTS COUNTY DEVELOPMENT AUTHORITY

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304-684-1220 • 304-684-2257 Fax  
pdc@frontiernet.net  
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## BROOKE-HANCOCK JEFFERSON METROPOLITAN PLANNING COMMISSION

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## WAYNE COUNTY ECONOMIC DEVELOPMENT AUTHORITY

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## WEBSTER COUNTY DEVELOPMENT AUTHORITY

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## LINCOLN ECONOMIC DEVELOPMENT AUTHORITY

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## **REGIONAL ECONOMIC DEVELOPMENT PARTNERSHIP**

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## **MINGO COUNTY REDEVELOPMENT AUTHORITY**

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www.mcra-wv.org

## **Economic Development Resources** (Alphabetized by Agency)

### **AMERICAN ELECTRIC POWER**

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Charleston, WV 25301  
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medempsey@aep.com

### **DISCOVER THE REAL WEST VIRGINIA FOUNDATION**

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www.drwvfoundation.org

### **NATIONAL CONTRACT MANAGEMENT ASSOCIATION**

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sbrady@stoller.com  
www.ncmanwvc.org

### **SOFTWARE VALLEY**

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### **VERIZON – WEST VIRGINIA**

1500 MacCorkle Ave. S.E.  
Charleston, WV 25314  
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### **WEST VIRGINIA CENTER FOR ECONOMIC OPTIONS**

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### **WEST VIRGINIA ROUNDTABLE**

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## **Business Trade & Professional Associates** (Alphabetized by Agency)

### **ASPHALT PAVEMENT ASSOCIATION OF WV**

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### **ASSOCIATED BUILDERS & CONTRACTORS, INC.**

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Charleston, WV 25339  
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www.abcwv.org

### **BUILDERS SUPPLY ASSOCIATION OF WV**

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Charleston, WV 25302  
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### **CHARLESTON PUBLIC SAFETY COUNCIL**

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### **CONTRACTORS ASSOCIATION OF WV**

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Charleston, WV 25311  
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caww@cawwv.org  
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### **HOME BUILDERS ASSOCIATION OF WV**

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304-342-5176 • 304-342-5177 Fax  
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### **INDEPENDENT OIL & GAS ASSOCIATION OF WV**

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### **LAMAR ADVERTISING**

Dave Damore, General Manager  
1600 Aviation Way-Crosswinds  
Corporation Park  
Bridgeport, WV 26330  
304-842-6211 • 304-842-6299 Fax  
ddamore@lamar.com  
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### **NATIONAL FEDERATION OF INDEPENDENT BUSINESS**

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304-345-4535 • 304-342-1177 Fax  
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### **PROFESSIONAL INDEPENDENT INSURANCE AGENTS OF WV**

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304-342-2440 • 304-344-4492 Fax  
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### **WV ALCOHOL BEVERAGE CONTROL ADMINISTRATION**

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304-558-2481 • 304-558-5163 Fax  
Danny.T.Miller@wv.gov  
www.wvabca.com

### **WV ASSOCIATION OF CONSULTING ENGINEERS**

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### **WV ASSOCIATION OF REALTORS**

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304-342-7600 or 800-445-7600  
304-334-5811 Fax  
evp@wvrealtors.com  
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### **WV AUTOMOBILE & TRUCK DEALERS ASSOCIATION**

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### **WV BANKERS ASSOCIATIONS**

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### **WV BAR ASSOCIATION**

PO Box 2162  
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### **WV BEER WHOLESALERS ASSOCIATION, INC.**

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### **WV BROADCASTERS ASSOCIATION**

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### **WV CABLE TELEVISION ASSOCIATION**

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## WV FUNERAL DIRECTORS ASSOCIATION

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## WV HOSPITALITY & TRAVEL ASSOCIATION

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## WV INSURANCE COMMISSION

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## WV MEDICAL EQUIPMENT SUPPLIERS ASSOCIATION

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## WV MOTOR TRUCK ASSOCIATION, INC.

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## WV NURSES ASSOCIATION

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www.wvpharmacy.org

## WV POULTRY ASSOCIATION

Emily Funk  
P.O. Box 612  
Moorefield, WV 26836  
304-538-2725 • 304-538-2725 Fax  
wvpa@hardynet.com  
www.poultryegg.org

## WV PRESS ASSOCIATION

Gloria Flowers, Director  
3422 Pennsylvania Ave.  
Charleston, WV 25302  
304-342-1011 or 800-235-6881  
304-343-5879 or 800-526-6939 Fax  
wvpress@wvpress.org  
www.wvpress.org

## WV PRIMARY CARE ASSOCIATION

Phil Schenk, Executive Director  
1219 Virginia St. E.  
Charleston, WV 25301  
304-346-0032 • 304-346-0033 Fax  
phil@wvpca.org  
www.wvpca.org

## WV PROFESSIONAL RIVER OUTFITTERS

P.O. Box 32  
Fayetteville, WV 25804  
877-429-8776  
www.americasbestwhitewater.com

## WV PUBLIC ACCOUNTANTS ASSOCIATION

Floyd Sayre, Jr., CAE, CMP, Exec. Dir.  
2005 Quarrier St./P.O. Box 284  
Charleston, WV 25321  
304-342-4441 • 304-345-0308 Fax  
wvpaa@wvpaa.org  
www.wvpaa.org

## WV SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

Patricia Moyers, Executive Director  
Drawer 1673, 900 Lee St. E.  
Charleston, WV 25326-1142  
304-342-5461 • 304-344-4636 Fax  
wvscpa@wvscpa.org  
www.wvscpa.org

## WV STATE MEDICAL ASSOCIATION

Evan H. Jenkins, Executive Director  
4307 MacCorkle S.E./P.O. Box 4106  
Charleston, WV 25364  
800-925-0342 • 304-925-0345 Fax  
evan@wvsmma.com  
www.wvsmma.com

## WV TIRE DEALERS ASSOCIATION, INC.

Floyd Sayre, Jr., CAE, CMP, Exec. Dire.  
2005 Quarrier St./P.O. Box 1335  
Charleston, WV 25321  
304-342-4441 • 304-345-0308 Fax  
fmsayre@hotmail.com

## WV WHOLESALERS ASSOCIATION

John Hodges, Executive Director  
2252 Miller Rd./P.O. Box 1774  
Huntington, WV 25718-1774  
304-529-1412 • 304-529-3471 Fax  
wvhodges@charter.net

## Business Research Industrial Technology Resources

(Alphabetized by Agency)

### APPALACHIAN HARDWOOD CENTER

Shawn Grushecky, Assistant Director  
329 Percival Hall/Evansdale Dr.  
Morgantown, WV 26506  
304-293-2941 ext. 2413  
shawn.grushecky@mail.wvu.edu  
www.ahc.caf.wvu.edu

### BUREAU OF BUSINESS AND ECONOMIC RESEARCH

Tom S. Witt, Director  
P.O. Box 6025 WVU  
Morgantown, WV 26506  
304-293-4092 • 304-293-5652 Fax  
twitt@wvu.edu  
www.be.wvu.edu/bber

### CENTER FOR ENTREPRENEURIAL STUDIES AND DEVELOPMENT

Dr. Jack Byrd Jr., Executive Director  
1062 Maple Dr.  
Morgantown, WV 26505  
304-293-5551 • 304-293-6707 Fax  
info@mail.cesd.wvu.edu  
www.cesd.wvu.edu

### CONCURRENT ENGINEERING RESEARCH CENTER - WVU

Ramana Reddy  
886 Chestnut Ridge Rd.  
Morgantown, WV 26506  
304-293-7226 • 304-293-7541 Fax  
rar@cerc.wvu.edu  
www.cerc.wvu.edu

### INDUSTRIAL EXTENSION SERVICE - WEST VIRGINIA UNIVERSITY

Tom Mahoney, Associate Director  
321 Mineral Resources Bldg.  
P.O. Box 6070  
Morgantown, WV 26505  
304-293-3800 ext. 3810  
304-293-6751 Fax  
thomas.mahoney@mail.wvu.edu  
www.cemr.wvu.edu

# OTHER ASSISTANCE

## MARSHALL UNIVERSITY CENTER FOR BUSINESS & ECONOMIC RESEARCH

Dr. Calvin Kent, Director  
1 John Marshall Dr.  
Huntington, WV 25755  
304-696-2313 • 304-696-6661 Fax  
cber@marshall.edu  
www.marshall.edu/cber

## NATIONAL TECHNOLOGY TRANSFER CENTER

Wheeling Jesuit University  
316 Washington Ave.  
Wheeling, WV 26003  
800-678-6882 • 304-243-2523 Fax  
www.nttc.edu

## RCBI FOR ADVANCED FLEXIBLE MANUFACTURING

Charlotte Weber, Director  
1050 4th Ave.  
Huntington, WV 25701  
800-469-7224 • 304-696-6277 Fax  
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www.rcbi.org

## U.S. EXPORT ASSISTANCE CENTER

Leslie Drake, Director  
1116 Smith St.  
Charleston, WV 25301  
304-347-5123 • 304-347-5408 Fax  
leslie.drake@mail.doc.gov  
www.buyusa.gov/westvirginia

## U.S. EXPORT ASSISTANCE CENTER

Michael Boyles, International Trade Spec.  
Wheeling Jesuit University  
316 Washington Ave.  
Wheeling, WV 26003  
304-243-5493 • 304-243-5494 Fax  
michael.boyles@mail.doc.gov  
www.buyusa.gov/westvirginia

## WV DEVELOPMENT OFFICE INTERNATIONAL DIVISION

Steve Spence, Director  
State Capitol Complex, Bldg. 6, 5th Fl.  
Charleston, WV 25305  
304-558-2234 • 304-558-0449 Fax  
sspence@wvdo.org  
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## WV DIVISION OF FORESTRY

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Morgantown, WV 26506  
866-248-1206 • 304-293-2441 Fax  
forestry@mail.wvu.edu  
www.forestry.caf.wvu.edu

## WV HIGH TECHNOLOGY CONSORTIUM FOUNDATION

James L. Estep, President  
Alan B. Mollohan Innovation Center  
1000 Technology Dr.  
Fairmont, WV 26554  
304-366-2577 • 304-366-2699 Fax  
jlestep@wvhtf.org  
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## WV MANUFACTURING EXTENSION PARTNERSHIP

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## WV WOOD TECHNOLOGY CENTER

Jennifer Giovanniti, Executive Director  
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Elkins, WV 26241  
304-637-7500 • 304-637-4902 Fax  
jen@rcdawv.org  
www.woodtech.com

## WV WOOD EDUCATION AND RESOURCE CENTER

USDA Forest Service  
Steve Milauskas, Director  
301 Hardwood Ln.  
Princeton, WV 24740  
304-487-1510 • 304-487-6661 Fax  
smilauskas@fs.fed.us  
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## WEST VIRGINIA DEVELOPMENT OFFICE

www.wvdo.org

## WEST VIRGINIA DEVELOPMENT OFFICE

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## ADMINISTRATION DIVISION

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Charleston, WV 25305  
304-558-2234 • 304-558-0449 Fax  
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## BUSINESS/INDUSTRIAL DEVELOPMENT DIVISION

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mjulian@wvdo.org

## COMMUNITY DEVELOPMENT DIVISION

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blewis@wvdo.org

## WEST VIRGINIA ECONOMIC DEVELOPMENT AUTHORITY

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## GOVERNOR'S OFFICE OF TECHNOLOGY

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csmith@wvdo.org

## GOVERNOR'S WORKFORCE INVESTMENT DIVISION

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304-553-7024 • 304-558-7029 Fax  
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## INTERNATIONAL DIVISION

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## LOCAL CAPACITY DEVELOPMENT

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## MARKETING/COMMUNICATIONS DIVISION

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## RESEARCH & STRATEGIC PLANNING

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304-558-2234 • 304-558-0449 Fax  
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## Main Street West Virginia (Alphabetized by City)

### MAIN STREET WEST VIRGINIA

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mmiller@wvdo.org  
www.wvdo.org/community/mainstreet.html

### MAIN STREET WEST VIRGINIA

Marsha Geyer, Assistant State Coord.  
WV Development Office  
1900 Kanawha Blvd., Bldg. 6, Ste. 553  
Charleston, WV 25305-0311  
304-558-0121 • 304-558-3248 Fax  
mgeyer@wvdo.org  
www.wvdo.org/community/mainstreet.html

## CHARLESTON EAST END MAIN STREET

Ric Cavender, Program Manager  
1116 Smith St., Ste. 301  
Charleston, WV 25301  
304-340-4253 • 304-340-4275 Fax  
rcavender@charlestonareaalliance.org  
www.eastendmainstreet.com

## WEST SIDE MAIN STREET PROGRAM

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319 Washington St. W.  
Charleston, WV 25302  
304-720-3161 • 304-720-3162 Fax  
director@westsidemainstreet.org

## MAIN STREET FAIRMONT

Vera Sansalone, Program Manager  
118 Adams St., Ste. 302  
Fairmont, WV 26554  
304-366-0468 • 304-363-0480 Fax  
verasansalone@wvdsi.net  
www.mainstreetfairmont.org

## MAIN STREET KINGWOOD

Robyn Hess, Program Director  
130 S. Price St., Ste. 201/P.O. Box 357  
Kingwood, WV 26537  
304-329-2717  
304-329-2717 Fax - Call first  
mskingwood@digitalconnections.net

## MANNINGTON MAIN STREET, INC.

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206 Main St.  
Mannington, WV 26582  
304-986-2037  
304-986-2037 Fax - Call first  
Mannmain@citynet.net  
www.manningtonmainstreet.org

## MAIN STREET MARTINSBURG

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rlewis@mainstreetmartinsburg.com  
www.mainstreetmartinsburg.org

## MAIN STREET MORGANTOWN

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## MAIN STREET PHILIPPI, INC.

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304-457-3700 • 304-457-2703 Fax  
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## MAIN STREET POINT PLEASANT

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Point Pleasant, WV 25550-1114  
304-675-3884 • 304-675-2838 Fax  
mspddir@pointpleasantwv.org  
www.pointpleasantwv.org

# OTHER ASSISTANCE

## MAIN STREET RIPLEY

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107 W. Main St.  
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304-372-1637 • 304-372-6693 Fax  
Monnie@mainstreetripley.org  
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## RONCEVERTE MAIN STREET

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roncevertemainstreet@verizon.net

## ST. ALBANS RENAISSANCE GROUP, INC.

Sally Blessings, Executive Director  
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304-722-0065  
304-722-0065 Fax - Call first  
sarg@stalbanwswv.com  
www.Stalbanwswv.com

## MAIN STREET WHITE SULPHUR SPRINGS

Sadie Fraley, Executive Director  
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304-536-5060  
director@wssmainstreet.org

## U.S. Senate & U.S. House Delegation

### HONORABLE ROBERT C. BYRD

311 Hart Senate Office Bldg.  
Washington, DC 20510  
202-224-3954 • 202-228-0002 Fax  
senator\_byrd@byrd.senate.gov  
Charleston 304-342-5855

### HONORABLE JOHN D. ROCKEFELLER, IV

531 Hart Senate Office Bldg.  
Washington, DC 20510  
202-224-6472 • 202-224-7665 Fax  
senator@rockefeller.senate.gov  
Charleston 304-347-5372  
Beckley 304-253-9704  
Fairmont 304-367-0122  
Martinsburg 304-262-9285

### CONGRESSWOMAN SHELLEY MOORE CAPITO

1431 Longworth House Office Bldg.  
Washington, DC 20515  
202-225-2711 • 202-225-7856 Fax  
Charleston 304-925-5964  
Martinsburg 304-264-8810

### CONGRESSMAN ALAN B. MOLLOHAN

2302 Rayburn House Bldg.  
Washington, DC 20515  
202-225-4172 • 202-225-7564 Fax  
Clarksburg 304-623-4422  
Morgantown 304-292-3019  
Parkersburg 304-428-0493  
Wheeling 304-232-5390

## CONGRESSMAN NICK J. RAHALL, II

2307 Rayburn Office Bldg.  
Washington, DC 20515  
202-225-3452 • 202-225-9061 Fax  
nrahall@mail.house.gov  
Beckley 304-252-5000  
Bluefield 304-325-6222  
Huntington 304-522-6425  
Logan 304-752-4934

## Local Development Districts in Appalachia West Virginia

The Appalachian Regional Commission (ARC) is a federal-state partnership that works with the people of Appalachia to create opportunities for self-sustaining economic development and improved quality of life. ARC's Online Resource Center has information and technical assistance to help you plan and develop programs for your community.  
www.arc.gov/index.do

## REGION 1 – PLANNING AND DEVELOPMENT COUNCIL

David Cole, Executive Director  
1439 Main St., Ste. 5  
Princeton, WV 24740  
304-431-7225  
davidcole@regiononepdc.org  
www.regiononepdc.org  
Counties: McDowell, Mercer, Monroe, Raleigh, Summers and Wyoming.

## REGION 2 – PLANNING AND DEVELOPMENT COUNCIL

Michele P. Craig, Executive Director  
720 Fourth Ave./P.O. Box 939  
Huntington, WV 25701  
304-529-3357  
mcraig@citynet.net  
www.region2pdc.org  
Counties: Cabell, Lincoln, Logan, Mason, Mingo and Wayne.

## REGION 3 REGIONAL INTERGOVERNMENTAL COUNCIL

Mark Felton, Executive Director  
315 D St.  
South Charleston, WV 25303  
304-744-4258  
markfelton@wvregion3.org  
www.wvregion3.org  
Counties: Boone, Clay, Kanawha and Putnam.

## REGION 4 – PLANNING AND DEVELOPMENT COUNCIL

W.D. Smith, Director  
425 Main St., Ste. A  
Summersville, WV 26651  
304-872-4970  
r4wds@verizon.net  
Counties: Fayette, Greenbrier, Nicholas, Pocahontas and Webster.

## REGION 5 – MID-OHIO VALLEY REGIONAL COUNCIL

Jim Mylott, Executive Director  
531 Market St.  
Parkersburg, WV 26101  
304-422-4993  
jim.mylott@movrc.org  
http://movrc.org  
Counties: Calhoun, Jackson, Pleasants, Ritchie, Roane, Tyler and Wirt.

## REGION 6 – PLANNING AND DEVELOPMENT COUNCIL

Jim Hall  
7003-C Mountain Park Dr.  
Fairmont, WV 26554  
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leawolfe@regionvi.com  
www.regionvi.com  
Counties: Doddridge, Harrison, Marion, Monongalia, Preston and Taylor.

## REGION 7 – PLANNING AND DEVELOPMENT COUNCIL

Rosemary Wagner, Executive Director  
1 Edmiston Way, Ste. 225  
Buckhannon, WV 26201-2297  
304-472-6564  
rwagner@regionvii.com  
http://regionvii.com  
Counties: Barbour, Braxton, Gilmer, Lewis, Randolph, Tucker and Upshur.

## REGION 8 – PLANNING AND DEVELOPMENT COUNCIL

Kenneth Dyché, Executive Director  
8 Grant County Industrial Park  
P.O. Box 849  
Petersburg, WV 26847  
304-257-2448  
kdyché@regioneight.org  
http://www.regioneight.org  
Counties: Grant, Hampshire, Hardy, Mineral and Pendleton.

## REGION 9 – EASTERN PANHANDLE PLANNING AND DEVELOPMENT COUNCIL

Carol Crabtree, Executive Director  
400 W. Stephen St.  
Martinsburg, WV 25401  
304-263-1743  
info@region9wv.org  
www.region9wv.org  
Counties: Berkeley, Jefferson and Morgan.

## REGION 10 – BEL-O-MAR REGIONAL COUNCIL AND INTERSTATE PLANNING COMMISSION

William C. Phipps, Executive Director  
P.O. Box 2086  
Wheeling, WV 26003  
304-242-1800  
belomar@belomar.org  
http://belomar.org  
Counties: Marshall, Ohio and Wetzel, and Belmont County, Ohio

## REGION 11 – BROOKE-HANCOCK REGIONAL PLANNING & DEVELOPMENT COUNCIL

Dr. John Brown, Executive Director  
124 N. 4th St.  
Steubenville, OH 43952  
304-797-9666  
jbrown@bhjmpc.org  
www.bhjmpc.org  
Counties: Brooke and Hancock.

## West Virginia Minority Business Development Center (WVMBDC)

### WVMBDC

Marsha Hopkins, Executive Director  
P.O. Box 3522  
Charleston, WV 25335  
304-881-9590 or 304-881-9591  
mlhopkins72@verizon.net

## Workforce WV Comprehensive Career Centers

### REGION 1

#### BECKLEY WORKFORCE WV CAREER CENTER

200 Value City Ctr.  
Beckley, WV 25801  
304-256-6792 or 866-253-1214  
llilly3@r1workforcewv.org

#### MERCER COUNTY WORKFORCE WV CAREER CENTER

195 Davis St.  
Princeton, WV 24740  
304-487-2248 or 866-356-9675  
dhodges@r1workforcewv.org

#### GREENBRIER VALLEY WORKFORCE WV CAREER CENTER

26 Red Oaks Shopping Ctr.  
Ronceverte, WV 24970  
304-647-7415  
bcarola@r1workforcewv.org

#### SUMMERSVILLE WORKFORCE WV CAREER CENTER

812 Northside Dr., Ste. 7E  
Summersville, WV 26651-0673  
304-872-0820 or 866-334-0600  
jharper@workforcewv.org

#### REGION 2 HUNTINGTON WORKFORCE WV CAREER CENTER

2699 Park Ave., Ste. 240  
Huntington, WV 25713  
304-558-5525  
rmccoy@wvbep.org

#### PUTNAM WORKFORCE WV CAREER CENTER

1101 Hospital Dr., Ste. 202  
Hurricane, WV 25526-9788  
304-757-7270  
rmccoy@wvbep.org

# OTHER ASSISTANCE

## LOGAN WORKFORCE WV CAREER CENTER

214 Dingess St./P.O. Box 1619  
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304-792-7010  
llight@workforcewv.org

## WELCH WORKFORCE WV CAREER CENTER

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Welch WV 24801  
304-436-3131  
rwyatt@wvbep.org

## WILLIAMSON WORKFORCE WV CAREER CENTER

120 W. First Ave.  
Williamson, WV 25661-0010  
304-235-6012  
tgjordan@workforcewv.org

## REGION 3 CHARLESTON WORKFORCE WV CAREER CENTER

1321 Plaza E./P.O. Box 1349  
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agallowa@wvbep.org

## REGION 4 PARKERSBURG WORKFORCE WV CAREER CENTER

300 Lakeview Ctr.  
Parkersburg, WV 26101  
304-420-4525  
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## POINT PLEASANT WORKFORCE WV CAREER CENTER

225 Sixth St.  
Point Pleasant, WV 25550  
304-675-0857  
Tkessell@wvbep.org

## REGION 5 NEW MARTINSVILLE WORKFORCE WV CAREER CENTER

257 N. S.R. 2  
New Martinsville Plz.  
New Martinsville, WV 26155  
304-455-0902  
cdennis@workforcewv.org

## WEIRTON WORKFORCE WV CAREER CENTER

100 Municipal Plz.  
Weirton, WV 26062  
304-794-2000  
mlange@workforcewv.org

## WHEELING WORKFORCE WV CAREER CENTER

1275 Warwood Ave.  
Warwood Shopping Plz.  
Wheeling, WV 26003  
304-238-1045  
jrutter@wvbep.org

## REGION 6 CLARKSBURG WORKFORCE WV CAREER CENTER

321 W. Main St.  
Clarksburg, WV 26301  
304-627-2125  
scunning@workforcewv.org

## ELKINS WORKFORCE WV CAREER CENTER

1 Pleasant Ave., Ste. 2  
Elkins, WV 26241  
304-637-0255  
rbennett@workforcewv.org

## FAIRMONT WORKFORCE WV CAREER CENTER

109 Adams St./P.O. Box 1468  
Fairmont, WV 26554-1468  
304-363-5550  
cgeorge@workforcewv.org

## MORGANTOWN WORKFORCE WV CAREER CENTER

304 Scott Ave.  
Morgantown, WV 26505-8804  
304-285-3120  
lturner@workforcewv.org

## REGION 7 MARTINSBURG WORKFORCE WV CAREER CENTER

891 Auto Parts Pl.  
Martinsburg, WV 25403  
304-267-0030  
mzapala@workforcewv.org

## SOUTH BRANCH WORKFORCE WV CAREER CENTER

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thesse@workforcewv.org

## West Virginia Chambers of Commerce (Alphabetized by Chamber)

### BARBOUR COUNTY CoC

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Philippi, WV 26416  
304-457-1958 • 304-457-6239 Fax  
info@barbourchamber.com  
www.barbourchamber.com

### BECKLEY-RALEIGH COUNTY CoC

245 N. Kanawha St.  
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304-252-7328 • 304-252-7373 Fax  
chamber@brccc.com  
www.brccc.com

### BERKELEY SPRINGS-MORGAN COUNTY CoC

127 Fairfax St.  
Berkeley Springs, WV 25411  
304-258-3738 • 304-258-8682 Fax  
chamber@berkeleysprings.com  
www.berkeleysprings.chamber.com

### BUCKHANNON-UPSHUR CoC

16 Kanawha St./P.O. Box 442  
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304-472-1722 • 304-472-4938 Fax  
buckhannon@3wlogic.net  
www.buchamber.com

### CHAMBER OF COMMERCE OF THE MID-OHIO VALLEY

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304-422-3588 • 304-422-3580 Fax  
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www.parkersburgchamber.com

### CHARLESTON AREA ALLIANCE

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Charleston, WV 25301  
304-340-4253 • 304-340-4275 Fax  
mballard@charlestonareaalliance.org  
www.charlestonareaalliance.org

### CHESTER-NEWELL AREA CoC

449 Carolina Ave.  
Chester, WV 26304  
304-387-2025

### ELKINS-RANDOLPH COUNTY CoC

200 Executive Plz.  
Elkins, WV 26241  
304-636-2717 • 304-636-8046 Fax  
chamber@elkinsrandolphcountywv.com  
www.ercoc.com

### FAYETTE COUNTY CoC

310 Oylar Ave.  
Oak Hill, WV 25901  
304-465-5617 • 304-465-5618 Fax  
cindy@fayettetecounty.com  
www.fayettetecounty.com

### FOLLANSBEE CoC

1334 Main St.  
Follansbee, WV 26037  
304-527-1110 • 304-527-3413 Fax

### GRANT COUNTY CoC

105 Virginia Ave., Ste. 1  
Petersburg, WV 26847  
304-257-2722 • 304-257-2722 Fax  
gowv@gowv.com  
www.gowv.com/chamberofcommerce.htm

### GREATER BLUEFIELD CoC

P.O. Box 4098  
Bluefield, WV 24701  
304-327-7184 • 304-325-3085 Fax  
info@bluefieldchamber.com  
www.bluefieldchamber.com

### GREATER GREENBRIER CoC

540 N. Jefferson St., Ste. N./P.O. Box 17  
Lewisburg, WV 24901  
304-645-2818 • 304-647-3001 Fax  
info@greenbrierwvchamber.org  
www.greenbrierwvchamber.org

### GREATER RAVENSWOOD AREA CoC

200 Walnut St., Ste. 101  
Ravenswood, WV 26164-0654  
304-868-3486  
ravenswoodchamber@wirefire.com  
www.ravenswoodwv.org/chamber

### HAMPSHIRE COUNTY CoC

91 S. High St.  
Romney, WV 26757  
304-822-7221 • 304-822-7221 Fax  
hampshirechamberofcommerce@citilink.net  
www.hampshirecountychamber.com

### HARRISON COUNTY CoC

520 W. Main St.  
Clarksburg, WV 26301  
304-624-6331 • 304-624-5190 Fax  
info@harrisoncountychamber.com  
www.harrisoncountychamber.com

### HUNTINGTON REGIONAL CoC

720 Fourth Ave.  
Huntington, WV 25716  
304-525-5131 • 304-525-5158 Fax  
info@huntingtonchamber.org  
www.huntingtonchamber.org

### JEFFERSON COUNTY CoC

P.O. Box 426  
Charles Town, WV 25414-0426  
304-725-2055 • 304-728-8307 Fax  
info@jeffersoncounty.com  
www.jeffersoncounty.com

### LEWIS COUNTY CoC

115 E. Second St.  
Weston, WV 26452  
304-269-2608 • 304-517-1608 Fax  
lcinfo@lcchamber.org  
www.lcchamber.org

### LOGAN COUNTY CoC

214 Stratton St.  
Logan, WV 25601  
304-752-1324 • 304-752-5988 Fax  
logancountychamber@verizon.net  
www.logancountychamberofcommerce.com

### MARION COUNTY CoC

110 Adams St.  
Fairmont, WV 26554  
304-363-0442 • 304-363-0480 Fax  
mccc@marionchamber.com  
www.marionchamber.com

### MARSHALL COUNTY CoC

604 Jefferson Ave.  
Moundsville, WV 26041  
304-845-2773 • 304-845-2773 Fax  
dknuth@marshallcountychamber.com  
www.marshallcountychamber.com

### MARTINSBURG-BERKELEY COUNTY CoC

198 Viking Way  
Martinsburg, WV 25401  
304-267-4841 • 304-263-4695 Fax  
chamber@berkeleycounty.org  
www.berkeleycounty.org

### MASON COUNTY CoC

305 Main St.  
Point Pleasant, WV 25550  
304-675-1050 • 304-675-1601 Fax  
mccofc@pointpleasantwv.org  
Masoncountychamber.org

# OTHER ASSISTANCE

## MINERAL COUNTY CoC

1 Grand Central Park  
Keyser, WV 26726  
304-788-2513 • 304-788-3887 Fax  
office@mineralchamber.com  
www.mineralchamber.com

## MORGANTOWN AREA CoC

1009 University Ave.  
Morgantown, WV 26507  
304-292-3311 • 304-296-6619 Fax  
info@morgantownchamber.org  
www.mgnchamber.org

## MULLENS AREA CoC

P.O. Box 235  
Mullens, WV 25882-0235  
304-294-5497 • 304-294-5499 Fax

## OCEANA AREA CoC

P.O. Box 277  
Oceana, WV 24870  
304-682-4234  
cubs@yahoo.com

## PENDLETON COUNTY CoC

P.O. Box 737  
Franklin, WV 26807  
304-358-3884  
pendletonCoC@verizon.net  
www.visitpendleton.com

## PINEVILLE AREA CoC

P.O. Box 906  
Pineville, WV 24874  
304-732-6700 • 304-682-6027 Fax

## POCAHONTAS COUNTY CoC

P.O. Box 272  
Marlinton, WV 24954  
304-799-4476  
info@pcCoCwv.com  
www.pcCoCwv.com

## PRESTON COUNTY CoC

200 1/2 W. Main St.  
Kingwood, WV 26537  
304-329-0576 • 304-329-1407 Fax  
info@prestonchamber.com  
www.prestonchamber.com

## PRINCETON-MERCER COUNTY CoC

1522 N. Walker St.  
Princeton, WV 24740  
304-487-1502 • 304-425-0227 Fax  
pmccc@frontiernet.net  
www.pmccc.com

## PUTNAM COUNTY CoC

P.O. Box 553  
Teays, WV 25569  
304-757-6510 • 304-757-6562 Fax  
Chamber@putnamcounty.org  
www.putnamcounty.org/chamber

## RICHWOOD CoC

East Main St./P.O. Box 267  
Richwood, WV 26261  
304-846-6790 • 304-846-6790 Fax  
rwdchamber@richwoodwv.com  
www.richwoodwv.com/chamber.html

## RITCHIE COUNTY CoC

P.O. Box 177  
Harrisville, WV 26362  
304-643-2500 • 304-643-2502 Fax  
ritchiechamber@zoominternet.net  
www.ritchiechamber.com

## ROANE COUNTY CoC

207 Court St.  
Spencer, WV 25276  
304-927-1780 • 304-927-5953 Fax  
rchamber@commission.state.wv.us  
www.roanechamberwv.org

## SALEM AREA CoC

P.O. Box 191  
Salem, WV 26426  
304-782-1005 • 304-782-3303 Fax  
Chamber@salemwv.com  
www.salemwv.com

## SOUTH CHARLESTON CoC

238 4th Ave.  
South Charleston, WV 25303  
304-744-0051 • 304-744-1649 Fax  
socCoC@wvdsi.net  
www.southcharlestonchamber.org

## ST. ALBANS AREA CoC

P.O. Box 675  
St. Albans, WV 25177  
304-727-7251 • 304-727-7251 Fax  
staCoC@netzero.net  
www.stalbanswv.com

## SUMMERS COUNTY CoC

221 Temple St.  
Hinton, WV 25951  
304-466-5332 • 304-466-5301 Fax  
info@summerscounty.net  
www.summerscounty.net

## SUMMERSVILLE AREA CoC

P.O. Box 567  
Summersville, WV 26651  
304-872-1588 • 304-872-0506 Fax  
info@summersvillechamber.com  
www.summersvillechamber.com

## TAYLOR COUNTY CoC

214 W. Main St.  
Grafton, WV 26354  
304-265-3938 • 304-265-3962 Fax  
paulelder@aol.com

## TUCKER COUNTY CoC

P.O. Box 565  
Davis, WV 26292  
304-259-5315 • 304-259-4210 Fax

## TUG VALLEY CoC

P.O. Box 376  
Williamson, WV 25661  
304-235-5240 • 304-235-4509 Fax  
tvCoC@charter.net  
www.tugvalleychamberofcommerce.com

## UPPER KANAWHA VALLEY CoC

405 Fayette Pike/P.O. Box 831  
Montgomery, WV 25136  
304-442-5756 • 304-442-3052 Fax  
tina.williams@mail.wvu.edu  
ukvchamber.com

## WEBSTER COUNTY CoC

P.O. Box 227  
Webster Springs, WV 26288  
304-847-7666

## WEIRTON AREA CoC

3174 Pennsylvania Ave., Ste. 1  
Weirton, WV 26062  
304-748-7212 • 304-748-0241 Fax  
info@weirtonchamber.com  
www.weirtonchamber.com

## WELCH AREA CoC

92 McDowell St., Ste. 100  
Welch, WV 24801  
304-436-4260 • 304-436-6041 Fax  
mcdeda@citlink.net  
www.welchchamberofcommerce.com

## WELLSBURG CoC

P.O. Box 487  
Wellsburg, WV 26070  
304-737-1065 • 304-748-1832 Fax  
shll324@verizon.net  
www.wellsburgchamber.com

## WEST VIRGINIA STATE CoC

1624 Kanawha Blvd. E.  
Charleston, WV 25330  
304-342-1115 • 304-342-1130 Fax  
forjobs@wvchamber.com  
www.wvchamber.com

## WETZEL COUNTY CoC

201 Main St./P.O. Box 271  
New Martinsville, WV 26155  
304-455-3825 • 304-455-3637 Fax  
chamber@wetzselcounty.com  
www.wetzselcounty.com

## WHEELING AREA CoC

1310 Market St.  
Wheeling, WV 26003  
304-233-2575 • 304-233-1320 Fax  
terrysterling@wheelingchamber.com  
Wheelingchamber.com

## WHITE SULPHUR SPRINGS CoC

P.O. Box 11  
White Sulphur Springs, WV 24986  
304-536-2500 • 304-536-2500 Fax  
valleyguide@citynet.net

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# TOP LENDERS

## Participating Lenders

listed alphabetically by city

### BB&T PLP/EX/PX

202 State St.  
Athens, WV 24712  
304-384-9680

### FIRST COMMUNITY BANK

P.O. Box 917  
Athens, WV 24712  
304-384-9020

### FIRST SENTRY BANK EX

P.O. Box 790  
Barboursville, WV 25504  
304-399-4441

### FIRST STATE BANK CLP/EX/PX

660 Central Ave.  
Barboursville, WV 25504  
304-736-5271

### MINERS & MERCHANTS BANK

P.O. Box 275  
Bayard, WV 26707  
304-693-7675

### BANK OF MOUNT HOPE

204 Pinewood Dr.  
Beckley, WV 25801  
304-252-2265

### BB&T PLP/EX/PX

3941 Robert C. Byrd Dr.  
Beckley, WV 25801  
304-252-6335

### CHASE PLP/EX/PX

500 Neville St.  
Beckley, WV 25801  
304-256-2157

### CITY NATIONAL BANK EX/PX

1 Park Ave.  
Beckley, WV 25801  
304-255-7000

### MCNB BANKS

P.O. Box 3150  
Beckley, WV 25801  
304-252-9500

### UNITED BANK, INC.

129 Main St./P.O. Box 1269  
Beckley, WV 25802  
304-256-7309

### FREEDOM BANK EX/PX

315 Crim Ave.  
Belington, WV 25260  
304-823-1531

### BB&T PLP/EX/PX

102 S. Washington St.  
Berkeley Springs, WV 25411  
304-258-4596

### CITIZENS NATIONAL BANK EX/PX

212 S. Washington St.  
Berkeley Springs, WV 25411  
304-258-1520

### CITIZENS NATIONAL BANK EX/PX

101 S. Washington St.  
Berkeley Springs, WV 25411  
304-258-7394

### CNB BANK, INC. EX/PX

P.O. Box 130  
Berkeley Springs, WV 25411  
304-258-1520

### FIRST CENTURY BANK

500 Federal St.  
Bluefield, WV 24701  
304-324-3221

### BOONE COUNTY BANK

40 Lincoln Plaza  
Branchland, WV 25506  
304-824-2611

### CITY NATIONAL BANK EX/PX

1216 Johnson Ave.  
Bridgeport, WV 26330  
304-842-1962

### FIRST COMMUNITY BANK

102 Cambridge Pl.  
Bridgeport, WV 26330  
304-848-2265

### FREEDOM BANK EX/PX

625 W. Main St.  
Bridgeport, WV 26330  
304-842-4424

### HARRISON COUNTY BANK

1215 Johnson Ave.  
Bridgeport, WV 26330  
304-842-0400

### MVB BANK

1000 Johnson Ave.  
Bridgeport, WV 26330  
304-848-5390

### CLEAR MOUNTAIN BANK

P.O. Box 205  
Bruceton Mills, WV 26525  
304-379-2265

### CHASE PLP/EX/PX

32 E. Main St.  
Buckhannon, WV 26201  
304-472-8517

### FIRST CENTRAL BANK

14 N. Locust St.  
Buckhannon, WV 26201  
304-472-8828

### FIRST COMMUNITY BANK

2 W. Main St.  
Buckhannon, WV 26201  
304-472-1112

### PROGRESSIVE BANK

West Main & Locust Sts.  
Buckhannon, WV 26201  
304-472-0052

### UNITED BANK

P.O. Box 607  
Ceredo, WV 25507  
304-781-2400

### BANK OF CHARLES TOWN EX

111 E. Washington St.  
Charles Town, WV 25414  
304-725-8431

### JEFFERSON SECURITY BANK

700 E. Washington St.  
Charles Town, WV 25414  
304-725-9752

### JEFFERSON SECURITY BANK

873 E. Washington St.  
Charles Town, WV 25414  
304-724-1122

### UNITED BANK

106 W. Washington St.  
Charles Town, WV 25414  
304-724-3934

### BB&T PLP/EX/PX

300 Summers St.  
Charleston, WV 25301  
304-348-7281

### CHASE PLP/EX/PX

P.O. Box 1113  
Charleston, WV 25324  
304-348-6980

### CITY NATIONAL BANK EX/PX

3601 MacCorkle Ave. S.E.  
Charleston, WV 25364  
304-926-3323

### FIRST BANK OF CHARLESTON

201 Pennsylvania Ave.  
Charleston, WV 25302  
304-340-3000

### FIRST NATIONAL BANK

FNB Private Banking  
400 Laidley Tower  
Charleston, WV 25301  
304-342-4543

### HUNTINGTON NATIONAL BANK

PLP/EX/PX  
900 Lee St.  
Charleston, WV 25301  
304-348-5058

### SUMMIT COMMUNITY BANK

2402 Mountaineer Blvd.  
Charleston, WV 25309  
304-746-6059

### SUNTRUST BANK PLP/EX/CX/PX

300 Capital St.  
Charleston, WV 25301  
304-340-4412

### UNITED BANK

P.O. Box 393  
Charleston, WV 25322  
304-348-8397

### WESBANCO CLP

300 Tennessee Ave.  
Charleston, WV 25362  
304-347-4013

### WV CERTIFIED DEVELOPMENT CORPORATION CDC

North Gate Business Park  
160 Association Dr.  
Charleston, WV 25311  
304-558-3691

### HANCOCK SAVINGS BANK

351 Carolina Ave.  
Chester, WV 26034  
304-387-1620

### BB&T PLP/EX/PX

100 S. Fourth St.  
Clarksburg, WV 26301  
304-626-1702

### CHASE PLP/EX/PX

229 W. Main St.  
Clarksburg, WV 26301  
304-624-3432

### HUNTINGTON NATIONAL BANK

PLP/EX/PX  
230 W. Pike St.  
Clarksburg, WV 26301  
304-623-7276

### HUNTINGTON NATIONAL BANK

PLP/EX/PX  
Rosebud Plaza  
Clarksburg, WV 26301  
304-624-7686

### WESBANCO CLP

140 W. Main St.  
Clarksburg, WV 26301  
304-623-4395

### CHASE PLP/EX/PX

WV-0405 - 2 Main St.  
Clendenin, WV 25045  
304-548-4347

### POCA VALLEY BANK EX/PX

P.O. Box 1235  
Clendenin, WV 25045  
304-548-7329

### UNITED BANK

P.O. Box 248  
Cowen, WV 26206  
304-226-5371

### CITY NATIONAL BANK EX/PX

25 Gatewater Rd.  
Cross Lanes, WV 25313  
304-769-1351

### FIFTH THIRD BANK PLP/EX/PX

Cross Lanes Banking Center  
Cross Lanes, WV 25313  
304-776-5303

### BB&T PLP/EX/PX

149 Smoot Ave.  
Danville, WV 25053  
304-369-0025

### GRANT COUNTY BANK

P.O. Box 517  
Davis, WV 26260  
304-259-5201

### UNITED BANK

1200 Grosscup Ave.  
Dunbar, WV 25064  
304-766-7111

### WESBANCO CLP

1101 Myers Ave.  
Dunbar, WV 25064  
304-768-9761

### CITIZENS NATIONAL BANK

P.O. Box 1519  
Elkins, WV 26241  
304-636-4095

### DAVIS TRUST CO.

P.O. Box 1429  
Elkins, WV 26241  
304-636-0991

### HUNTINGTON NATIONAL BANK

PLP/EX/PX  
P.O. Box 1279  
Elkins, WV 26241  
304-636-3402

### MOUNTAIN VALLEY BANK

P.O. Box 1969  
Elkins, WV 26241  
304-637-2265

### CHASE PLP/EX/PX

P.O. Box 445  
Elkview, WV 25071  
304-965-7096

### POCA VALLEY BANK EX/PX

P.O. Box 69  
Elkview, WV 25071  
304-965-7730

### BB&T PLP/EX/PX

120 Fairmont Ave.  
Fairmont, WV 26554  
304-368-3207

### FIRST EXCHANGE BANK

216 Fairmont Ave.  
Fairmont, WV 26554  
304-367-1700

### HUNTINGTON NATIONAL BANK

PLP/EX/PX  
103 Adams St.  
Fairmont, WV 26555  
304-367-2347

# TOP LENDERS

## MVB BANK

301 Virginia Ave.  
Fairmont, WV 26555  
304-367-8687

## FIRST EXCHANGE BANK

Main St.  
Fairview, WV 26570  
304-449-1700

## CNB EX/PX

P.O. Box 644  
Falling Waters, WV 25419  
304-274-3475

## FAYETTE COUNTY NATIONAL BANK

P.O. Box 209  
Fayetteville, WV 25840  
304-574-1212

## WESBANCO CLP

955 Main St.  
Follansbee, WV 26037  
304-527-1200

## PENDLETON COMMUNITY BANK

P.O. Box 487  
Franklin, WV 26807  
304-358-2311

## BB&T PLP/EX/PX

7 Harmon Center  
Grafton, WV 26354  
304-265-3400

## FIRST COMMUNITY BANK, NA

128 W. Main St.  
Grafton, WV 26354  
304-265-1111

## CALHOUN COUNTY BANK

P.O. Box 430  
Grantsville, WV 26147  
304-354-6116

## HUNTINGTON NATIONAL BANK PLP/EX/PX

121 N. Court St.  
Harrisville, WV 26362  
304-643-2901

## BUSINESS FINANCE GROUP CDC

535 Winter Camp Tr.  
Hedgesville, WV 25427  
304-754-9427

## CITIZENS NATIONAL BANK

P.O. Box 350  
Hedgesville, WV 25427  
304-754-5860

## FIRST CENTURY BANK

P.O. Drawer 70  
Hinton, WV 25951  
304-466-2311

## BB&T PLP/EX/PX

First St. & Sixth Ave.  
Huntington, WV 25701  
304-528-6104

## CHASE PLP/EX/PX

1000 5th Ave.  
Huntington, WV 25701  
304-526-4210

## CITY NATIONAL BANK EX/PX

1900 Third Ave.  
Huntington, WV 25708  
304-526-6200

## COMMUNITY TRUST BANK CX/PX

952 Third Ave.  
Huntington, WV 25701  
304-697-0272

## FIFTH THIRD BANK PLP/EX/PX

999 4th Ave.  
Huntington, WV 25701  
304-691-6609

## FIRST SENTRY BANK EX

P.O. Box 2107  
Huntington, WV 25721  
304-522-6400

## GUARANTY BANK & TRUST EX

517 Ninth St.  
Huntington, WV 25701  
304-528-2546

## HUNTINGTON NATIONAL BANK PLP/EX/PX

919 5th Ave.  
Huntington, WV 25701  
304-526-4687

## PEOPLES BANK

1126 Twentieth St.  
Huntington, WV 25703  
304-528-2470

## UNITED BANK

2889 Third Ave.  
Huntington, WV 25702  
304-781-2350

## BB&T PLP/EX/PX

4141 S.R. 34  
Hurricane, WV 25526  
304-757-6882

## FIRST STATE BANK CLP/EX/PX

1101 Hospital Dr.  
Hurricane, WV 25526  
304-757-2250

## HUNTINGTON NATIONAL BANK PLP/EX/PX

4149 S.R. 34  
Hurricane, WV 25526  
304-757-0824

## PUTNAM COUNTY BANK

2767 Main St.  
Hurricane, WV 25526  
304-562-5055

## PIONEER COMMUNITY BANK

P.O. Box 368  
laeger, WV 24844  
304-938-5322

## JEFFERSON SECURITY BANK

P.O. Box 1920  
Inwood, WV 25428  
304-229-6000

## AMERICAN TRUST BANK

P.O. Box 878  
Keyser, WV 26726  
301-786-4691

## BB&T PLP/EX/PX

P.O. Box 789  
Keyser, WV 26726  
304-788-7620

## CLEAR MOUNTAIN BANK

330 E. Main St.  
Kingwood, WV 26537  
304-329-2265

## WESBANCO CLP

203 Morgantown St.  
Kingwood, WV 26537  
304-329-1210

## HUNTINGTON NATIONAL BANK PLP/EX/PX

P.O. Box 377  
Lavalette, WV 25535  
304-529-6699

## CITY NATIONAL BANK EX/PX

109 S. Jefferson St.  
Lewisburg, WV 24901  
304-645-2500

## FIRST CITIZENS BANK

P.O. Box 1330  
Lewisburg, WV 24901  
304-645-3717

## FIRST NATIONAL BANK EX/PX

799 N. Jefferson St.  
Lewisburg, WV 24901  
304-647-4232

## LOGAN BANK & TRUST

P.O. Box 597  
Logan, WV 25601  
304-752-1192

## HARRISON COUNTY BANK

P.O. Box 98  
Lost Creek, WV 26385  
304-745-3342

## BOONE COUNTY BANK

300 State St.  
Madison, WV 25130  
304-369-2407

## FIRST EXCHANGE BANK

P.O. Box 388  
Mannington, WV 26582  
304-986-1700

## CITY NATIONAL BANK EX/PX

P.O. Box 58  
Marlinton, WV 24954  
304-799-4640

## FIRST CITIZENS BANK & TRUST

P.O. Box 57  
Marlinton, WV 24954  
304-799-4306

## BANK OF CHARLES TOWN

9738 Tuscarora Pike  
Martinsburg, WV 25401  
304-262-0089

## BB&T PLP/EX/PX

148 Queen St.  
Martinsburg, WV 25402  
304-264-8049

## CENTRA BANK EX/PX

300 Foxcroft Ave.  
Martinsburg, WV 25401  
304-262-9841

## CITIZENS NATIONAL BANK EX/PX

P.O. Box 863  
Martinsburg, WV 25402  
304-260-4333

## CITY NATIONAL BANK EX/PX

1700 W. King St.  
Martinsburg, WV 25402  
304-264-4540

## FIRST UNITED BANK & TRUST

1286 Edwin Miller Blvd.  
Martinsburg, WV 25401  
304-263-7195

## JEFFERSON SECURITY BANK

1861 Edwin Miller Blvd.  
Martinsburg, WV 25401  
304-262-3143

## UNITED BANK

24 District Way  
Martinsburg, WV 25402  
304-267-0550

## FARMERS BANK & SAVINGS COMPANY

424 2nd St.  
Mason, WV 25620  
304-773-6400

## FARMERS BANK OF WV

P.O. Box 550  
Mason, WV 25620  
304-773-6400

## UNION BANK

103 Dodd St.  
Middlebourne, WV 26149  
304-758-2191

## FIRST UNITED NATIONAL BANK & TRUST

P.O. Box 320  
Moorefield, WV 26836  
304-538-2660

## GRANT COUNTY BANK

P.O. Box 120  
Moorefield, WV 26836  
304-538-6566

## PENDLETON COMMUNITY BANK

P.O. Box 651  
Moorefield, WV 26836  
304-538-3622

## SUMMIT COMMUNITY BANK

310 N. Main St.  
Moorefield, WV 26836  
304-530-0539

## BB&T PLP/EX/PX

496 High St.  
Morgantown, WV 26505  
304-285-2307

## BB&T PLP/EX/PX

1806 Earl Core Rd.  
Morgantown, WV 26505  
304-292-1000

## CENTRA BANK EX/PX

990 Elmer Prince Rd.  
Morgantown, WV 26505  
304-581-6127

## CLEAR MOUNTAIN BANK

102 Venture Dr.  
Morgantown, WV 26508  
304-291-2265

## FIRST EXCHANGE BANK

3081 University Ave.  
Morgantown, WV 26507  
304-225-2600

## FIRST UNITED BANK

1951 Hunters Way  
Morgantown, WV 26505  
304-292-2107

## FIRST UNITED BANK & TRUST

1951 Hunter's Way  
Morgantown, WV 26505  
304-292-7178

## HUNTINGTON NATIONAL BANK PLP/EX/PX

201 High St.  
Morgantown, WV 26505  
304-291-7780

## HUNTINGTON NATIONAL BANK PLP/EX/PX

312 Cheat Rd.  
Morgantown, WV 26508  
304-291-7779

## UNITED BANK

1085 Van Voorhis Rd.  
Morgantown, WV 26505  
304-285-2557

## WESBANCO CLP

1350 Earl Core Rd.  
Morgantown, WV 26505  
304-284-1645

## BB&T PLP/EX/PX

414 Jefferson Ave.  
Moundsville, WV 26041  
304-845-3047

# TOP LENDERS

## FIRST PEOPLES BANK

P.O. Box 817  
Mullens, WV 25882  
304-294-7115

## WESBANCO CLP

190 Main St.  
New Martinsville, WV 26155  
304-455-1300

## ROCK BRANCH COMMUNITY BANK EX

4650 First Ave.  
Nitro, WV 25143  
304-755-4700

## AMERIBANK EX

P.O. Box 520  
Northfork, WV 24868  
304-436-3151

## BANK OF MOUNT HOPE

835 E. Main St.  
Oak Hill, WV 25901  
304-469-8046

## FIRST CENTURY BANK

P.O. Box 807  
Oceana, WV 24870  
304-682-6221

## BB&T PLP/EX/PX

329 8th Street  
Parkersburg, WV 26101  
304-422-8965

## COMMUNITY BANK

631 Juliana St.  
Parkersburg, WV 26101  
304-420-5554

## FIRST NEIGHBORHOOD BANK

4416 Emerson Ave.  
Parkersburg, WV 26104  
304-485-7846

## HUNTINGTON NATIONAL BANK PLP/EX/PX

429 Market St.  
Parkersburg, WV 26101  
304-424-7502

## UNITED BANK

514 Market St.  
Parkersburg, WV 26101  
304-424-8654

## WESBANCO CLP

415 Market St.  
Parkersburg, WV 26102  
304-480-2572

## WILLIAMSTOWN NATIONAL BANK

3002 E. 17th St.  
Parkersburg, WV 26101  
304-485-1717

## BB&T PLP/EX/PX

496 High St.  
Parsons, WV 26505  
304-285-2338

## CITIZENS NATIONAL BANK

P.O. Box 130  
Parsons, WV 26287  
304-478-2551

## MOUNTAIN VALLEY BANK

401 1st St.  
Parsons, WV 26287  
304-478-2461

## CITIZENS NATIONAL BANK

102 Virginia Ave.  
Petersburg, WV 26415  
304-257-2122

## GRANT COUNTY BANK

P.O. Box 929  
Petersburg, WV 26847  
304-257-4111

## SUMMIT COMMUNITY BANK

P.O. Box 1079  
Petersburg, WV 26847  
304-257-1244

## BARBOUR COUNTY BANK

107 Pike St.  
Philippi, WV 26416  
304-457-3300

## FIRST CENTRAL BANK, INC.

2 S. Main St.  
Philippi, WV 26416  
304-457-3737

## FREEDOM BANK EX/PX

124 S. Main St.  
Philippi, WV 26416  
304-457-3000

## CITY NATIONAL BANK EX/PX

2212 Jackson Ave.  
Point Pleasant, WV 25550  
304-674-1014

## BB&T PLP/EX/PX

1439 Main St.  
Princeton, WV 24740  
304-487-5900

## FIRST CENTURY BANK

1223 Stafford Dr.  
Princeton, WV 24740  
304-431-7615

## FIRST COMMUNITY BANK

1001 Mercer St.  
Princeton, WV 24740  
304-431-2203

## FIRST COMMUNITY BANK

One Stafford Commons  
Princeton, WV 24740  
304-431-9009

## MCNB BANK AND TRUST CO.

P.O. Box 750  
Princeton, WV 24740  
304-425-3300

## NEW PEOPLES BANK

1221 Stafford Dr.  
Princeton, WV 24740  
304-487-9800

## OHIO VALLEY BANK COMPANY

328 Viand St.  
Pt. Pleasant, WV 25550  
304-675-8660

## CITY NATIONAL BANK EX/PX

75 W. Virginia Way  
Ranson, WV 25438  
304-724-9177

## BB&T PLP/EX/PX

One Wall St.  
Ravenswood, WV 26264  
304-273-5062

## FIRST COMMUNITY BANK

16 W. Main St.  
Richwood, WV 26261  
304-846-2654

## BB&T PLP/EX/PX

98 Academy Dr.  
Ripley, WV 25271  
304-372-8561

## CITY NATIONAL BANK EX/PX

108 N. Church St.  
Ripley, WV 25271  
304-372-1768

## UNITED BANK

113 North St.  
Ripley, WV 25271  
304-372-2121

## BANK OF ROMNEY

95 E. Main St.  
Romney, WV 26757  
304-822-3541

## FIRST NATIONAL BANK

105 N. High St.  
Romney, WV 26757  
304-822-8700

## FIRST NATIONAL BANK EX/PX

P.O. Box 457  
Ronceverte, WV 24970  
304-647-4212

## CHASE PLP/EX/PX

80 Great Teays Blvd.  
Scott Depot, WV 25560  
304-760-1106

## CITY NATIONAL BANK EX/PX

P.O. Box 250  
Scott Depot, WV 25560  
304-757-4916

## JEFFERSON SECURITY BANK

P.O. Box 35  
Shepherdstown, WV 25443  
304-876-9044

## UNITED BANK

7867 Martinsburg Pike  
Shepherdstown, WV 25443  
304-876-6002

## POCA VALLEY BANK EX/PX

P.O. Box 13546  
Sissonville, WV 25360  
304-984-3277

## UNION BANK

700 Wells St.  
Sistersville, WV 26175  
304-652-3511

## CITIZENS NATIONAL BANK

P.O. Box 129  
Slaty Fork, WV 26291  
304-572-4095

## PIONEER COMMUNITY BANK

822 Robert C. Byrd Dr.  
Sophia, WV 25921  
304-683-9538

## BB&T PLP/EX/PX

4 Riverwalk Mall  
South Charleston, WV 25303  
304-744-2659

## CHASE PLP/EX/PX

505 D. St.  
South Charleston, WV 25303  
304-744-1835

## WESBANCO CLP

323 2nd Ave.  
South Charleston, WV 25303  
304-744-1307

## FIRST NEIGHBORHOOD BANK

P.O. Box 1049  
Spencer, WV 25276  
304-927-1750

## PLEASANTS COUNTY BANK

P.O. Box 240  
St Marys, WV 26170  
304-684-2227

## BB&T PLP/EX/PX

520 6th Ave.  
St. Albans, WV 25177  
304-722-0350

## CHASE PLP/EX/PX

603-613 MacCorkle Ave.  
St. Albans, WV 25177  
304-722-0865

## CITY NATIONAL BANK EX/PX

500 Fourth St.  
St. Albans, WV 25177  
304-722-7565

## BB&T PLP/EX/PX

811 Main St.  
Summersville, WV 26651  
304-872-3131

## UNITED BANK

2004 W. Webster Rd.  
Summersville, WV 26651  
304-872-5434

## CLEAR MOUNTAIN BANK

1101 E. State Ave.  
Terra Alta, WV 26764  
304-789-2436

## MINERS & MERCHANTS BANK

P.O. Box 189  
Thomas, WV 26292  
304-463-4155

## WESBANCO CLP

410 Grand Central Ave.  
Vienna, WV 26105  
304-422-8501

## POCA VALLEY BANK EX/PX

7033 Charleston Rd.  
Walton, WV 25286  
304-577-6611

## CAPON VALLEY BANK

P.O. Box 119  
Wardensville, WV 26851  
304-874-3531

## CHASE PLP/EX/PX

P.O. Box 278  
Wayne, WV 25570  
304-272-3121

## CITY NATIONAL BANK EX/PX

206 Central Ave.  
Wayne, WV 25570  
304-272-9955

## UNITED BANK

P.O. Drawer 231  
Webster Springs, WV 26288  
304-847-5112

## HANCOCK SAVINGS BANK

375 Three Springs Dr.  
Weirton, WV 26062  
304-723-4140

## UNITED BANK

109 Three Springs Dr.  
Weirton, WV 26062  
304-723-2000

## WESBANCO CLP

333 Penco Rd.  
Weirton, WV 26062  
304-797-8000

## MCNB BANK AND TRUST CO.

P.O. Box 549  
Welch, WV 24801  
304-436-4112

## MAIN STREET BANK EX

1010 Commerce St.  
Wellsburg, WV 26070  
304-737-2345

# TOP LENDERS

## PARKVILLE BANK

1015 Commerce St.  
Wellsburg, WV 26070  
304-737-3531

## CITY NATIONAL BANK EX/PX

6888 McClellan St.  
West Hamlin, WV 25571  
304-824-7225

## CORNERSTONE BANK

P.O. Box 249  
West Union, WV 26456  
304-873-2401

## WEST UNION BANK

P.O. Box 305  
West Union, WV 26456  
304-326-3911

## CITIZENS BANK OF WESTON

201 Main Ave.  
Weston, WV 26452  
304-269-2862

## HUNTINGTON NATIONAL BANK

PLP/EX/PX  
121 E. Third St.  
Weston, WV 26452  
304-269-1161

## UNITED BANK

202 Main St.  
Weston, WV 26452  
304-269-7600

## BB&T PLP/EX/PX

1145 Main St.  
Wheeling, WV 26003  
304-232-1234

## CHASE PLP/EX/PX

1114 Market St.  
Wheeling, WV 26003  
304-34-4105

## MAIN STREET BANK EX

2001 Main St.  
Wheeling, WV 26003  
304-232-2001

## PROGRESSIVE BANK

875 National Rd.  
Wheeling, WV 26003  
304-233-0060

## PROGRESSIVE BANK, N.A.

1701 Warwood Ave.  
Wheeling, WV 26003  
304-277-1100

## REGIONAL ECONOMIC DEVELOPMENT PARTNERSHIP CDC

P.O. Box 1029  
Wheeling, WV 26003  
304-232-7722

## UNITED BANK

21 Twelfth St.  
Wheeling, WV 26003  
304-234-1182

## WESBANCO CLP

One Bank Plaza  
Wheeling, WV 26003  
304-234-9514

## WHITESVILLE STATE BANK

P.O. Box 68  
Whitesville, WV 25209  
304-854-1271

## BB&T PLP/EX/PX

P.O. Box 100  
Williamson, WV 25661  
304-236-4051

## COMMUNITY TRUST BANK

OF WV CX/PX  
P.O. Box 1300  
Williamson, WV 25661  
304-235-5454

## FIRST NATIONAL BANK

P.O. Box 950  
Williamson, WV 25661  
304-235-5300

## WILLIAMSTOWN NATIONAL BANK

P.O. Box 305  
Williamstown, WV 26187  
304-375-6262

## CITY NATIONAL BANK EX/PX

1 Wall St.  
Winfield, WV 25213  
304-586-2302

## POCA VALLEY BANK EX

P.O. Box 856  
Winfield, WV 25213  
304-586-2300

**CDC = Certified Development  
Company**

**PLP = Preferred Lender**

**MLP = Microloan Lender**

**CLP = Certified Lender**

**EWV = Export Working Capital**

**EX = Express Lender**

**CX = CommunityExpress**

**PX = Patriot Express**

## Out of State Lenders

### STRATEGIES FOR SMALL BUSINESS CX/PX

442 Diablo Rd., Ste. 137  
Danville, CA 94526  
925-899-8449 or 925-381-8409

### INNOVATIVE BANK CX

360 14th St.  
Oakland, CA 94612  
510-899-6851

### TEMECULA VALLEY BANK, N.A. PLP/EX

27710 Jefferson Ave., Ste. A-100  
Temecula, CA 92590  
951-694-8096

## SUPERIOR FINANCIAL GROUP CX/PX

165 Lennon Ln., Ste. 101  
Walnut Creek, CA 94596  
925-296-0500

## BUSINESS LEADERS, LLC PLP/EX

15 Lewis St.  
Hartford, CT 06103  
860-244-9202

## UPS CAPITAL BUSINESS CREDIT PLP/EX

280 Trumbull St.  
Hartford, CT 06103  
860-241-4767

## WACHOVIA BANK PLP/EX

900 17th St. N.W., Ste. 507  
Washington, DC 20005  
800-566-3862

## AMERIBANK EX

8895 N. Military Tr., Ste. 101D  
Palm Beach Gardens, FL 33410  
561-799-2401

## BORREGO SPRINGS BANK, N.A.

12121 Panama City Beach Pkwy.  
Panama City Beach, FL 32407  
850-230-0454

## BB&T PLP/EX/PX

5901-C Peachtree Dunwoody Rd.  
Atlanta, GA 30328  
770-522-0682

## FIRST CHATHAM BANK

P.O. Box 11167  
Savannah, GA 31401  
866-802-0649

## COMMUNITY TRUST BANK CX/PX

185 Pasadena Dr., Ste. 100  
Lexington, KY 40503  
859-313-5425

## COMMUNITY TRUST BANK CX/PX

208 S. Mayo  
Pikeville, KY 41501  
606-874-9210

## COMMUNITY SOUTH SMALL BUSINESS LENDING

Westlake Tower #1605  
7420 Westlake Terrace  
Bethesda, MD 20817  
301-767-5942

## MAINSTREET LENDER, LLC PLP/EX

2 Wisconsin Cir., 7th Fl.  
Chevy Chase, MD 20815  
248-457-4545

## FIRST UNITED BANK & TRUST

1501 Old Town Rd.  
Cumberland, MD 21502  
888-692-2654

## BANCO POPULAR SMALL BUSINESS CAPITAL PX

11311 Strawberry Blenn Land  
Glenn Dale, MD 20789  
800-250-6968

## CENTRA BANK

13126 Pennsylvania Ave., Ste. 101  
Hagerstown, MD 21742  
301-739-4425

## FARMERS & MERCHANTS BANK

13232 Fountain Head Plaza  
Hagerstown, MD 21742  
301-791-9402

## MANUFACTURERS & TRADERS

305 W. Chesapeake Ave.  
Towson, MD 21204  
410-512-4726

## WELLS FARGO BANK PLP/EX/PX

1455 W. Lake St., Ste. 306  
Minneapolis, MN 55408  
612-667-2753

## BANK OF AMERICA

100 N. Tryon St.  
Charlotte, NC 28255  
704-368-4771

## FIRST COMMUNITY BANK

8520 Cliff Cameron Dr., Ste. 130  
Charlotte, NC 28269  
704-503-7598

## COMMERCE BANK PLP/EX

One Royal Rd.  
Flemington, NJ 08822  
908-237-4746

## CIT SMALL BUSINESS LENDING CORPORATION PLP/EX/PX

1 CIT Dr.  
Livingston, NJ 07039  
973-740-5718

## MANUFACTURERS & TRADERS

P.O. Box 4564  
Buffalo, NY 14203  
800-724-2440

## NEWTEK SMALL BUSINESS FINANCE PLP/EX/PX

462 Seventh Ave., 14th Fl.  
New York, NY 10018  
212-356-9510

## SHINHAN BANK AMERICA PLP/EX

330 Fifth Ave., 4th Fl.  
New York, NY 10001  
646-843-7300

## FIFTH THIRD BANK PLP/EX

38 Fountain Sq. Plz.  
Cincinnati, OH 45263  
513-534-8188

## NATIONAL CITY BANK PLP/EX

1900 E. 9th St.  
Cleveland, OH 44114  
216-222-2223

## JP MORGAN CHASE PLP/EX/PX

1111 Polaris Pkwy.  
Columbus, OH 43240  
614-248-7163

## HUNTINGTON NATIONAL BANK PLP/EX/PX

7575 Huntington Park Dr.  
Columbus, OH 43235  
614-480-1941

## UNITED MIDWEST SAVINGS BANK PLP/EX

33 N. Third St., Ste. 620  
Columbus, OH 43215  
614-225-9730

## OHIO VALLEY BANK

420 Third Ave.  
Gallipolis, OH 45631  
740-446-2631

## PEOPLES BANK

138 Putnam St.  
Marietta, OH 45750  
740-374-6132

## CITIZENS SAVINGS BANK EX

201 S. 4th St.  
Martins Ferry, OH 43935  
740-633-0445

## AMERIBANK

6840 Stewart Dr.  
St. Clairsville, OH 43950  
740-695-9910

## NATIONAL CITY BANK PLP/EX

801 State St.  
Erie, PA 16501  
814-871-1225

## SOVEREIGN BANK PLP/EX

3 Terry Dr., Ste. 101  
Newtown, PA 18940  
877-768-2265

## PNC BANK

8800 Tincum Blvd.  
Philadelphia, PA 19153

## BUSINESS CAROLINA, INC.

1441 Main St.  
Columbia, SC 29201  
800-756-4353

## CITIZENS BANK

P.O. Box 1900  
Elizabethton, TN 37643  
423-543-2265

## COMMUNITY SOUTH BANK PLP/EX

625 S. Gay St., Ste. 450  
Knoxville, TN 37902  
865-546-1176

## JP MORGAN CHASE PLP/EX/PX

6300 Harry Hines Blvd.  
Dallas, TX 75235  
800-242-7324

# TOP LENDERS

## UNITED CENTRAL BANK PLP/EX

4555 W.Walnut St.  
Garland, TX 75042  
800-585-3040

## COMERCIA BANK PLP/EX

P.O. Box 4167  
Houston, TX 77210  
800-829-9214

## BUSINESS FINANCE GROUP CDC

3930 Pender Dr., Ste. 300  
Fairfax, VA 22030  
703-352-0504

## PENDLETON COMMUNITY BANK

P.O. Box 2008  
Harrisonburg, VA 22801  
304-358-3622

## CAPITAL ONE

1680 Capital One Dr.  
McLean, VA 22102  
804-967-1000

## COMMUNITY SOUTH LENDING

1909 Colonial Ave., Ste. 9  
Norfolk, VA 23517  
757-625-1033

## INTERNATIONAL CENTER FOR ASSISTANCE, INC. CX

P.O. Box 838  
Norfolk, VA 23501  
757-714-7709

## SUNTRUST BANK PLP/EX/CX

7818 Parham Rd.  
Richmond, VA 23294  
804-270-8168

## FIRST CENTURY BANK EX

200 Peppers Ferry Rd.  
Wytheville, VA 24382  
276-223-1115

CDC = Certified Development Company

PLP = Preferred Lender

MLP = Microloan Lender

CLP = Certified Lender

EWC = Export Working Capital

EX = Express Lender

CX = CommunityExpress

PX = Patriot Express

## West Virginia Credit Unions

(Alphabetized by City)

### RALEIGH COUNTY FEDERAL CREDIT UNION

200 Veterans Ave.  
Beckley, WV 25801  
304-253-6279

### TELBECK FEDERAL CREDIT UNION

3695 Robert C. Byrd Dr.  
Beckley, WV 25801  
304-255-9815 • 304-255-0927 F  
gwilcox.tfcu@verizon.net

## CAMC FEDERAL CREDIT UNION

3400 MacCorkle Ave. S.E.  
Charleston, WV 25304  
304-388-5700 • 304-388-5730 F  
CreditUnion@camc.org  
www.camcfcu.org

## STAR USA FCU

One Cantley Dr., Ste. 4  
Charleston, WV 25314  
800-628-2120 • 304-357-2291 F  
starusa@starusafcu.com  
www.starusafcu.com

## CWV TEL FEDERAL CREDIT UNION

131 W. Pike St.  
Clarksburg, WV 26301  
304-623-6800 • 304-623-6874 F  
info@CWVTELfcu.org  
www.CWVTELfcu.org

## FAIRMONT FCU

401 Tenth St./P.O. Box 2139  
Fairmont, WV 26555-2139  
877-360-3328 • 304-363-1976 F  
Ffcu@fairmontfcu.com  
www.fairmontfcu.com

## LONG REACH EMPLOYEES FEDERAL CREDIT UNION

3450 S. S.R. 2  
Friendly, WV 26146  
304-652-8363 • 304-652-8740 F  
lreach1@rcvideo.com  
www.lrefcu.org

## HUNTINGTONIZED FCU

481 W. 8th St./P.O. Box 699  
Huntington, WV 25701  
800-300-6289 • 304-528-2404 F  
hfcu@cloh.com  
www.huntingtonized.com

## HUNTINGTON VA FEDERAL CREDIT UNION

607 3rd Ave.  
Huntington, WV 25774  
304-697-4900

## METRO COMMUNITY FCU

P.O. Box 5438  
Huntington, WV 25703  
304-697-4652  
GeneralInfo@metrocommunityfcu.com  
www.metrocommunityfcu.com

## UNIVERSAL FEDERAL CREDIT UNION

317 31st St.  
Huntington, WV 25701  
304-697-2919 • 304-522-3177 F  
info@universalfcu.com  
www.universalfcu.com

## MARTINSBURG V.A. CENTER FCU

2971 Charles Town Rd.  
Kearneysville, WV 25403  
304-263-3454

## EASTERN PANHANDLE COMMUNITY FCU

36 GM Access Rd.  
Martinsburg, WV 25401  
304-263-2887 • 304-263-4310 F  
epfcu@earthlink.net  
www.epfcu.virtualcu.net

## UNITED FEDERAL CREDIT UNION

3600 University Ave.  
Morgantown, WV 26505-3049  
304-598-5010 • 304-598-5018 F  
tufcu@tufcu.org  
www.tufcu.org

## MORGANTOWN AES FEDERAL CREDIT UNION

1212 Van Voorhis Rd.  
Morgantown, WV 26505  
304-599-9600 • 304-599-1300 F  
drice@citynet.net  
www.aesfcu.com

## MARSHALL COUNTY FEDERAL CREDIT UNION

910 Third St.  
Moundsville, WV 26041  
304-843-1179 • 304-843-1263 F  
sguthrie@swave.net  
www.marshallcountyfcu.com

## PEOPLES FEDERAL CREDIT UNION

419 1st Ave. S.  
Nitro, WV 25143  
877-888-9510 • 304-722-2285 F  
tbrewer@peoplesfcu.com  
www.peoplesfcu.com

## HARRISON COUNTY FCU

315 Buckhannon Pike  
Nutter Fort, WV 26301  
304-622-3780 • 304-622-1230 F  
Hcfcu@harrisoncounty.com

## WOOD COUNTY COMMUNITY FEDERAL CREDIT UNION

2435 Dudley Ave.  
Parkersburg, WV 26101  
304-865-2361 • 304-865-2073 F  
lboard@wccfcu.org  
www.wccfcu.org

## WV CENTRAL CREDIT UNION

1306 Murdoch Ave.  
Parkersburg, WV 26101  
800-642-1902 • 304-424-0718 F  
cindy.turner@wvccu.org  
www.wvccu.org

## WV CREDIT UNION LEAGUE

411 Cedar Grove Rd.  
Parkersburg, WV 26104  
304-485-4521 • 304-485-0573 F

## UNION TRADES FEDERAL CREDIT UNION

1925 Murdoch Ave.  
Parkersburg, WV 26101  
304-485-1421 • 304-485-1487 F  
reception@uniontradesfcu.com  
www.uniontradesfcu.com

## MOUNTAIN HERITAGE FEDERAL CREDIT UNION

1822 Seventh St.  
Parkersburg, WV 26101  
304-424-7256 • 304-428-2127 F  
cboyd@mtheritagefcu.coop  
www.mtheritagefcu.coop

## ONE COMMUNITY FEDERAL CREDIT UNION

531 5th St.  
Parkersburg, WV 26101  
304-485-4066 • 304-485-1591 F  
ceo@onecommunityfcu.org

## BAYER HERITAGE FEDERAL CREDIT UNION

RR 1/P.O. Box 12  
Proctor, WV 26055  
304-455-4029 • 304-455-6782 F

## RAVENSWOOD FEDERAL CREDIT UNION

702 Washington St./P.O. Box 67  
Ravenswood, WV 26264  
304-273-0515  
lenos@rfcu.net  
www.rfcu.net

## WV FEDERAL CREDIT UNION

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