



RESOURCES FOR TOURISM BUSINESSES IN CAMERON COUNTY

Below are programs available to small business owners and entrepreneurs in Cameron County. This list is not meant to be conclusive. Every effort is made to ensure that interest rates and other program details are current, but applicants should double-check information with program managers when applying. Also, programs listed below may have additional requirements. For more information or details on how to apply, contact tbrant@pawilds.com or 814-757-9190.

Have a program you think should be listed here? Email details to tbrant@pawilds.com. All programs must be applicable to small tourism businesses in the PA Wilds.

LOANS:

North Central Regional Planning & Development Commission

North Central Regional Planning & Development Commission services Cameron, Clearfield, Elk, Jefferson, McKean and Potter counties through a variety of low-interest loan programs to start-up and existing businesses. The loans can be used for land, buildings, machinery, equipment and working capital. Eligible applicants are manufacturing, industrial, warehousing and distribution businesses. Maximum amounts vary along with other requirements. For more information on interest rates and other options, contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

The Progress Fund

The Progress Fund is a non-profit financial institution is based in Southwestern Pennsylvania but offers loans across the PA Wilds region. They can package the state's First Industries tourism loans and also have their own lending programs, which typically lend at bank rate or better and can make for one-stop shopping on loans that require a match. One draw of The Progress Fund is that they specialized in loaning to tourism businesses (past clients include a canoe livery, vodka distiller, historic tavern, art studio, hardware store, cabins, white water rafting company, coffee shop, winery and others). They're familiar with the seasonal fluctuations often associated with tourism businesses. Find them online at: www.progressfund.org.

Small Business First

Small Business First is a low-interest loan geared toward a number of small business enterprises with 100 or fewer employees. Loan limit is \$200,000 or 50 percent of total eligible project costs, whichever is less. Money can be used on land and building acquisition; construction; machinery and equipment; working capital (limited to \$100,000). Requirements include job creation. For more details contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

Small Business Pollution Prevention Assistance Account Loan Program

Provides low interest loans to small businesses undertaking projects in the Commonwealth that reduce waste, pollution or energy use. Loans will be used to fund 75 percent of the total eligible project cost, up to a maximum of \$100,000. This funding can help small businesses comply with environmental regulations while receiving the economic benefits of preventing pollution and using energy more efficiently. Go to www.depweb.state.pa.us and click on "Grants, Loans and Rebates" in left side of the page. There will be the list of programs where you can find background and applications. Applicants are required to complete a Determination of Eligibility form, and be approved eligible by the PA Department of Environmental Protection, prior to completing the application for this program. For more information you can contact gdelvecchi@state.pa.us or 717-772-8951.

SBA 504 Loan Program

This loan is for businesses with a net worth less than \$15 million and profit after tax less than \$5 million. Funds can be used for land acquisition, site improvements, acquisition of existing building, building renovation, leasehold improvements, new construction, machinery and equipment, furniture and fixtures, engineering fees, architectural fees, appraisal fees and environmental fees. Loans cannot be used for working capital, venture capital or investment purposes. Gross amount of the loan can be up to \$5,000,000 for regular loans, \$5,500,000 for Public Policy Goal loans, and \$5,500,000 for small manufacturers or 40% of the total eligible project costs, whichever is less. For more information about the interest rates, terms, and equity requirements, call 570-524-4491 or visit sedacogldc.org.

First Industries Fund

The First Industries Fund is a low-interest state loan program aimed at promoting growth in Pennsylvania's two largest industries: tourism and agriculture. Loan limit is 50 percent of the project up to \$200,000. Money can be used on land and building acquisition; construction; machinery and equipment; working capital (limited to \$100,000). Requirements include job creation and/or job retention. Contact: North Central Commission or The Progress Fund.

North Central Commission's SBA Micro Loan Fund

This loan is for for-profit businesses in McKean, Potter, Cameron, Elk, Jefferson and Clearfield counties. Loan limit is \$35,000; no match required. Interest rate is prime + 2-5 percent. Money can be used for machinery and equipment, inventory, advertising, and working capital. Requirements include interest rate based on credit worthiness; rate reduction with on-time payments. No charge to apply. For more information and terms, contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

U.S.D.A. Intermediary Relending Program Micro Loan Fund

This loan is for for-profit businesses in McKean, Potter, Cameron, Elk, Jefferson and Clearfield counties. Loan limit is \$50,000; no match required. Interest rate is prime + 2-5 percent. Money can be used for real estate, machinery and equipment, inventory, and working capital. Requirements include: interest rate based on credit worthiness; rate reduction with on-time

payments. No charge to apply. For more information and terms contact Pat Brennen, Loan Program Director, at 814-773-3162 or pbrennen@ncentral.com or visit North Central online at www.ncentral.com.

Cameron County Revolving Loan Fund

This program is for for-profit commercial and industrial businesses in Cameron County. Loan limit is \$200,000; 50 percent match required. Interest rate is 1.5 percent. Money can be used for land and building acquisition; building construction; renovations; machinery and equipment; and working capital. Requirements include job creation or retention of low-moderate income persons, business plan, commitment letter from a private lending institution, professionally prepared financial statements. \$250 non-refundable application fee and 1 percent loan commitment fee. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

Cameron County Micro Loan Fund

This program is for for-profit commercial and industrial businesses in Cameron County that have 5 or fewer employees. The business owner must be of low-moderate income status at the time the loan is made. Loan limit is \$25,000; no match is required, however, if the Micro Loan is the sole source of funding the applicant must include a letter of denial from a private lender. Interest rate is 1.5 percent. Money can be used for land and building acquisition; building construction; renovations; machinery and equipment; and working capital. Requirements include business plan, letter of denial from private lender, professionally prepared financial statements. No fees. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

Cameron County USDA RBEG Loan Fund

This program is for for-profit commercial and industrial businesses in Cameron County that meet the USDA Rural Development's definition of a small and emerging business (i.e. -- "any private business which will employ 50 or fewer new employees, has less than \$1 million in projected gross revenues, has or will utilize technological innovations and commercialization of new products that can be produced/manufactured in rural areas and new processes that can be used in such production" ... A loan officer can help determine if you meet that requirement). Loan limit is \$100,000; 50 percent match is required. Interest rate is 1.5 percent. Money can be used for land, building acquisition, building construction, renovations, machinery, equipment, and working capital. Requirements include business plan, professionally prepared financial statements; job creation with health care benefits. \$250 non-refundable application fee and 1 percent loan commitment fee. Contact the Cameron County Industrial Development Authority at 814-486-3439 or cmclark001@windstream.net.

The Shade Fund

This loan program offers funding to small businesses that use natural resources sustainably. The Shade Fund has funded different kinds of entrepreneurs such as woodworkers, farmers, and eco-tourism guides. Loans range from \$5,000 to \$50,000 and can be used for equipment, working capital, inventory, certifications and more. Applications and more information can be found at www.theshadefund.org.

GRANTS AND TAX CREDITS:

Small Business Advantage Grant Program

This grant provides assistance to small businesses in Pennsylvania with under 100 full time employees to incorporate pollution prevention or energy-efficient equipment or processes to increase the business's competitiveness while simultaneously improving the environment of Pennsylvania residents. Average grant amount is \$5,800. Go to www.depweb.state.pa.us and click on "Grants, Loans and Rebates" on the left side of the page for more information. You can also obtain information by contacting 717-772-8909 or epadvantagegrant@state.pa.us.

Small Business Energy Efficiency Grant Program

This program provides a 25 percent reimbursement grant of up to \$25,000 to Pennsylvania small businesses for equipment or processes that promote energy efficiency and decrease consumption. The program is the first available through the Alternative Energy Investment Fund. More information can be found at www.energywise.pa.org.

Rehabilitation Investment Tax Credit Program

This program offers federal income tax credits as an incentive for private property owners to rehabilitate historic properties for income-producing uses. Generally speaking, if you rehab the building to the requirements you're eligible to get 10 to 20 percent of your costs returned at tax time. This program does not provide funding up front. It is important to research and apply to this program prior to starting work. The National Park Service administers this program at the federal level. Visit www.nps.gov for details.

TECHNICAL ASSISTANCE:

PennTap Technology Help

A program called PennTAP can help small businesses with a host of technology-related questions regarding the internet, website development, software selection, connectivity, security, networks and computer systems. A limited amount of free assistance is available. Contact Donna Yale, Senior Technical Specialist, at 570-596-3585 or dyale@psu.edu or visit them online at <http://www.penntap.psu.edu>.

Product Development and Innovation Services

PennTAP can assist small businesses with a number of issues related to product development, such as feasibility of product design, assistance addressing design and material issues, connection with prototype development and manufacturing resources, business development resources for market research and commercialization planning, entrepreneurial coaching and connecting small businesses to the scientific and technical expertise within the federal laboratory system. For more information contact Tim Kerchinski, Team Lead for Innovation at 814-865-4388 or txk128@psu.edu or visit them online at penntap.psu.edu.

Pennsylvania Small Business Development Centers

(www.pasbdc.org): These organizations provide educational programs and no-cost, confidential consulting services to entrepreneurs looking to start or grow a business. Management consulting services provided by a professional staff emphasize education and guidance in finding practical solutions to business problems. SBDC consultants work with entrepreneurs one-to-one to help test new business ideas, shape business plans, or investigate funding opportunities. There are 18 university-based centers in Pennsylvania with more than 100 outreach locations. SBDCs are often the first stop for entrepreneurs. Visit SBDC online at www.clarion.edu/sbdc or contact the SBDC serving Cameron County at 877-292-1843 or contact Corry Riley at criley@clarion.edu.

PA Wilds Resource Center

This online resource is tailor-made for small tourism businesses and communities in the 12-county Pennsylvania Wilds region. It includes background information on how to access community and business development resources such as the PA Wilds Artisan Trail; PA Wilds Design Guide for Community Character Stewardship; advertising in PA Wilds print and online publications such as www.pawilds.com; using the PA Wilds logo; nominating PA Wilds Champions; and accessing maps, studies and other useful handouts related to regional tourism development. To view the site go to: www.pawildsresources.org.

PA Wilds Artisan Trail

The PA Wilds Artisan Trail is a grassroots economic development program available to artisans and to small businesses in the Pennsylvania Wilds such as craft wineries, breweries and distilleries and unique shops, galleries, lodges and other retail establishments. Artisans are juried into the program, tying them into the network of trail sites interested in selling locally made products. The trail sites are then marketed to the traveling public through an online story map, print maps and other tools. This program is a great way for artisans and small businesses to tie into the PA Wilds brand and marketing efforts. For more information, go to www.pawildsartisans.com or contact: Abbi Peters, Executive Director, ECCOTA/PA Wilds Artisan Trail Staff Support, 814-772-7051 or submissions@pawildsartisans.com.

PA Wilds Center for Entrepreneurship

Founded in 2013, this regional non-profit is dedicated to growing small businesses, developing the region's tourism brand and inspiring the next generation about entrepreneurship and stewardship opportunities in their back yards. The Center offers free one-on-one business assistance; operates the PA Wilds Artisan Trail; runs the PA Wilds Inspiring Young

Entrepreneurs Program in schools; and operates the PA Wilds Trademark Licensing Program. The Center also manages the Pa Wilds Resource Center website and writes monthly stories about the PA Wilds for Keystone Edge, an online publication with a statewide footprint (<http://www.keystoneedge.com/>). Follow the Center at www.facebook.com/pawildsTreps or at @pawildsTreps. Contact them at tbrant@pawilds.com or 814-757-9190.

Workamper

It can sometimes be difficult for tourism businesses in remote areas to find help for their peak seasons. Workampers is a program that targets this need. It is a national network of RVers who want to go someplace interesting for the summer and work. More than half of the program's participants work to supplement their retirement income, while the rest work to support a full-time, or near full-time, RV lifestyle, according to the program's website. Most Workamper jobs are in the outdoor hospitality industry (resorts, campgrounds, theme parks, state and national parks, etc.). For more information go to www.hireaworkamper.com.

GI Bill On-The-Job Training Program

The Pennsylvania Wilds region is known for its patriotism. A lot of veterans live in the area and many active duty troops return here after serving in Iraq, Afghanistan and other places. Many of these individuals are eligible for the GI Bill, a government program that helps pay for education, vocational and on-the-job training. Small businesses can set up 'training programs' at their businesses to allow service members to learn certain skills while earning GI Bill benefits in addition to the wage you pay them. This can be a win-win situation: it can help businesses attract more serious employees and help employees earn more while learning valuable skills. Paperwork is minimal. For more information on benefits to employers, visit Pennsylvania's State Approving Agency at www.portal.state.pa.us or the Veterans Education Manager, Christine Hawk at 717-787-2414 or at RA-VetEd@state.pa.us.

MARKETING RESOURCES:

Pennsylvania On Display

This program is for businesses interested in having their brochures carried at the state's 35 Rest Areas and 17 Turnpike Plazas. Rates vary depending on type and number of displays (rates range from \$28 per month, per location to \$120 per month, per location). Multi-location discounts are available. Find details online at www.pennsylvaniaondisplay.com or contact Keya Ebersole at 800-320-2512 X208 or KEbersole@GetawaysOnDisplay.com.

Great Outdoors Visitors Bureau

The official tourism promotion agency for Cameron County, this not-for-profit membership-based organization offers assistance in tourism marketing and promotion and co-op advertising opportunities. Members receive a listing in a widely distributed Visitors Guide and the Great Outdoors website and also receive advertising discounts in various publications. Each year, Great Outdoors distributes more than 500,000 member brochures at dozens of high traffic stops within the PA Wilds region. In addition to its Visitors Guide and website, Great Outdoors also

attends a minimum of eight travel and consumer shows each year (ranging from golfing to meeting planners to bus companies), publishes GO Magazine, and has their own mobile app for users. For more information visit Great Outdoors online at www.visitpago.com or contact info@visitpago.com or 814-849-5197.

RECOGNITION PROGRAMS:

Champion of the Pennsylvania Wilds Award

Every spring the Pennsylvania Wilds Planning Team recognizes individuals, groups, organizations, communities or businesses that in the last year have made significant contributions to help grow and sustainably develop the outdoor recreation economy and nature tourism in the Pennsylvania Wilds by marrying economic development and conservation goals. These prestigious awards are presented at the Planning Team's Annual Dinner, which is usually held in late April or early May. Award nominations will be judged by the degree to which they help advance one or more of the following goals: to create jobs, diversify local economies, inspire stewardship of natural and cultural resources, and improve quality of life. Award nominations will also be judged by the degree to which they reflect the hallmarks of the effort to grow the outdoor recreation economy in the Pennsylvania Wilds. These hallmarks include: use of creative partnerships and planning; fostering a strong sense of place and community pride; ability to replicate new ideas or models in other communities; and demonstration of strong grassroots support. Find applications online at: <https://www.surveymonkey.com/s/championofthewilds>

Governor's ImPAct Awards

Yearly the Governor presents small business and entrepreneur impact awards to companies and individuals in Pennsylvania. Awards for small business impact are given to businesses with 100 or fewer employees that have been an innovator within the industry, demonstrated revenue/profit growth, increased workforce and committed to the growth and development of its employees and community. Entrepreneur awards are also given to entrepreneurs who have led his or her company to a position of strength in the marketplace by growth in one or more of the following areas: creativity, innovation, managerial ability, leadership skills, and turnaround. Find more information for these awards at www.newpa.com.