

# Tools for Neighborhood Business Districts

Connecting small businesses with resources to help them grow

## Agenda

### 11:00 Welcome and Introductions

Josette Fitzgibbons, URA Center for Innovation and Entrepreneurship

Neighborhood Business District Manager

Tom Link, URA CIE Director

Paycom\*  
First Commerce Bank (8) T  
+ Citizens Bank (9)

### 11:15 Presentations

Dan Tobin/  
Larisa Born

- Allegheny County (1)
- \* Duquesne SBDC (2) }
- \* Pitt SBDC (3) }
- \* Chatham CWBC (4) }
- AACCWP (5)
- DBRC (6)
- Dollar Bank (7)

- Huntington Bank (10)
- Northwest Bank (11)
- Hebrew Free Loan (12) \* T
- Progress Fund (13)
- Bridgeway Capital (14) \* T
- Honeycomb Credit (15) \* T
- Kiva (16)
- SPC (17)

### 12:15 Lunch

- (?) Neighborhood Allies \* T
- (?) PGH Nightlife \* T

### 12:30 Small Table Discussions/ Case Studies

### 1:15 Case Study Report Outs

### 1:45 General Questions and Answers

# Tools for Neighborhood Business Districts

Connecting small businesses with resources to help them grow

## Contacts

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# Troy Hill Citizens Meeting Minutes

## 7/26/2018 URA Tools for Neighborhood Business Districts Meeting Minutes

- 1) Allegheny County
  - a. Community garden program
  - b. Useful for those businesses looking for a new location.
  - c. Generally operate outside the city, but with a few exceptions like a business that's looking to expand to a second, suburban location.
  - d. Small business loans.
  - e. A GAP funder (fills remaining needs after a first bank pledges funding, i.e. project costs 100k, bank 1 pledges 70k, Allegheny fills the 30k), up to 40% of the project.
  - f. Mentioned that they have available a "New business checklist" for making sure that new businesses that move to the neighborhood are what the neighborhood want and that they will be well supported
- 2) Duquesne Small Business Development Center (SBDC)
  - a. Management and technology assistance
  - b. Training and workshops usually at low fee of \$25.
  - c. Help with QuickBooks, sales projection and other financial tracking/planning requirements.
  - d. 1:1 confidential business consulting, free.
  - e. Assist with business plan and cash flow projections.
  - f. Help a lot of business to start, but for existing businesses assist with maximizing efficiency and cash flow.
- 3) Pitt Small Business Development Center (SBDC)
  - a. Similar to Duquesne, 1:1 confidential free consulting
  - b. 2-step program
- 4) Chatham CWBC
  - a. Similar to Duquesne and Pitt, but focused on helping women
  - b. Serve 27 counties
  - c. A lot of online assistance offerings
  - d. Partner with URA micro-loan program.
  - e. Have assisted many businesses to get online (as in an internet presence).
  - f. Concept to implementation program, i.e. help at all stages of a small business from cradle to grave.
- 5) African American Chamber of Commerce of Western PA (AACCWP)
  - a. 78% African American, but inclusive of all races.
  - b. Primarily act as referring businesses to the right resources, networking and making the right connections. An organization to find local offerings and resources.
  - c. Offer a legislative directory so business owners can get in touch with elected reps if there is an issue.
  - d. Offer a newsletter.

- 6) Diversity Business Resource Center (DBRC)
  - a. Serving MWVD (minority, women, veteran, disadvantaged, I screwed up the acronym but you get the point...)
  - b. Work a lot with local Small Business Development Centers (Duquesne and Pitt primarily).
- 7) Dollar Bank
  - a. Small Business Administration (SBA) Lender, also works with non-profits for lending.
  - b. Trying to become “the” go to community bank.
- 8) First Commonwealth Bank
  - a. Working with Northside daycare at the moment (did not say which one)
  - b. A preferred SBA lender
  - c. Recently expanded into Ohio
  - d. Helps to also make connection with Small Business Development Centers.
- 9) Citizens Bank
  - a. Just launched a line of credit or loan up to 150,000. Requires 10 minute application with simple documentation (bank statement, perhaps tax statements).
  - b. Use many times to keep businesses “afloat” during tough times.
- 10) Huntington Bank
  - a. Terms up to 25 years.
  - b. Strong debt refinance offerings
  - c. Up to 90% financing, requiring 10% gap funding.
  - d. Can get “creative” with debt refinancing, no covenants.
- 11) Northwest Bank
  - a. A preferred SBA lender.
  - b. Can handle loans up to 1,000,000
  - c. Everything is in-house, no underwriting
- 12) Hebrew Free Loan
  - a. For individuals or businesses.
  - b. Micro-lending for 131 years,
  - c. No interest for the life of the loan, up to 10,000. In times of crisis (i.e. recent flooding) can expand the limit.
  - d. Co-sign required.
  - e. Has been used for things such as Local Motion gym to get initial equipment, Popsburgh to get rolling freezer cart, Onion Maiden and Black Forge Coffee.
- 13) Progress Fund
  - a. Will help nearly ANY business.
  - b. Very flexible in collateral, for example, accepted the Grove City Zoo animals and collateral...
  - c. 20 years in existence.
  - d. Been focusing recently on helping breweries and wineries in the area.
  - e. 5.5-6.5% interest loans.

14) Bridgeway Capital

- a. Serve organizations that can't get traditional funding.
- b. Focus on disadvantaged (women, minority, veteran, etc)
- c. Offer business education after the loan, marketing and accounting services.
- d. Can help home businesses or non store front businesses such as craft and artisans to connect with developers looking to use local made goods and crafts.
  - i. I.e. a new hotel looking to use local artist decorations
- e. Work a lot with providing funding for health food options in areas designated food deserts.

15) Honeycomb Credit

- a. New startup by someone who was in family, community banking business.
- b. Online platform allows community members to invest directly into local businesses they support, by providing micro loans (typically 100 – 1000)
- c. Helps to further strengthen customer to business relationship.
- d. Keeps \$ local.
- e. Loans up to 100,000
- f. Appears term, interest rate and fundraising target are all flexible and set by applicant.

16) KIVA

- a. Similar to Honeycomb, online platform.
- b. Distinction is anyone from around the world can loan to a business and that these are 0% loans,
- c. No fee.
- d. Used for microloans typically less than 10,000.
- e. Offer different incentives for getting people involved (i.e. gift card option).
- f. KIVA is always looking for "trustees" for local projects, Troy Hill Citizens could be one.
- g. They help applications set up the campaign website page and best practices for raising the capital.

17) Southwestern Pennsylvania Commission (SPC)

- a. Can help with government bidding process (i.e. if you were a plumber or other skilled tradesman).
- b. 30years operating, "best known secret"
- c. A non-profit
- d. 15 year, 2.75% loans, requiring 1:1 match
- e. Focus on lending to create jobs. Most loans require that for every X amount (~35k or so), proof of one job created.

18) City of Pittsburgh – PGH “Nightlife” or “Nighttime” (an official role/office with the city, was a late arrival and hard to find info on them, could probably get it through URA)

- a. Helps neighborhoods create safe places to socialize at night
- b. Helps businesses reconfigure or add onto existing structure to provide events and programming at night (i.e. hosting music, or re-using daytime space for something different at night)
- c. Focuses on the “nighttime economy”
- d. Help with soundproofing and noise violation concerns.
- e. Almost ready to finalize a guide for businesses (for food/beverage businesses) to help them maximize business at night and to navigate rules and regulations such as noise concerns.

19) Neighborhood Allies

- a. Legal assistance
- b. Helps entire business district, not single small businesses
- c. Could be used to update a business district plan, or do studies as to best new businesses to fill existing vacancies to complement existing businesses and long term community plan.
- d. In short, Business Association planning assistance.
- e. Also assists with real estate acquisition.
- f. Does matching with KIVA.

20) Pittsburgh Downtown Partnership

- a. Although they only do things downtown, did have some very good ideas:
  - i. Business pop-ups
  - ii. Open houses of vacancies where neighborhood is welcomed to explore and imagine what they could see in the space, leave feedback on whiteboards and in surveys. A time when also prospective businesses could meet the neighborhood and give pitches.

21) Riverside Center For Innovation

- a. Located right on River Avenue, their rep Judith McNeil mentioned they are doing a pilot program where they deliver a fully outfitted shipping container for pop-up businesses to try out business in a neighborhood (and vice versa). Only need permission from owner of location it is placed, and access to electric and bathrooms.
  - i. Idea of dropping it off in the Uni-Mart parking lot, access to Citizens bathroom...
- b. Suggested we become a member (individuals or as organization) to receive their newsletter, many programs we may benefit from and would be good to build a relationship.

# URA Event Slideshow





[ura.org](http://ura.org)

## Tools for Neighborhood Business Districts

Connecting small businesses with resources to help them grow





## Center for Innovation and Entrepreneurship

### What We Do

Whether your business is considering a move to Pittsburgh, building a new facility to accommodate expansion, seeking working capital to underwrite growth, purchasing or leasing new equipment, or all of the above, we're here to help.



# Allegheny County Department of Development



Lauren Bryne Connelly

## Duquesne University Small Business Development Center

- ▶ Non-profit organization since 1981, national program
- ▶ Funded by SBA, State, University, public and private agencies
- ▶ Mission: Provide management & technical assistance to small businesses in SW Pennsylvania
- ▶ Training and Workshops
  - ▶ Schedule: [www.duq.edu/sbdc](http://www.duq.edu/sbdc)
- ▶ General Business Consulting – complete a “Request for Consulting”
  - ▶ Business planning
  - ▶ Marketing planning & research
  - ▶ Financial analysis
  - ▶ Loan preparation – over \$10million last year for clients
- ▶ Export & Technology Commercialization Consulting
- ▶ Outreach Centers



## The University of Pittsburgh SBDC

- We provide training, consulting and information & tools to build a successful business.
- We work with businesses in Southwestern PA.
- Consulting at the SBDC (confidential, one-on-one, no cost):
  - General Consulting
  - Product Development & Commercialization
  - Environmental Management Assistance Program
- Impact in 2017:
  - Assisted in opening or purchasing of **66** business
  - **528** Jobs Impacted
  - Increased sales by over **\$15M**
  - Over **\$14.2M** funding secured for clients



[www.sbdc.pitt.edu](http://www.sbdc.pitt.edu) | [sbdc@innovation.pitt.edu](mailto:sbdc@innovation.pitt.edu) | @PittSBDC



CHATHAM UNIVERSITY

## WOMEN'S BUSINESS CENTER

AT THE CENTER FOR WOMEN'S ENTREPRENEURSHIP

Established in 2016, Chatham Women's Business Center (CWBC) is funded in part by a cooperative agreement with the U.S. SBA to provide services geared specifically to women and underserved populations, minority entrepreneurs and veterans throughout Western PA. CWBC is part of the Center for Women's Entrepreneurship at Chatham University.

Offers aspiring and existing women business owners:

- ▶ Free One-on-One Business Counseling onsite and in the Greater Pittsburgh community. Free Technical Assistance Counseling in the areas of accounting, digital marketing, legal, HR, diversity certifications, finance and business planning.
- Offer business training programs to start, retain and grow businesses

Website: [www.chatham.edu/wbc](http://www.chatham.edu/wbc) Phone: (412) 365-1448

Anne Flynn Schlicht, Director [aschlicht@chatham.edu](mailto:aschlicht@chatham.edu) 412-365-1153

### **BENEFITS OF MEMBERSHIP**

- **Advocacy for Business Opportunities**
- **Annual Legislative Directory**
- **Annual Listing in Membership Directory**
- **Business Referral Service**
- **Free Business Counseling**
- **Government Procurement Initiatives**
- **Group Health & Life Insurance**
- **Listing in Regional Connections Directory**
- **Monthly Newsletter**
- **Monthly PowerBreakfast Meetings**
- **Monthly Member Networking Events**
- **Website Listing (received over hits 80,000 in 2017)**
- **Individual & group life insurance**
- **Group medical, dental, vision & limited medical benefits plans**





The **Diversity Business Resource Center (DBRC)** is a business resource center that provides a single point of contact for minority, women, veteran, disadvantaged and diverse business owners seeking information and referrals to start, sustain and grow their businesses.

The DBRC accomplishes this through:

**One-on-one consulting** with strategic partners from Chatham University's Women's Business Center, University of Pittsburgh SBDC, Allegheny County MWDBE Department, PA Department of General Services, U.S. Small Business Administration and industry experts in all areas of business development

**Seminars** focusing on issues relevant to MWDBE businesses

**Networking** with fellow businesses, procurement, purchasing and economic development representatives

**Notification** of contracting and business opportunities

**Conference rooms** available for meetings, events and trainings

**Advocating** for the minority, women, veteran, disadvantaged and diverse business owner

700 River Avenue  
Suite 510  
Pittsburgh, PA 15212  
For More Information Contact

Judy McNeil  
Phone: 412-322-3272 (dbrc)  
Email: [jm@riversidecenterforinnovation.com](mailto:jm@riversidecenterforinnovation.com)  
Website:  
[www.dbrcpittsburgh.org](http://www.dbrcpittsburgh.org)

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**"Please visit [www.dbrcpittsburgh.org](http://www.dbrcpittsburgh.org) for more information and click on become a member to register for our services"**

*Our Mission*  
*Engage in activities that cultivate a healthy environment for the region's entrepreneurs and small businesses to prosper.*



*Our Vision*  
*Catalyze diverse and small businesses throughout Southwestern Pennsylvania.*





**Dollar Bank<sup>®</sup>**

Since 1855

dollar.bank

## Business Banking

*Dollar bank is a mutual bank, owned by our customers.  
We do not manage our daily activities for a quarterly dividend or stock  
price, giving us more time to focus on YOU!*



**Dollar Bank<sup>®</sup>**  
Since 1855

# Welcome to Huntington!

- **We offer a comprehensive approach**
  - Services include cash management, commercial banking, private banking and international support
- **SBA Lending is a strong competitive advantage**
  - We meet a wide range of needs
    - ❖ Terms up to 25 years
    - ❖ Strong debt refinance capabilities with creative solutions
    - ❖ 90% financing and sometimes more
    - ❖ Business start-ups and franchise lending
    - ❖ Project financing includes soft costs and working capital
    - ❖ No financial covenants – just reporting requirements
    - ❖ Projections based lending for growth needs



- Work with an institution that has PLP status: Preferred Lender
- Purchase existing land and buildings/Expand or modernize facilities
- Purchase equipment, machinery, inventory and fixtures leasehold improvements
- Refinancing
- Acquire a related business or Start up business: need personal liquidity
- Ownership change: management buy-in
- Acquire franchise
- Not for investment property
- Acquisitions
- Industry risk: certain industries considered a higher risk
- Firms with less than 3 years in business
- Rapidly growing firms
- Collateral shortfalls



## Hebrew Free Loan Association Pittsburgh

- ◆ 0% interest microloans
- ◆ Up to \$10,000
- ◆ Nonsectarian
- ◆ Business and Personal
- ◆ No fees or collateral
- ◆ Cosigner required
- ◆ Application online: [HFLAPGH.ORG](http://HFLAPGH.ORG)



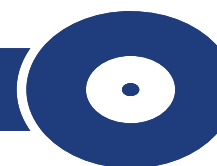
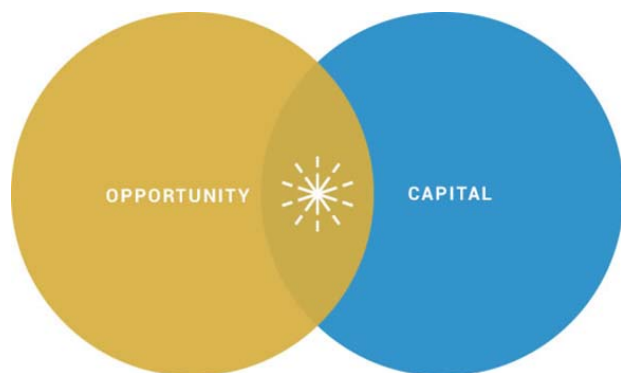
## **Creative lender financing opportunity**

- Community Development Financial Institution
- Different approach to business financing from traditional lenders, willing to think “outside the box”
- We will work with nearly any type of business: Manufacturing, Real Estate, Tourism, Hospitality, Breweries, Distilleries, Farms, Bars, Restaurants
- 20 years in business
- Footprint includes all of Western PA
- Competitive interest rates

Aaron S. Aldrich | Business Education Director  
[aaldrich@bridgewaycapital.org](mailto:aaldrich@bridgewaycapital.org) | 412-201-2450 x131

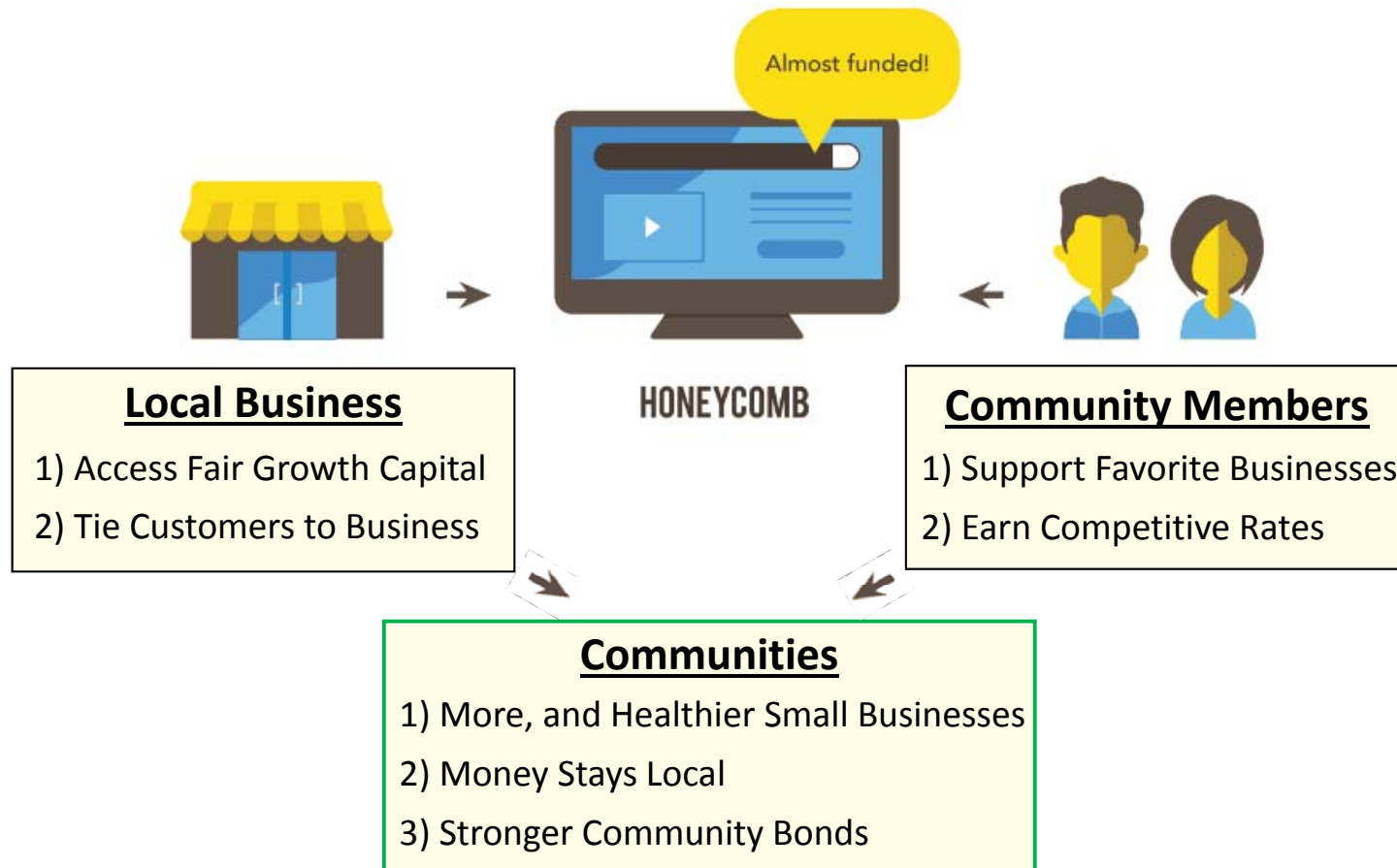


- Community Development Financial Institution
- People & Place based transactions
- Impactful Products & Programs





Strengthening Communities, One Small Business at a Time






## Kiva Pittsburgh: 0% interest, no-fee loans for small biz

kiva
Lend ▾
Search
Borrow
About ▾
Sign in

Fund a loan, get repaid, fund another. ?



**Funded**

Total loan: \$10,000  
Powered by 179 lenders

## Rebekah


Make + Matter

Pittsburgh, PA, United States / Retail

Find a new loan

Risk rating: Unrated

**Trustee: Lawrenceville Corporation**



### Lawrenceville Corporation

Trustee type: Community Development Corporation  
Location: Pittsburgh, PA  
Time on Kiva: August 28, 2013 (59 months)  
Kiva borrowers: 3  
Total loans: \$17,025  
Fundraising/raised: 0  
Paying on time: Not enough data  
Paying back late: Not enough data  
Repaid in full: 2  
Defaulted: 0  
Repayment rate: 100%

### Why are you endorsing Rebekah?

The Lawrenceville Corporation, as a catalyst and conduit of neighborhood growth, supports sustainable and women-owned business. Kelly, Rebekah and Rona are pioneers of a new retail model and will support countless other makers, artists and designers through

### Rebekah's story



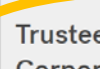





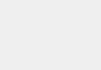



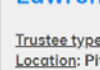
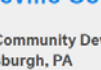



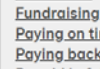
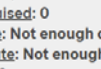

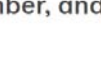

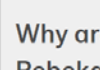
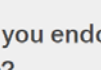

From the beginning of my design career, my background in sociology has guided my business model and practices. I aim to design goods that are equal parts functional and beautiful, and I fully believe that I can achieve my goals through enriching the lives of others rather than exploiting them. To this end, I

### Loan details

**Loan length:**

### Lenders and lending teams

Contributing lenders (179)

 Teresa	 Tracy and Ev...	 Peter	 Kirsten	 Erin Pittsburgh, P...
 Victoria	 Jen United States	 Sze Wai Hong Kong, ...	 Sara	 Eryn Pittsburgh, P...
 Aubree United States	 kate	 Dan	 Jesikah	 Sam & Bryan June Lake, C...
 Khody Azmoon United States	 Eric	 Chris Simokat Chicago, IL, ...	 Lauren	 Robert United States
 Hundt Copenhagen,...	 Maggie	 Mike Kansas City, ...	 Dan & Gina Columbus, O...	 Max & Patricia La Verne, CA...





# Southwestern Pennsylvania Commission

## Business Finance Assistance Program

### Mission Statement

- To help small, for-profit businesses:
  - Finance their expansion
  - Maintain and increase employment
  - Start-up operations
- To promote economic development within the nine-county region of southwestern Pennsylvania that we serve

## PIDA Loan Program

### LOAN LIMITS

- \$400,000 or 50% of the total project cost, whichever is less
  - \*\$200,000 for Service Industry
- \$100,000 for Working Capital LOC

## ARC / EDA, RLF

### LOAN LIMITS

- \$300,000 and \$200,000 respectively or 50% of the total project cost, whichever is less

**RATES AS LOW AS 2.75% FIXED !!**



[ura.org](https://ura.org)

## Tools for Neighborhood Business Districts

Connecting small businesses with resources to help them grow



# URA Event Handouts



# University of Pittsburgh

Innovation Institute  
Institute for Entrepreneurial Excellence  
Small Business Development Center

**Clara Hidrón**  
Management Consultant

3520 Forbes Avenue  
Pittsburgh, PA 15261  
412-648-4183  
Fax: 412-648-1636  
chidron@innovation.pitt.edu

(3)

**LISC**

Helping neighbors  
build communities

Zak Thomas  
Senior Program Officer for Lending  
Local Initiatives Support Corporation

225 Ross Street, Suite 202  
Pittsburgh, PA 15219  
412.471.3727 x216  
zthomas@lisc.org

www.lisc.org  
www.neighborhoodallies.org

**NEIGHBORHOOD ALLIES**

**N Northwest**

(11)

242 East Main Street  
Carnegie, Pennsylvania 15106

Office: (412) 276-2424  
Toll-Free: (800) 572-6972 Ext. 26703  
Mobile: (412) 347-8711  
Fax: (412) 276-0802

**BENITO RIVERA**  
Vice President - Business Banking  
Southwest Region

E-mail: benito.rivera@northwest.com  
www.northwest.com

**ura**

Urban  
Redevelopment  
Authority  
of Pittsburgh

**Karlee Turkaly**  
Entrepreneurship Investment Specialist  
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Caitlin Fadgen





**Urban  
Redevelopment  
Authority  
of Pittsburgh**



#### DID YOU KNOW?

Your storefront is the primary tool for advertising your business. Did you know that 53% of shoppers base their first impression of your store on the appearance of your façade?

You have only eight seconds to make an impression on a pedestrian and only one second to grab the attention of a motorist. Make sure it's the right impression!

The perceived quality of a purchase is in direct proportion to the look of a store, right down to the cleanliness of the windows.

The URA is investing in revitalizing communities and we can help you.

**SUBMIT AN  
APPLICATION  
TODAY!**

## STOREFRONT RENOVATION PROGRAM

### Program Summary

#### USE OF FUND

The Storefront Renovation Program is designed to help business owners make improvements to their storefronts and improve the appearance of our neighborhood commercial corridors.

#### ELIGIBLE BUSINESSES

Commercial establishments located within the City of Pittsburgh are eligible for a reimbursable grant up to \$5,000 to make exterior improvements such as storefront signage, lighting, windows, painting and more.

#### AMOUNT OF INVESTMENT

Eligible businesses can receive up to 50% or \$5,000 maximum grant toward exterior façade improvements. If your project is located within one of the city's Mainstreets-eligible neighborhoods, you may qualify for a larger dollar amount towards your project costs through the Streetface Program.

#### FEES

There is an application fee of \$250.

#### GENERAL CONDITIONS

- Banks, savings and loan associations, gas and service stations, used car lots, home-based businesses and adult entertainment establishments are not eligible for this program.
- Projects with total costs above \$25,000 may be required to meet State prevailing wage rates.

**\*See before and after photos on our website:**  
[http://www.ura.org/business\\_owners/facadeProjects/](http://www.ura.org/business_owners/facadeProjects/)

# ura

Urban  
Redevelopment  
Authority  
of Pittsburgh



## WE HELP PEOPLE WHO HAVE:

- Insufficient collateral for a traditional loan
- Pre-Businesses, Startups, Exiting Businesses
- Credit history concerns

## UNFORTUNATELY, WE CANNOT FUND:

- Multi-Level Marketing Enterprises
- Real estate purchases
- Non-profits

**SUBMIT AN  
APPLICATION  
TODAY!**

## MICRO-ENTERPRISE LOAN PROGRAM

The Micro-Enterprise Loan Program is part of the Urban Redevelopment Authority of Pittsburgh's (URA) strategy to promote opportunities for groups who have not had ready access to business financing in the City of Pittsburgh, including minority- and women-owned businesses.

The program is part of the URA's strategy to create new jobs, encourage new business start-up and expansion and grow the City of Pittsburgh's tax base by assisting entrepreneurs and stimulating business growth in the city.

### What will the terms of my loan be?

#### Loan Amount:

The maximum loan amount is \$20,000.

Minimal loans for the program are \$5,000.

#### Interest Rate:

The interest rate shall not exceed 2% and shall be a fixed rate for the term of the loan. ***There are no prepayment penalties***

#### Length of Loan:

Loan term up to 5 years (60 mos.) with a maximum term of 15 years (180 mos.), depending on use of funds.

#### Fees:

- **Application Fee:** The program requires a \$150 Application Fee, of which \$50 is due at time of application submission and is non-refundable.
- **Due Diligence Fee:** Two percent (2%) of the total URA loan, which may be financed as part of the total project costs.
- **Filing Fees:** All filing fees will be the responsibility of the applicant (i.e. Mortgages, UCCs, Assignment of Leases and Rents, etc.)

## CONTACT US:

200 Ross St, Pittsburgh, PA 15219 • (412) 255-6547 • Fax (412) 255-6542 • [www.ura.org](http://www.ura.org)



# The Center for Innovation & Entrepreneurship

## LOAN PROGRAMS

### Which loan program is right for me?

Program	Eligible Businesses	Loan Amount	Use of Funds
Business Energy Savings	Local Pittsburgh businesses current on all federal, state and local taxes and existing private or publicly financed loans	Dependent upon business <ul style="list-style-type: none"> <li>Up to \$50,000</li> <li>Matching grant for energy audits</li> </ul>	Building energy efficiency improvements; High efficiency lighting improvements; High efficiency equipment; Water conservation measures; Other eligible energy efforts
Urban Development Fund	Manufacturing; Commercial & Industrial; Advanced Technology; Real estate development; Non-profit CDC's engaged in business development projects	Up to 40% of total project cost <ul style="list-style-type: none"> <li>Maximum loan amount \$250,000</li> <li>Minimum loan amount \$25,000</li> </ul>	Acquisition of land and/or buildings; Construction and/or rehabilitation; Soft costs related to development
Pittsburgh Business Growth Fund	Manufacturing; Commercial & Industrial; Advanced Technology; Service; Retail	Up to 40% of total project cost <ul style="list-style-type: none"> <li>Maximum loan amount \$150,000</li> <li>Minimum loan amount \$10,000</li> </ul>	Working capital; machinery and equipment; leasehold improvements
Pittsburgh Entrepreneur Fund	New and growing emerging technology-based firms	Up to 60% of total project cost <ul style="list-style-type: none"> <li>Maximum loan amount \$200,000</li> </ul>	Working capital; laboratory, computer and scientific equipment; leasehold improvements and real estate <i>Note: Proof of concept and product type required</i>
Micro-Enterprise Loan Program	Start ups and small businesses in Manufacturing; Commercial & Industrial; Advanced Technology; Service; Retail	Up to 90% of total project cost <ul style="list-style-type: none"> <li>Maximum loan amount \$20,000</li> <li>Minimum loan amount \$5,000</li> </ul>	Working capital; machinery and equipment; leasehold improvements
Facade Improvement	The URA offers several different facade improvement programs designed for commercial building owners and tenants to improve their storefronts. For more information on all of our Facade Programs, please contact <a href="#">Siena Kane</a> , Façade Development Specialist, at <a href="#">(412) 255-6546</a> .		

### What is the application process?

For additional information, visit our website [URA.org](http://URA.org).



The CIE borrowing process is borrower-driven, meaning it will move as fast as the borrower would like. Typically, a successful loan application will move from application to closing in 30-90 days.

The Center for Innovation and Entrepreneurship (CIE) offers a variety of gap financing products to help businesses close the financing for their business growth and expansion.

## What do I need to **apply** for a loan?

For most programs, CIE will require the following when you apply:

- ☐ Business plan
- ☐ Financing proposal sources/uses
- ☐ Commitment letters from financing sources
- ☐ Validated project cost estimates
- ☐ Business history
- ☐ Key management resumes
- ☐ Sales/lease agreements
- ☐ Appraisal
- ☐ Articles of Incorporation/ Partnership Agreements
- ☐ Personal credit history
- ☐ Business financial statements

## What do I need to **qualify** for a loan?

CIE examines five traditional core attributes when determining your loan eligibility:

### Collateral

Collateral provides security for a loan and usually consists of commercial real estate being purchased, constructed or renovated OR assets being financed.

### Cash flow

The CIE will evaluate a company's ability to repay debt using a Debt Service Coverage Ratio (DSCR). DSCR is the amount of cash flow available to meet annual interest and principal payments on proposed or existing debt.

### Credit Analysis

The CIE will obtain and review personal credit reports.

### Character

The CIE will evaluate the guarantors of the loan to determine whether the operating company is under strong and experienced management with a good reputation in the industry and community.

### Capital

Business owners must have enough capital to support both themselves and the business.



## We Can Help

Whatever your business needs, **we can help**. Contact one of our CIE staff today to discuss your individual business needs.

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#### Diamonte Walker

MWBE Program Officer  
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#### Lynnette Morris

Administrative Assistant  
(412) 255-6547  
lmorris@ura.org

The Center for Innovation and Entrepreneurship serves as the city's point of contact for entrepreneurs.

Here is the **ura**

**ura.org**

## Center for Innovation & Entrepreneurship

Business Financing Programs

Helping Pittsburgh businesses leverage the capital necessary for growth and success



Whether your business is building a new facility to accommodate expansion, seeking working capital to underwrite growth, purchasing or leasing new equipment, or all three, **we are ready to assist you.**

**ura** | Urban  
Redevelopment  
Authority  
of Pittsburgh



## **Allegheny Small Business Loan Program**

### **PURPOSE**

- To promote the establishment and expansion of new and existing small businesses, by providing low interest financing for land development, building improvements, machinery and equipment acquisition, infrastructure development.

### **LOAN LIMITS**

- Up to 40% of eligible project costs up to \$150,000, but may increase to \$250,000 if located in Targeted Geographical Areas and/or "Allegheny Growth Cluster" industry

### **TERM**

Real Estate & Land Development	15 years maximum
Machinery & Equipment	5-7 years maximum

### **RATE**

<i><b>Allegheny Small Business Interest Rates</b></i>	<b>Targeted Growth Cluster Industry</b>	<b>Non-Targeted Growth Cluster Industry</b>
<b>Targeted Geographical Area</b>	25% of Prime Interest Rate	50% of Prime Interest Rate
<b>Non-Targeted Geographical Area</b>	75% of Prime Interest Rate	Prime Interest Rate

### **PRIVATE FINANCING**

- Cash equity, private sector financing, and/or other public financing, of at least sixty percent (60%) of the total eligible project costs is required

### **ELIGIBLE BUSINESSES**

- Minimum 10% non-borrowed cash equity
- Legal business entity located within, or seeking relocation to, Allegheny County with less than one hundred (100) full time employees at time of application
- Retail businesses located in Targeted Geographical Areas

### **PREFERENCES**

- Lower interest rates and preference for eligible businesses located in, or seeking relocation to, a Targeted Geographical Area
- Projects identified as an "Allegheny Growth Cluster" industry

### **JOB CREATION REQUIREMENT**

- One (1) job created for every \$35,000 loaned. Retail and retail services businesses are required to create one (1) job for every \$35,000 loaned

### **LOW/MOD INCOME REQUIREMENT**

- At least 51% of jobs created must be filled by low/moderate income individuals

→ [www.alleghenycounty.us/econdev](http://www.alleghenycounty.us/econdev) ←

# Allegheny County Financing Programs



Robert D. Hurley, Director  
Rich Fitzgerald, County Executive

Program	Project Eligibility						Project Guidelines				
	Site Acquisition	Machinery & Equipment	Working Capital	Infrastructure	Job Training	Construction & Rehabilitation	Loan/Financing Accounts	Term	Interest Rates	Job Creation Requirements	Special Requirements
Allegheny Small Business Loan	✓	✓	N/A	N/A	N/A	✓	Up to 40% of projected cost, not to exceed \$250,000	Real Estate not to exceed 15 yrs.; Mach. & Equip. not to exceed 10 yrs.	Fixed at or below market rates	One (1) job for every \$35,000 of program funds	All job creation in three (3) yrs, half must be filled by low/moderate income persons; 10% owner equity
Allegheny Target Industry Loan	✓	✓	N/A	✓	✓	✓	Up to 40% of projected cost, not to exceed \$1 million	Real Estate not to exceed 15 yrs.; Mach. & Equip. not to exceed 10 yrs.	Fixed at or below market rates	One (1) job for every \$35,000 of program funds	All job creation in three (3) yrs, half must be filled by low/moderate income persons; 10% owner equity
Allegheny MWDBE Working Capital Loan Program	N/A	N/A	✓	N/A	N/A	N/A	80% of contract securing loan between \$10,000 and \$100,000	Term of contract securing loan up to 1 year	Prime	N/A	Business must be certified MWDBE; loan to be secured by public agency contract
Community Development Block Grants	✓	✓	N/A	✓	✓	✓	Variable - as determined by ACED and as available	N/A	N/A	One (1) job for every \$35,000 of program funds	All job creation in three (3) yrs, 51% of which must be filled by low/moderate income persons
Tax Abatement (LERTA-Local Economic Revitalization Tax Assistance)	N/A	N/A	N/A	N/A	N/A	✓	Graduated Schedule	Maximum 10 years	N/A	N/A	Applies to increased real estate value only
Tax Exempt Industrial Bonds	✓	✓	N/A	N/A	N/A	✓	Not more than \$10 million of capital cost	Variable	Variable	N/A	Eligibility is determined by the IRS
Tax Increment Financing (Tax exempt or taxable bonds-public infrastructure only)	✓	N/A	✓	N/A	N/A	✓	Minimum \$1 million	Maximum 20 years	Variable	N/A	Max 60% diversion rate; requires Market Study & Development Impact Analysis



## SBDC TARGETED SERVICES >>

### Environmental Management

The Environmental Management Assistance Program (EMAP) provides confidential environmental management, regulatory compliance, pollution prevention and energy efficiency assistance to businesses. In addition to advice on permit and compliance requirements, EMAP consultants can also help your business align environmental considerations with strategic business management practices.

>> [www.pasbdc.org/environmental](http://www.pasbdc.org/environmental) or (877) ASK-EMAP

### NEW MARKETS

#### International Business

Export services including international market analysis, development of trade leads, and creation of marketing materials are offered by certified international trade consultants. Your firm also has access to state and federal trade organizations who can offer your business representation at trade missions around the world.

>> [www.pasbdc.org/international](http://www.pasbdc.org/international)

#### Government Marketing

Procurement technical assistance is provided to businesses in Southeastern Pennsylvania to help them sell their goods and services to the federal, state and local government. Your business will learn how to register with government databases, find contracts through the Pennsylvania SBDC's Bid Match service, and gain feedback on developing government proposals.

>> [www.pasbdc.org/government](http://www.pasbdc.org/government)

#### Online Business

Is your business looking to grow or expand its online presence? Business consultants can provide your company with a comprehensive website analysis and help develop your online marketing strategy. Training on website optimization and the latest eCommerce technology will help you gain the knowledge you need to attract new customers online.

>> [www.pasbdc.org/online](http://www.pasbdc.org/online)

### TECHNOLOGY & RESEARCH

#### Technology Commercialization

If your business is looking to bring new technologies to market, the SBDCs can assist with business development, early stage product feasibility and commercialization. In addition, help is available to identify and apply for commercialization funding such as the SBIR/STTR grant programs.

>> [www.pasbdc.org/technology](http://www.pasbdc.org/technology)

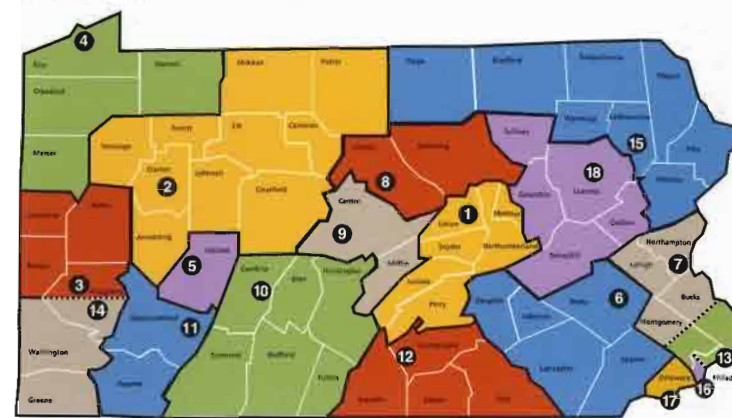
#### Research & Analysis

The SBDC maintains multiple subscriptions to industry-leading databases and research tools available to assist client businesses. Whether it is running a competitive market report or financial model, the SBDC can be your trusted research partner.

>> [www.pasbdc.org/research](http://www.pasbdc.org/research)

## SBDC Small Business Development Centers

PENNSYLVANIA Helping businesses start, grow, and prosper.



- |   |  |
|---|--|
| 1 Bucknell University SBDC<br>(570) 577-1249<br><a href="http://www.bucknell.edu/sbdc">www.bucknell.edu/sbdc</a>                        | 10 Saint Francis University SBDC<br>(814) 472-3200<br><a href="http://www.francis.edu/sbdc">www.francis.edu/sbdc</a>                                       |
| 2 Clarion University SBDC<br>(814) 393-2060<br><a href="http://www.clarion.edu/sbdc">www.clarion.edu/sbdc</a>                           | 11 Saint Vincent College SBDC<br>(724) 537-4572<br><a href="http://www.stvincent.edu/sbdc">www.stvincent.edu/sbdc</a>                                      |
| 3 Duquesne University SBDC<br>(412) 396-1633<br><a href="http://www.sbdcdupes.edu">www.sbdcdupes.edu</a>                                | 12 Shippensburg University SBDC<br>(717) 477-1935<br><a href="http://www.ship.edu/sbdc">www.ship.edu/sbdc</a>  |
| 4 Gannon University SBDC<br>(814) 871-7232<br><a href="http://www.sbdcgannon.org">www.sbdcgannon.org</a>                                | 13 Temple University SBDC<br>(215) 204-7282<br><a href="http://www.temple.edu/sbdc">www.temple.edu/sbdc</a>  |
| 5 Indiana University of Pennsylvania SBDC<br>(724) 357-7915<br><a href="http://www.iup.edu/business/sbdc">www.iup.edu/business/sbdc</a> | 14 University of Pittsburgh SBDC<br>(412) 648-1542<br><a href="http://www.sbdcpitt.edu">www.sbdcpitt.edu</a>   |
| 6 Kutztown University SBDC<br>(484) 646-4003<br><a href="http://www.kutztownsbdc.org">www.kutztownsbdc.org</a>                          | 15 University of Scranton SBDC<br>(570) 941-7588<br><a href="http://www.scrantonsbdc.com">www.scrantonsbdc.com</a>   |
| 7 Lehigh University SBDC<br>(610) 758-3980<br><a href="http://www.lehigh.edu/sbdc">www.lehigh.edu/sbdc</a>                              | 16 Wharton (University of Pennsylvania) SBDC<br>(215) 898-4861<br><a href="http://www.whartonsbdc.wharton.upenn.edu">www.whartonsbdc.wharton.upenn.edu</a> |
| 8 Lock Haven University SBDC<br>(570) 484-2589<br><a href="http://www.lhup.edu/sbdc/">www.lhup.edu/sbdc/</a>                            | 17 Widener University SBDC<br>(610) 499-4109<br><a href="http://www.widenersbdc.org">www.widenersbdc.org</a>   |
| 9 Penn State SBDC<br>(814) 863-4293<br><a href="http://www.sbdcpennstate.edu">www.sbdcpennstate.edu</a>                                 | 18 Wilkes University SBDC<br>(570) 408-4340<br><a href="http://www.wilkes.edu/sbdc">www.wilkes.edu/sbdc</a>  |

To find your local SBDC, visit [www.pasbdc.org/centers](http://www.pasbdc.org/centers)

#### Pennsylvania Small Business Development Centers Lead Office

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Funding support and resources are provided by the Commonwealth of Pennsylvania through the Department of Community & Economic Development (DCED); through a cooperative agreement with the U.S. Small Business Administration (SBA); and in part through support from the host institutions. All services are extended to the public on a non-discriminatory basis. All opinions, conclusions or recommendations expressed are those of the authors(s) and do not necessarily reflect the views of the SBA. ©2017 Pennsylvania Small Business Development Centers. All rights reserved.

Looking to  
**Start, Grow  
or Sustain  
your Business?**



# SBDC

PENNSYLVANIA

Small Business Development Centers  
Helping businesses start, grow, and prosper.





"I didn't have a strong business background. I had a vision in my heart of what I wanted the business to be, but I needed to see the financial picture. My SBDC consultants helped me learn about and organize the information I needed."

**Craig Eslep**  
84 Alpaca's Fiber Mill  
Eighty Four, PA

## WHAT TO EXPECT >>

### Consulting Assistance Provided at No Charge

Because the SBDC program is supported by funding from the U.S. Small Business Administration (SBA), the Pennsylvania Department of Community & Economic Development (DCED), host institutions and other funders, consulting is provided to you at no charge. However, SBDC capacity is limited and business consultants are only able to work with a set number of clients at any one time.

### Personalized Approach

You can request a meeting with an SBDC consultant who will work to understand your needs, access SBDC services, and develop a customized work plan. SBDC consultants do not do the work for you, they provide guidance, information, advice and resources that you, the business owner, need to successfully manage and grow your business. If you are just starting, you will attend a "first step" course before meeting with an SBDC consultant.

### Confidentiality of Information Provided

All SBDC representatives agree to abide by the *Pennsylvania SBDC's Code of Professional Conduct*. Information you provide will be held in strictest confidence and will not be released to any parties outside of the Pennsylvania SBDC network without your prior approval.

### Non-Disclosure of Trade Secrets

Sensitive trade secrets pertaining to unique facts of your business will not be used to benefit another client of the SBDC or any SBDC representative. SBDC clients understand that it is their responsibility to inform the SBDC of any such trade secrets.

### Assistance, Guidance and Education

The SBDC program is an educational program. The SBDC will work with you on your specific issues to help build your management skills and knowledge. It is your responsibility to accept and implement recommendations. The SBDC will not negotiate on your behalf, write your business plan or act as an employee of your business.

### Professional Advice

SBDC staff are experienced business management advisors. Many possess first-hand business experience and hold advanced degrees in business management, law, engineering and have helped thousands of small business owners launch and grow their businesses.

## NEW BUSINESS SERVICES

**Deciding** – In person and online workshops help explore if opening a new business or buying an existing business or franchise is right for you.

**Moving Forward** – SBDC consultants provide guidance on all aspects of your business launch, including your business plan, feasibility analysis and environmental regulatory requirements.

**Acquiring Capital** – Receive referrals to investors and banks, review financial management practices, and discuss loan package preparation.

## GROWTH SERVICES

**Utilizing Technology** – Grow your online presence through software training, e-Commerce, social media and website optimization.

**Expanding Your Market** – Explore new markets domestically, abroad, online or with the government while reviewing marketing strategy and research.

**Growing Your Exports** – Learn what it takes to sell internationally through market research and analysis, locating new supply channels, and diversifying operations.

## CONTINUITY SERVICES

**Planning Strategically** – Map out options for resiliency, expansion or sale, exit and succession strategies, and business valuation.

**Increasing Efficiency** – Boost productivity through smart greening strategies to reduce waste, energy use and your regulatory burden.

**Operating with Confidence** – Prepare to tackle management and human resources issues or find trusted tax and legal assistance.

**S B D C**  
PENNSYLVANIA

**Small Business Development Centers**  
*Helping businesses start, grow, and prosper.*

## WHAT WE OFFER >>

### Consulting

Confidential, no-fee consulting services are available to existing businesses or prospective entrepreneurs. This individualized approach emphasizes education and guidance in all aspects of operating a successful business.

>> [www.pasbdc.org/services](http://www.pasbdc.org/services)

### Educational Programs

Courses, workshops and conferences, both in-person and on-line, and some bi-lingual, provide critical business and management education to entrepreneurs. Subject matter experts deliver programming on a wide variety of relevant business topics.

>> [www.pasbdc.org/events](http://www.pasbdc.org/events)

### Information

Access to information is essential to developing and maintaining a competitive advantage. The SBDC maintains multiple subscriptions to industry-leading databases and research tools available to assist client businesses. In addition, a variety of online resources matched with a strong referral and partner network, help business owners thrive.

>> [www.pasbdc.org/resources](http://www.pasbdc.org/resources)

Since 1990, the Pennsylvania SBDCs have helped entrepreneurs:

- Start more than **30,000** new businesses
- Obtain over **\$3 billion** in start-up and expansion capital
- Increase sales by more than **\$13 billion**
- Win over **\$3 billion** in government contracts
- Grow international markets with more than **\$1.6 billion** in export sales
- Create over **150,000** new jobs
- Generate more than **\$796 million** in new tax revenue

**What can we do for you?**

**SBA**  
U.S. Small Business Administration

Funded in part by

**PA PREP**  
Partnerships for Regional Economic Performance

An accredited member of  
**AMERICA'S SBDC**

Hosted by  
**Wharton**  
UNIVERSITY of PENNSYLVANIA





## THE UNIVERSITY OF PITTSBURGH SMALL BUSINESS DEVELOPMENT CENTER (SBDC),

3

housed within the Institute for Entrepreneurial Excellence, provides business owners with the information and tools necessary to build a successful business. The SBDC's mission is to develop and strengthen the businesses of Southwestern Pennsylvania by imparting knowledge and expertise through professional consulting and education.

### WHAT WE DO

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#### NEW BUSINESS SERVICES

The SBDC offers one-on-one consulting and guided workshops to help you explore if opening a new business or buying an existing business is right for you. Moving forward, consultants provide guidance on all aspects of your business launch, including your business plan, a thorough feasibility analysis, and even take into consideration environmental regulatory requirements. Receive referrals to investors and banks, review financial management practices, and discuss loan package preparation with a trusted consultant.

#### GROWTH SERVICES

Grow your business's online presence through software training, e-Commerce, social media, and website optimization. The SBDC will also assist in the exploration of new markets domestically and abroad, online or with government contracts. Learn what it takes to sell internationally through market research and analysis, locating new supply chains, and diversifying operations.

#### CONTINUITY SERVICES

Map out options for resiliency, expansion, sale, succession strategies, and business valuations. Consultants can assist in boosting your business's productivity whether it be by improving processes through greening strategies or tackling human resource issues.

### IMPACT IN 2017

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- Assisted in opening or purchasing of **66** businesses
- Over **\$14.2M** funding secured for clients
- Increased sales by over **\$15M**
- **528** Jobs impacted

**S B D C**  
P E N N S Y L V A N I A

**Small Business Development Center**  
**University of Pittsburgh**

*Helping businesses start, grow, and prosper.*



# CONSULTING AT THE SBDC

## GENERAL CONSULTING

The SBDC's consulting team provides expert advice through workshops and no-cost consulting services in a number of areas including:

- Business Plan Development
- Inventory Management
- Pre-Venture Planning
- Supply Chain Strategy
- Process & Procedure Review
- Operations Management
- Cost Reduction & Profitability
- Business Regulation & Licenses
- IT Consulting & SEO Analysis
- Lean Management Initiatives
- Sales & Operations Alignment
- Sourcing & Supplier Management
- HR Management
- Loan Assistance
- Succession Planning
- Financial Analysis
- Marketing
- Customer Fulfillment

## PRODUCT DEVELOPMENT + COMMERCIALIZATION

Consultants provide the strategic knowledge and guidance needed to bridge the gap from idea to commercialization. Following an initial application and evaluation, clients begin an intensive consulting engagement that leads to a plan and timeline in order to bring a new product, service or technology to market.

## ENVIRONMENTAL MANAGEMENT ASSISTANCE PROGRAM (EMAP)

As a program of the SBDC, EMAP provides small businesses with the answers and assistance they need to effectively manage their environmental concerns and reduce regulatory risks. EMAP's environmental compliance services include:

- On-Site Assessments
- Emissions Calculations
- Permit Application & Plans
- Customized Reporting Systems
- Assistance with Submitting Requests
- Navigating Permit Requirements
- Help Reduce Regulatory Burden Through Alternative Processes

## CONTACT US

### Allegheny County Main Office

(412) 648-1542 | 3520 Forbes Avenue | Pittsburgh, PA 15261

### Washington County Outreach Center

(724) 229-8078 | 273 S. Main Street | Washington, PA 15301

### Greene County Outreach Center

(724) 627-9054 | 93 E. High Street | Room 220 | Waynesburg, PA 15370



[www.sbdc.pitt.edu](http://www.sbdc.pitt.edu) | [sbdc@innovation.pitt.edu](mailto:sbdc@innovation.pitt.edu) | @PittSBDC

Funding support and resources are provided by the Commonwealth of Pennsylvania through the Department of Community and Economic Development; through a cooperative agreement with the U.S. Small Business Administration, and through support from the University of Pittsburgh. All services are extended to the public on a non-discriminatory basis. Special arrangements for persons with disabilities can be made by calling (412) 648-1542. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. SBDC services are not available to individuals or entities that have been debarred or suspended by the federal government. By agreeing to receive assistance from the SBDC you are self-certifying that you are not currently federally debarred or suspended and also agree to cease using SBDC services if you become federally debarred or suspended in the future.

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## 2018 START UP PROGRAMS

### The First Step: Mechanics of Starting a Small Business

Thinking of starting a small business? Begin exploring the size of your market and what marketing tools you'll need to attract customers, learn about business structures, access helpful resources, learn about available funding options and understand what you need to formally establish your business.

### The Second Step: Developing A Business Plan

Most financing options require a solid business plan. Learn all you need to know about operational and production planning, conducting market research and creating financial spreadsheets to attract funding for your business.

Jan. 12	Feb. 9	Mar. 2
Apr. 6	May 4	Jun. 8
Jul. 13	Aug. 3	Sept. 7
Oct. 5	Nov. 2	Dec. 7

Jan. 26	Feb. 23	Mar. 16
Apr. 20	May. 18	Jun. 22
Jul. 27	Aug. 17	Sept. 21
Oct. 19	Nov. 16	Dec. 14

The **\$25** registration fee includes participation in both workshops and all materials Fee is due prior to or on the day of the **First Step** program. *(Fee is waived for University of Pittsburgh students, staff, faculty and all veterans)*

**Location** | Mervis Hall, University of Pittsburgh *(Location may be subject to change)*

**Time** | 7:30—10:00 AM

**Register by calling 412-648-1542 or email [sbdc@innovation.pitt.edu](mailto:sbdc@innovation.pitt.edu)**



"Funding support and resources are provided by the Commonwealth of Pennsylvania through the Department of Community and Economic Development; through a cooperative agreement with the U.S. Small Business Administration, and through support from the University of Pittsburgh. All services are extended to the public on a non-discriminatory basis. Language assistance services are available for limited English proficient individuals. Special arrangements for persons with disabilities can be made by calling 412-648-1542 at least two weeks in advance. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. SBDC services are not available to individuals or entities that have been debarred or suspended by the federal government. By agreeing to receive assistance from the SBDC you are self-certifying that you are not currently federally debarred or suspended and also agree to cease using SBDC services if you become federally debarred or suspended in the future."



## CWE SPONSORS

### DIAMOND SPONSORS



UPMC HEALTH PLAN

### GOLD SPONSORS



### SILVER SPONSORS



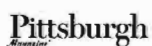
### BRONZE SPONSORS

Berner International  
Enterprise Bank  
Herbein+Company, Inc.

Starkist Co  
Truschel Insurance

WBE Collaborative (including Abator Information Services, CPI Creative,  
Blume Honey Water, On-Site Travel Directors, and Unity Printing)

### MEDIA SPONSORS



Current funding for The Center for Women's Entrepreneurship at Chatham University has been provided by the Claude Worthington Benedum Foundation, Google.org, the PNC Foundation, the BNY Mellon Foundation of Southwestern Pennsylvania, and the Elsie H. Hillman Foundation. Initial funding was provided by the Claude Worthington Benedum Foundation and the Lois Tack Thompson Fund of the Pittsburgh Foundation.

## CONTACT US

Chatham Eastside, 6585 Penn Ave., Pittsburgh, PA 15206

### CENTER FOR WOMEN'S ENTREPRENEURSHIP

412-365-1253

womens-entrepreneurship@chatham.edu

www.chatham.edu/cwe

### CHATHAM'S WOMEN'S BUSINESS CENTER

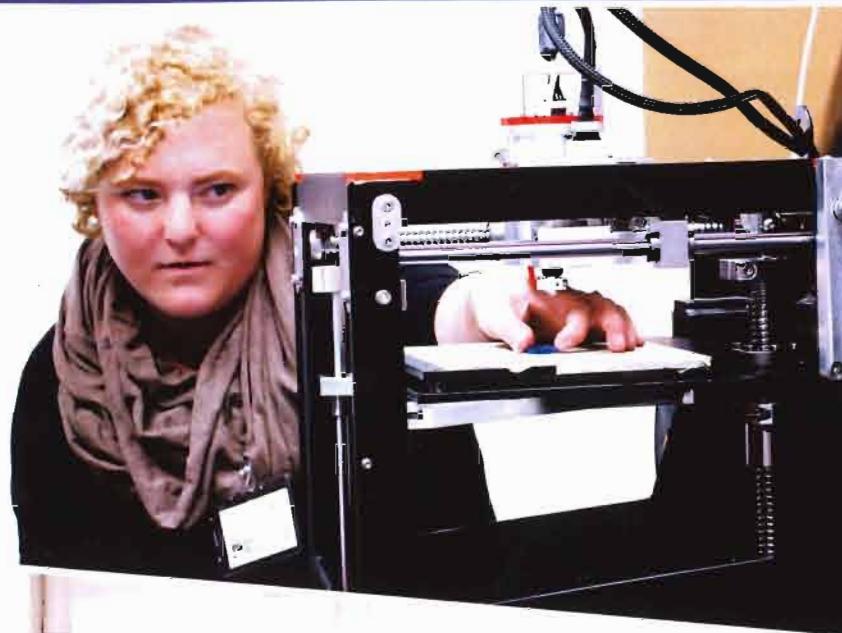
412-365-1448

womenbusinesscenter@chatham.edu

www.chatham.edu/wbc

CHATHAM UNIVERSITY

## CENTER FOR WOMEN'S ENTREPRENEURSHIP





## CHATHAM UNIVERSITY CENTER FOR WOMEN'S ENTREPRENEURSHIP

The Center for Women's Entrepreneurship at Chatham University creates economic opportunities for women through entrepreneurial education and training, mentoring, and networking.

Building on Chatham University's tradition of educating women for 145 years, the Center has provided quality education and training for women entrepreneurs for over ten years.

*Current funding for The Center for Women's Entrepreneurship at Chatham University has been provided by the Claude Worthington Benedum Foundation, Google.org, the PNC Foundation, and the BNY Mellon Foundation of Southwestern Pennsylvania. Initial funding was provided by the Claude Worthington Benedum Foundation and the Lois Tack Thompson Fund of the Pittsburgh Foundation.*

### CHATHAM UNIVERSITY WOMEN'S BUSINESS CENTER AT THE CENTER FOR WOMEN'S ENTREPRENEURSHIP

The Center is also the host of Chatham's Women's Business Center (CWBC), established on April 1, 2016, and funded in part by a cooperative agreement with the U.S. Small Business Administration to provide services geared specifically to women and underserved populations, minority entrepreneurs, and veterans throughout Western PA. CWBC offers aspiring and existing business owners free business counseling, training programs, technical support, and mentoring focused on business planning and financing, access to capital, federal contracting, and business expansion through international markets and exporting. The Center's entrepreneurial training programs and counseling are offered through CWBC.



*The CWBC is funded in part through a cooperative agreement with the U.S. Small Business Administration.*

**MEMBERSHIP:** The Center offers a membership program that provides access to exclusive events, discounts and live-streaming for the Center's signature networking events, the opportunity to get featured in our newsletter and on our website, and an online member directory.

**PROTOTYPING & DESIGN LAB:** The Center's Lab has available hours by appointment for Chatham University students, faculty and staff and women entrepreneurs interested in designing and prototyping products. Workshops and webinars are facilitated by subject matter experts to assist entrepreneurs in navigating the design process using lean entrepreneurship, design thinking principles and digital fabrication tools.

**NETWORKING:** The Center offers a variety of networking events, including our Women Business Leaders Breakfast Series and our Annual Business Forum to promote regional women business leaders and successful women entrepreneurs in an engaging environment.

**INCUBATEHER:** IncubateHER is a free, competitive year-long business incubation program for early-stage women entrepreneurs with product-focused businesses.

**STUDENT INTERNSHIPS:** Internships with outside businesses allow Chatham students to gain valuable work experience and networking opportunities, and in turn, provide businesses with crucial skillsets and project assistance.

**ENTREPRENEURIAL TRAINING:** Chatham's Women's Business Center offers a variety of workshops, webinars, and multi-session training programs designed for women starting, managing, or growing a business.

#### **BUSINESS COUNSELING & TECHNICAL ASSISTANCE:**

Chatham's Women's Business Center offers face-to-face, online, and phone business counseling sessions for aspiring and existing business owners by appointment. Technical assistance is also available for returning clients in the areas of management, digital marketing, accounting, exporting, legal, HR, and diversity certifications.

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**DATES:**

Six Tuesday evenings from 6-8pm on October 2, 9, 23, 30 and November 6, 13

**VENUE:**

Chatham's Eastside 6585 Penn Ave. Pittsburgh, PA 15206

**COST:**

**\$95** for all six weekly sessions. Partial, need-based scholarships (50%) of the cost are available, supported by Bridgeway Capital. Application is required!

**Visit CWBC website to request counseling**  
[www.chatham.edu/wbc](http://www.chatham.edu/wbc)

**Questions:** Contact  
412-365-1448

Chatham's Women's Business Center is funded in part through a cooperative agreement with the U.S. Small Business Administration



CHATHAM UNIVERSITY

## WOMEN'S BUSINESS CENTER

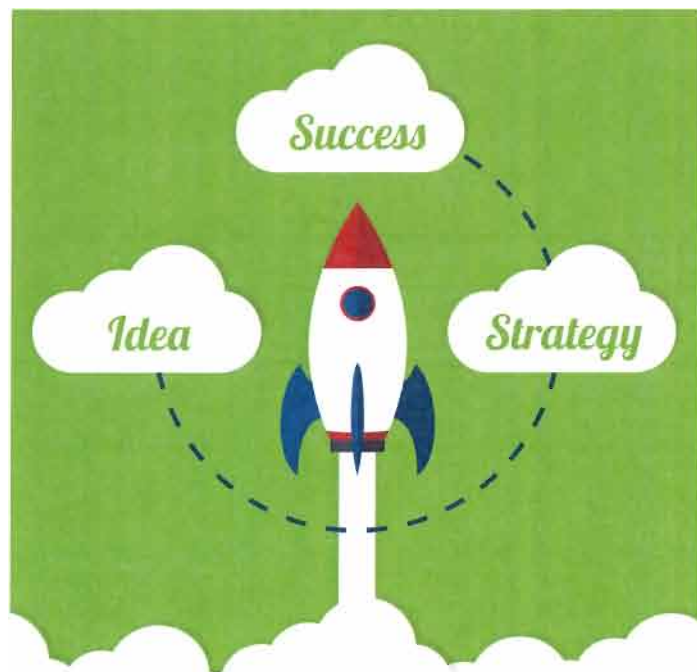
AT THE CENTER FOR WOMEN'S ENTREPRENEURSHIP

### CONCEPT TO LAUNCH

Register online @ [www.chatham.edu/wbc](http://www.chatham.edu/wbc)

"Concept to Launch" is a 6-week entrepreneurial training program for women in the early stages of starting a business, with classes focusing on:

- Developing the business concept
- Identifying target customers and markets
- Marketing strategies
- Foundational operations of your business
- Basic financials
- Legal business entities
- Developing and delivering your "pitch"
- Explanation of business plan types





## EASTERN MINORITY SUPPLIER DEVELOPMENT COUNCIL

### Type of Certification: Minority Business Enterprise (MBE)

#### Benefits:

The Eastern Minority Supplier Development Council (EMSDC) advances business opportunities for certified minority business enterprises and connects them to corporate members. We're proud of our unwavering commitment to advance Asian, Black, Hispanic and Native American suppliers in a globalized corporate supply chain. Let us help you expand your business!

To achieve our mission, we will:

- work to support and facilitate MBE integration into corporate and public-sector supply chains;
- build MBE capacity and capabilities through our programs and other education offerings;
- facilitate MBE-to-MBE partnerships to meet the needs of our corporate members;
- provide access to and listing in a searchable member database with on-line bid opportunities and referrals to corporate or government contracts; and
- expand your professional network with targeted trainings, conferences, meetings and networking events.

The Eastern Minority Supplier Development Council (EMSDC) is an affiliate of the National Minority Supplier Development Council (NMSDC) one of the country's leading corporate membership organizations. Whether you're a small minority-owned organization or a billion-dollar powerhouse, the EMSDC as part of the NMSDC network, including 23 regional councils, is committed to helping solve the growing need for supplier diversity.

We do this by matching our more than 12,000 certified minority-owned businesses to a vast network of corporate members who wish to purchase their products, services and solutions. Our corporate membership includes many of the largest public and privately-owned companies, as well healthcare companies, colleges and universities.

#### Requirements/Eligibility:

- Business must be a for-profit enterprise, physically located in the U.S., or its trust territories.
- Must be 51% owned, operated and controlled by an ethnic minority, who is African-American, Asian-Indian, Asian & Pacific Islander American, Hispanic-American or Native American.
- Must be a U.S. Citizen by birth or naturalized citizen with appropriate documentation.
- Business services must be identified using up to six separate 6-digit NAICS codes.

#### Cost:

- There is a non-refundable application fee for the certification and an annual recertification fee on the anniversary date of your certification.

#### Contact Information:

##### Philadelphia Office

Address: Rodin Place, 2000 Hamilton Street,  
Suite 308, Philadelphia, PA 19130

Number: (215) 569-1005 | (215) 569-2667 Fax

##### Pittsburgh Office

Address: The Historic ALCOA Building, 611 William Penn Place,  
Suite 401, Pittsburgh, PA 15219

Number: (412) 391-4423 | (412) 391-3132 Fax

Website: [www.emsdc.org](http://www.emsdc.org)

## WOMEN'S BUSINESS ENTERPRISE COUNCIL PA-DE-SNJ (WBEC)

### Type of Certification(s): Women's Business Enterprise (WBE)

#### Women Owned Small Business Government Certification (WOSB)

Women's Business Enterprise Council PA-DE-SNJ (WBEC) is a regional partner organization of the Women's Business Enterprise National Council (WBENC), the nation's third party certifier of women owned businesses.

#### Benefits:

- National recognition as a certified Women's Business Enterprise (WBE) by thousands of major U.S. Corporations and by city, state and federal government agencies.
- Access to a current list of supplier diversity and procurement representatives from hundreds of corporations and government agencies.
- Automatic inclusion in WBENCLink, WBENC's proprietary Internet database of certified WBEs.
- Eligibility for participation in MatchMaking opportunities with WBENC Corporate and Government members.
- WBENC is also an approved Third Party Certifier for the United States Small Business Administration (SBA) Women-Owned Small Business (WOSB) Federal Contracting Program.

#### Requirements/Eligibility:

- Ownership: The firm must be at least 51% owned by a woman or women. The applicant must share in all risks and profits commensurate with her ownership interest.
- Control and Management: Proof of active management of the business. Women must possess the power to direct or cause to direct the management and policies of the business.
- Contribution of Expertise and Capital: Contribution of capital and expertise by women owners to acquire their ownership interest shall be real and substantial and be in proportion to the interest acquired.
- Independence: The women owners shall have the ability to perform in her area of specialty/expertise without substantial reliance on males or non-women-owned businesses.
- U.S. Citizenship or Permanent U.S. Resident Status
- How to Apply: Start by visiting the WBENC website, [www.wbenc.org](http://www.wbenc.org), and clicking on Certification, to take advantage of our interactive, on-line application process.

#### Cost:

- The RPO in the area of your headquarters will provide you with the certification fee and assist with the certification process.

#### Contact Information:

Address: 1315 Walnut Street - Suite 1116,  
Philadelphia, PA 19107

Number: (877) 790-9232 | (215) 790-9231 Fax

Website: [www.wbecouncil.org](http://www.wbecouncil.org)

## MEMBER ORGANIZATIONS

- Allegheny County Airport Authority - (412) 472-3648  
[www.flypittsburgh.com](http://www.flypittsburgh.com)
- Allegheny County Dept. of MWDBE - (412) 350-4309  
[www.alleghenycounty.us/mwdbbe](http://www.alleghenycounty.us/mwdbbe)
- Allegheny County Economic Development - (412) 350-1000  
[www.alleghenycounty.us/economic](http://www.alleghenycounty.us/economic)
- Allegheny County Housing Authority - (412) 402-2460  
[www.achsng.com](http://www.achsng.com)
- ALCOSAN - (412) 734-8737  
[www.alcosan.org](http://www.alcosan.org)
- City of Pittsburgh Equal Opportunity - (412) 255-8804  
Review Commission  
[www.eorc.pittsburghpa.gov](http://www.eorc.pittsburghpa.gov)
- Community College of Allegheny County - (412) 237-3023  
[www.ccac.edu](http://www.ccac.edu)
- Diversity Business Resource Center (DBRC) - (412) 322-3272  
[www.dbrcpittsburgh.org](http://www.dbrcpittsburgh.org)
- Government Agency Coordination Office of California University of PA (GACO) - (724) 738-2346  
[www.calu.edu/community/business-careers/gaco](http://www.calu.edu/community/business-careers/gaco)
- Housing Authority City of Pittsburgh - (412) 456-5000 x8502  
[www.hacp.org](http://www.hacp.org)
- Pittsburgh Parking Authority - (412) 560-2523  
[www.pittsburghparking.com](http://www.pittsburghparking.com)
- Pittsburgh Public Schools - (412) 488-4661  
[www.pps.k12.pa.us/Page/1299](http://www.pps.k12.pa.us/Page/1299)
- Pittsburgh Water & Sewer Authority - (412) 255-8800 x8975  
[www.pgh2o.com](http://www.pgh2o.com)
- Port Authority of Allegheny County - (412) 566-5257  
[www.portauthority.org](http://www.portauthority.org)
- Riverside Center for Innovation - (412) 322-3523  
[www.riversidecenterforinnovation.com](http://www.riversidecenterforinnovation.com)
- Sports & Exhibition Authority - (412) 393-7102  
[www.pgh-sea.com](http://www.pgh-sea.com)
- Urban Redevelopment Authority of Pittsburgh - (412) 255-6552  
[www.ura.org](http://www.ura.org)
- U. S. Small Business Administration - (412) 395-6560  
[www.sba.gov](http://www.sba.gov)



Disclaimer: This brochure is for informational purposes only. For full details, contact certification agency.



## BUSINESS CERTIFICATION REFERENCE GUIDE

### Our Mission:

- To create effective methods that strengthen economic opportunities for Minority, Women and Disadvantaged Business Enterprises.
- To provide assistance enabling contractors and businesses to secure contracts in the goods and service, construction and professional services markets leading to profitability and growth for these businesses.



[mwdbegovpgh@gmail.com](mailto:mwdbegovpgh@gmail.com)



## PENNSYLVANIA UNIFIED CERTIFICATION PROGRAM

### *Type of Certification: Disadvantaged Business Enterprise (DBE)*

#### **Benefits:**

Eligible to bid on Federal Transportation related contracts. DBE Certification is recognized by Federal, State, and Local governmental entities in meeting participation requirements on contracting opportunities. DBE certification designation is also recognized broadly by industry and corporate entities seeking women and minority business participation on contracts. All firms wishing to be certified as a DBE must complete an application at [www.paucp.com](http://www.paucp.com) and submit it to the PAUCP for determination of their eligibility. The application is subject to review and verification. Before a determination is made, additional information may be requested and/or an on-site review with the firm's principals may be conducted by the Pennsylvania Unified Certification Program.

#### **Requirements/Eligibility:**

Must be a U.S. Citizen or lawfully admitted permanent resident of the U.S. Socially & Economically Disadvantaged Individuals who are women, Black Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, Subcontinent Asian Americans, or other minorities found to be disadvantaged by the SBA. Firm must be 51% owned by a socially and economically disadvantaged individual(s) who controls the firm. Personal Net Worth not exceeding \$1.32 million dollars. A small business that meets the Small Business Administration's business size standard and does not exceed \$23.98 million in annual gross receipts over the firm's previous three fiscal years.

#### **Cost:**

- Certification is free.

#### **Contact Information:**

Agency: Allegheny County Department of Minority, Women and Disadvantaged Business Enterprise  
Number: (412) 350-4309  
Website: [www.alleghenycounty.us/mwdbe/index.aspx](http://www.alleghenycounty.us/mwdbe/index.aspx)

Agency: Port Authority of Allegheny County  
Number: (412) 566-5257  
Website: [www.portauthority.org/paac/CompanyInfoProjects/DoingBusiness/Procurement/DBEInformation.aspx](http://www.portauthority.org/paac/CompanyInfoProjects/DoingBusiness/Procurement/DBEInformation.aspx)

Agency: Pennsylvania Department of Transportation (PennDOT) Bureau of Equal Opportunity  
Number: (717) 787-5891 / (800) 468-4201  
Website: <http://www.penndot.gov/about-us/EqualEmployment/Pages/Disadvantaged-Business-Enterprise.aspx>

Agency: City of Philadelphia – Office of Business Diversity  
Number: (215) 937-1801  
Website: [www.phl.org/Pages/OBD/OBDiversity.aspx](http://www.phl.org/Pages/OBD/OBDiversity.aspx)

Agency: Southeastern Pennsylvania Transportation Authority (SEPTA)  
Number: (215) 580-7278  
Website: [www.septa.org/business/dbel/](http://www.septa.org/business/dbel/)

## U.S. SMALL BUSINESS ADMINISTRATION

### *Type of Certification: 8(a) Certification*

#### **Benefits:**

- Sole-source contracts up to \$7M for (Mfg)/\$4M for (non-Mfg)

#### **Requirements/Eligibility:**

- Faced discrimination
- Adjusted net worth below \$250,000
- Small Business according to firm's primary NAICS code
- 2 years in business with good past performance on contracts

#### **Type of Certification:**

### **HUBZone Certification (Historically Underutilized Business Zone)**

#### **Benefits:**

- Set-aside and sole source contracting
- 10% price evaluation preference in full & open competition

#### **Requirements/Eligibility:**

- Small Business by SBA standards
- Principal Office must be in a HUBZone
- 35% of employees must reside in a HUBZone

#### **Type of Certification(s):**

### **WOSB – Women Owned Small Business**

### **EDWOSB – Economically Disadvantaged WOSB**

#### **Benefits:**

- Set-aside and sole source contracting

#### **Requirements/Eligibility:**

- Small Business by SBA standards in designated NAICS codes for WOSB
- Self-certification or third party certified
- Net worth < \$750,000 (for EDWOSB)

#### **Type of Certification(s):**

### **SDVOSB – Service-Disabled Veteran-Owned Small Business**

### **VOSB – Veteran Owned Small Business**

#### **Benefits:**

- The Dept. of Veteran Affairs has a priority in acquisitions to SDVOSB/VOSB
- Firms can receive sole source awards up to \$7.0M (Mfg) / \$4M (non-Mfg)

#### **Requirements/Eligibility:**

- SDVO must hold the highest officer position
- The VA requires registration through [www.va.gov/osdbu/verification/](http://www.va.gov/osdbu/verification/)

#### **Cost:**

- All certifications and services listed above are free.

#### **Contact Information:**

Address: 411 Seventh Ave. – Suite 1450, Pittsburgh PA 15219  
Number: (412) 395-6560  
Website: [www.sba.gov/contracting](http://www.sba.gov/contracting)

## PENNSYLVANIA DEPARTMENT OF GENERAL SERVICES

### *Type of Certification: Small Business Self-Certification and Small Diverse Business Verification*

#### **Benefits:**

The Commonwealth of Pennsylvania is committed to providing opportunities for small and small diverse businesses to compete in state contracting with the goal of promoting economic growth and success of those small and small diverse businesses. The Department of General Services(DGS), Bureau of Diversity, Inclusion and Small Business Opportunities (BDISBO) administers the Small Business (SB) and Small Diverse Business (SDB) program which supports small businesses and those small businesses that are minority, women, veteran, and service-disabled veteran, LGBT-owned, and disabled-owned business entities in their efforts to participate in Commonwealth contracts. The SB/SDB program strives to increase opportunities for small and small diverse businesses to compete as both prime and sub-contractors for Commonwealth contracts and enables them to compete on a more level playing field. The Bureau administers a pro-active compliance review program for monitoring SB/SDB utilization to ensure that contractual commitments between prime contractors and SB/SDB sub-contractors are met. Finally, BDISBO conducts outreach and training to expand and enhance the program.

#### **Requirements/Eligibility:**

Businesses interested in participating as a small business in the Small Business Program, must first register to do business with the Commonwealth, obtain a PA Vendor Number and self-certify through an online application as a "small business."

To self-certify and participate in the program, a business must meet each of the following requirements:

- The business must be a for-profit, United States business.
- The business must be independently owned.
- The business may not be dominant in its field of operation.
- The business may not employ more than 100 full-time equivalent employees.
- The business, by type, may not exceed specified three-year average gross sales.
- The business must provide the company's three most recent federal tax returns.

The opportunity for Small Diverse Business Verification is offered, once a business has received a PA Vendor Number and is successfully self-certified with the Commonwealth as a small business. Department of General Services will accept approved third-party certifications from any of the entities listed below:

- Unified Certification Program (UCP)
- National Minority Supplier Development Council (NMSDC)
- Women's Business Enterprise National Council (WBENC)
- U.S. Small Business Administration (SBA) 8(a) Business Development Program
- Vets First Verification Program [www.va.gov/osdbu/verification/](http://www.va.gov/osdbu/verification/)
- U.S. Business Leadership Network (USBLN)
- National Gay & Lesbian Chamber of Commerce (NGLCC)

#### **Cost:**

- DGS Self-Certification and Verification are free.

#### **Contact Information:**

Address: 401 North Street – Room 601, Harrisburg, PA 17120  
Number: (717) 783-3119 | (717) 787-7052 Fax  
Website: [www.smallbusiness.pa.gov](http://www.smallbusiness.pa.gov)

## RIVERSIDE CENTER FOR INNOVATION

### *Type of Certification: Section 3 Business Concern*

#### **Benefits:**

The RCI Section 3 Business Certification Program certifies businesses that are owned by low-income people or that provide substantial economic opportunities for low-income people in Allegheny County, PA, as "Section 3 eligible", which entitles the businesses to a qualified contracting preference on HUD-funded development projects. Certified businesses are listed in a searchable on-line database that can be used by covered developers and contractors to identify eligible Section 3 Business Concerns. Section 3 of the U.S. Housing and Urban Development Act of 1968 requires recipients of HUD funding to provide training, hiring and contracting opportunities to low-income residents of the area where the HUD-funded project is located, "to the greatest extent feasible". Section 3 applies to contracts worth over \$100,000 on projects that receive over \$200,000 in federal housing and community development funds (CDBG, HOME, NSP, etc.) and to all contracting and employment by public housing authorities. Section 3 Certification does not automatically entitle a business to a contract on HUD-funded development projects, only a contracting preference..

#### **Requirements/Eligibility:**

A business is eligible for Section 3 certification if it meets any one of the following criteria:

- 51% or more of the business is owned by individuals whose household income is no greater than 80% of the HUD Area Median Income (AMI).
- 30% or more of the business' permanent, full-time employees had household incomes no greater than 80% of AMI within three years prior to the initial date of hire, or
- The business provides evidence of a commitment to subcontract in excess of 25% of the total contract value to businesses that meet the qualifications set forth in the first or second bullet point above.

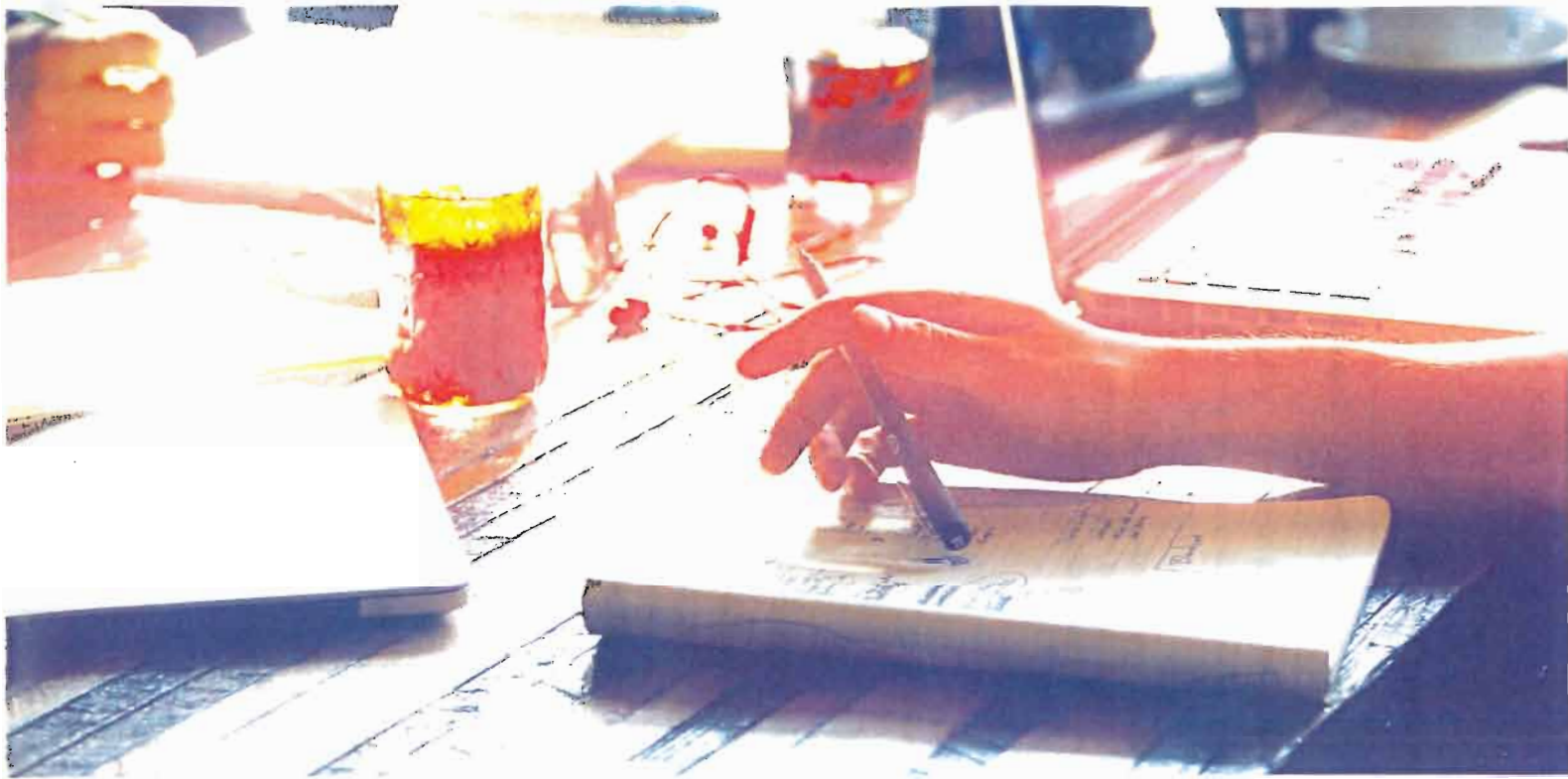
#### **Cost:**

- Certification and services are free.

#### **Contact Information:**

Address: 700 River Avenue, Pittsburgh, PA 15212  
Number: (412)322-3272  
Website: [www.riversidecenterforinnovation.com](http://www.riversidecenterforinnovation.com)





# WANT TO BECOME SECTION 3 CERTIFIED?

⑥

Certification income guidelines have increased and contract opportunities are available for certified businesses. Riverside Center for Innovation and DBRC invite you to become a Section 3 Certified Business then get registered in the HUD national database for national contracts.



For more information on how to qualify or to schedule an appointment email:  
Tenesha Smith ([ts@riversidecenterforinnovation.com](mailto:ts@riversidecenterforinnovation.com))  
Judy McNeil ([jm@riversidecenterforinnovation.com](mailto:jm@riversidecenterforinnovation.com))



Section 3 Business Concern Certification - Allegheny County, PA							
Income Limit	1-person	2-person	3-person	4-person	5-person	6-person	7-person
<b>FY2018 Low-Income Limits</b>	\$42,600	\$48,650	\$54,750	\$60,800	\$65,700	\$70,550	\$75,400

**Section 3 Business Concern Criteria:**

- 1.) 51% or more of the business is owned by individuals whose household income is no greater than 80% of the HUD Area Median Income (AMI);
- 2.) 30% or more of the business' full time, permanent employees had household incomes no greater than 80% of AMI as of the initial date of hire; or
- 3.) The business awards 25% or more of the dollar value of the business' contract to business concerns that meet the qualifications set forth in (1) or (2) above.

**Section 3 Residents Are:**

- A. Residents of Public and Indian Housing; or
- B. Residents of the Metropolitan Area or Non-Metropolitan County that Meet the Definition of Low and Very Low-Income.

**Documentation Required:**

- **Proof of ownership %** (certificate of organization, EIN letter, articles of incorporation, partnership agreement, LLC operating agreement), etc.
- **Proof of income and residence** (owner's most recent individual and/or business federal tax returns)
- **Copy of Public Assistance resident lease or Copy of Participation in a Public Assistance program** (SNAP benefits award letter)
- **Photo Identification**
- **Section 3 Individual Verification Form**

The Section 3 Business Registry is a listing of firms that have self-certified that they meet one of the regulatory definitions of a Section 3 business and are included in a searchable online database that can be used by agencies that receive HUD funds, developers, contractors, and others to facilitate the award of certain HUD-funded contracts. The database can also be used by Section 3 residents to identify businesses that may have HUD-funded employment opportunities.

This registry is a helpful tool to assistant recipients of HUD funding (e.g., Public Housing Agencies, local units of government, property owners, etc.), developers, and others locate Section 3 businesses within their community. It also enables HUD grantees to meet their Section 3 obligations by reducing some of the burden associated with locating eligible businesses.

It is important to note that Section 3 businesses are not entitled to receive contracts simply by being listed in HUD's Section 3 Business Registry database. Eligible businesses may need to demonstrate that they are responsible and have the ability to perform successfully under the terms and conditions of proposed contracts. Section 3 requirements at 24 CFR 135, then provides preference for contracts and subcontracts to these firms-but not a guarantee.

While the Department maintains the Business Registry database, it has not verified the information submitted by the businesses and does not endorse the services they provide. Accordingly, it is recommended that users perform due diligence before awarding contracts to firms that have self-certified on this registry by ensuring that they meet the definition of a Section3 business concern as defined by the Department's regulations at 24 CFR 135.5.



# Diversity Business Resource Center

## *Our Mission*

*Engage in activities that cultivate a healthy environment for the region's entrepreneurs and small businesses to prosper.*

## *Our Vision*

*Catalyze diverse and small businesses throughout Southwestern Pennsylvania.*

## DIVERSITY BUSINESS RESOURCE CENTER

700 River Avenue  
Suite 510  
Pittsburgh, PA 15212  
For More Information Contact  
Judith McNeil

Phone: 412-322-3272 (dbrc)  
Email: [jm@riversidecenterforinnovation.com](mailto:jm@riversidecenterforinnovation.com)  
Website:  
[www.dbrcpittsburgh.org](http://www.dbrcpittsburgh.org)



RIVERSIDE  
CENTER FOR  
INNOVATION



6

## Diversity Business RESOURCE CENTER

OPPORTUNITY STARTS HERE

The **Diversity Business Resource Center (DBRC)** is a business resource center that provides a single point of contact for minority, women, veteran, disadvantaged and diverse business owners seeking information and referrals to start, sustain and grow their businesses.

The **DBRC** accomplishes this through:

- **One-on-one consulting** with strategic partners from the SBA Women's Business Center, the University of Pittsburgh SBDC, Allegheny County MWDBE Department, PA Department of General Services, U.S. Small Business Administration and industry experts in all areas of business development
- **Seminars** focusing on issues relevant to MWDBE businesses
- **Networking** with fellow businesses, procurement, purchasing and economic development representatives
- **Notification** of contracting and business opportunities
- **Conference rooms** available for meetings, events and trainings
- **Advocating** for the minority, women, veteran, disadvantaged and diverse business owner

**"Please visit [www.dbrcpittsburgh.org](http://www.dbrcpittsburgh.org) for more information and to register for our services"**

## Lending Through SBA's Fiscal Month End June 30th, 2018

## NATIONAL RANKINGS

Rank	Lender	Nbr Loans
1	The Huntington National Bank	3,484
2	TD Bank, National Association	3,116
3	Wells Fargo Bank, National Association	2,859
4	JPMorgan Chase Bank, National Association	2,014
5	U.S. Bank, National Association	1,717
6	Celtic Bank Corporation	998
6	Independence Bank	998
7	Manufacturers and Traders Trust Company	983
8	Live Oak Banking Company	691
9	Compass Bank	669
10	First Home Bank	657
11	Stearns Bank National Association	579
12	Newtek Small Business Finance, Inc.	531
13	Eastern Bank	508
13	Zions Bank, A Division of	508
14	United Midwest Savings Bank, National Association	408
15	Citizens Bank, National Association	403
16	KeyBank National Association	388
17	PNC Bank, National Association	374
18	Byline Bank	348
19	Bank of Hope	330
20	Berkshire Bank	309
21	Bank of the West	303
22	Fifth Third Bank	299
23	Banner Bank	241

Rank	Lender	\$ Loans
1	Live Oak Banking Company	\$1,033,019,600
2	Wells Fargo Bank, National Association	\$926,898,000
3	The Huntington National Bank	\$628,563,700
4	JPMorgan Chase Bank, National Association	\$472,327,000
5	Byline Bank	\$403,998,500
6	Newtek Small Business Finance, Inc.	\$402,215,600
7	Celtic Bank Corporation	\$324,011,600
8	U.S. Bank, National Association	\$263,529,400
9	Bank of Hope	\$254,941,700
10	Compass Bank	\$251,337,200
11	TD Bank, National Association	\$243,131,800
12	First Bank	\$239,129,800
13	Stearns Bank National Association	\$202,503,800
14	Harvest Small Business Finance, LLC	\$194,450,200
15	KeyBank National Association	\$189,186,900
16	Seacoast Commerce Bank	\$186,678,400
17	Bank of the West	\$186,266,100
18	First Home Bank	\$170,954,900
19	Commonwealth Business Bank	\$164,303,400
20	United Community Bank	\$163,966,300
21	Regions Bank	\$146,667,900
22	BankUnited, National Association	\$144,114,600
23	Readycap Lending, LLC	\$142,217,000
24	Bank of America, National Association	\$130,856,800
25	First Financial Bank	\$128,503,900

## HUNTINGTON FOOTPRINT RANKINGS

Rank	Lender	Nbr Loans
1	The Huntington National Bank	3476
2	TD Bank, National Association	530
3	JPMorgan Chase Bank, National Association	518
4	U.S. Bank, National Association	343
5	Wells Fargo Bank, National Association	243
6	Fifth Third Bank	236
7	Byline Bank	228
8	Independence Bank	223
9	PNC Bank, National Association	204
10	Celtic Bank Corporation	203
11	1st Source Bank	136
12	Live Oak Banking Company	130
13	KeyBank National Association	126
14	Citizens Bank, National Association	122
15	Chemical Bank	110
15	First Home Bank	110
16	Newtek Small Business Finance, Inc.	108
17	Stearns Bank National Association	105
18	First Financial Bank	84
19	United Midwest Savings Bank, National Association	81
20	Associated Bank, National Association	80
21	First Bank Financial Centre	64
22	SunTrust Bank	56
23	Community Trust Bank, Inc.	50
24	Comerica Bank	46

Rank	Lender	\$ Loans
1	The Huntington National Bank	\$623,607,600
2	Byline Bank	\$256,614,300
3	Live Oak Banking Company	\$174,958,500
4	Newtek Small Business Finance, Inc.	\$103,929,500
5	JPMorgan Chase Bank, National Association	\$93,196,800
6	Wells Fargo Bank, National Association	\$83,740,500
7	KeyBank National Association	\$69,403,800
8	Chemical Bank	\$61,111,600
9	U.S. Bank, National Association	\$59,592,700
10	Fifth Third Bank	\$53,438,100
11	First Bank Financial Centre	\$51,638,300
12	Celtic Bank Corporation	\$50,058,000
13	BankUnited, National Association	\$44,575,000
14	First Bank	\$43,231,800
15	Stearns Bank National Association	\$43,099,200
16	PNC Bank, National Association	\$40,468,700
17	Radius Bank	\$40,055,200
18	First Home Bank	\$39,128,800
19	TD Bank, National Association	\$37,668,300
20	First Colorado National Bank	\$35,788,700
21	First Savings Bank	\$35,233,600
22	United Midwest Savings Bank, National Association	\$33,930,500
23	Regions Bank	\$33,872,300
24	First Western SBLC, Inc	\$33,855,000
25	Old National Bank	\$32,361,100



## Lending Through SBA's fiscal month end June 30th, 2018

## OHIO

Rank	Lender	Nbr Loans
1	The Huntington National Bank	1553
2	U.S. Bank, National Association	95
3	Fifth Third Bank	69
4	KeyBank National Association	57
5	Citizens Bank, National Association	53

Rank	Lender	\$ Loans
1	The Huntington National Bank	\$292,734,000
2	KeyBank National Association	\$35,773,700
3	Live Oak Banking Company	\$33,291,000
4	United Midwest Savings Bank, National Association	\$19,129,500
5	Fifth Third Bank	\$16,606,500

## MICHIGAN

Rank	Lender	Nbr Loans
1	The Huntington National Bank	1080
2	Chemical Bank	92
3	Citizens Bank, National Association	65
4	JPMorgan Chase Bank, National Association	61
5	Fifth Third Bank	57

Rank	Lender	\$ Loans
1	The Huntington National Bank	\$148,181,100
2	Chemical Bank	\$47,902,100
3	Live Oak Banking Company	\$20,988,000
4	Comerica Bank	\$19,446,400
5	The State Bank	\$19,410,000

## INDIANA

Rank	Lender	Nbr Loans
1	The Huntington National Bank	276
2	1st Source Bank	114
3	JPMorgan Chase Bank, National Association	43
4	Lake City Bank	38
5	First Financial Bank	35

Rank	Lender	\$ Loans
1	The Huntington National Bank	\$39,917,900
2	Live Oak Banking Company	\$18,790,000
3	Old National Bank	\$18,512,600
4	First Colorado National Bank	\$18,195,400
5	KeyBank National Association	\$17,739,100

## WESTERN PENNSYLVANIA

Rank	Lender	Nbr Loans
1	The Huntington National Bank	145
2	PNC Bank, National Association	33
3	Citizens Bank of Pennsylvania	27
4	Northwest Bank	23
5	KeyBank National Association	21

Rank	Lender	\$ Loans
1	The Huntington National Bank	\$24,948,600
2	First Commonwealth Bank	\$13,569,200
3	First Bank	\$9,377,500
4	PNC Bank, National Association	\$8,616,200
5	Enterprise Bank	\$8,198,500

## KENTUCKY

Rank	Lender	Nbr Loans
1	The Huntington National Bank	73
2	U.S. Bank, National Association	60
3	Community Trust Bank, Inc.	49
4	Republic Bank & Trust Company	18
5	First Financial Bank	17

Rank	Lender	\$ Loans
1	The Huntington National Bank	\$19,847,900
2	Live Oak Banking Company	\$11,027,500
3	First Financial Bank	\$6,725,000
4	Community Trust Bank, Inc.	\$6,213,600
5	KeyBank National Association	\$6,100,000

## WEST VIRGINIA

Rank	Lender	Nbr Loans
1	The Huntington National Bank	39
2	MVB Bank, Inc.	7
3	Premier Bank, Inc.	6
4	Citizens Bank of West Virginia, Inc	5
5	Clear Mountain Bank	4

Rank	Lender	\$ Loans
1	North State Bank	\$4,600,000
2	BankUnited, National Association	\$3,867,500
3	The Huntington National Bank	\$3,481,600
4	Wells Fargo Bank, National Association	\$2,136,500
5	Mid Penn Bank	\$1,945,300

## ILLINOIS

Rank	Lender	Nbr Loans
1	The Huntington National Bank	193
2	JPMorgan Chase Bank, National Association	191
3	Byline Bank	128
4	U.S. Bank, National Association	110
5	Fifth Third Bank	54

Rank	Lender	\$ Loans
1	Byline Bank	\$145,611,700
2	The Huntington National Bank	\$54,477,400
3	Live Oak Banking Company	\$34,763,000
4	JPMorgan Chase Bank, National Association	\$26,169,500
5	Millennium Bank	\$23,718,300

## WISCONSIN

Rank	Lender	Nbr Loans
1	The Huntington National Bank	73
2	Associated Bank, National Association	71
3	U.S. Bank, National Association	65
4	Byline Bank	56
5	First Bank Financial Centre	48

Rank	Lender	\$ Loans
1	Byline Bank	\$67,140,100
2	First Bank Financial Centre	\$27,844,900
3	The Huntington National Bank	\$23,531,100
4	U.S. Bank, National Association	\$22,814,400
5	Commerce State Bank	\$14,642,000

## FLORIDA

Rank	Lender	Nbr Loans
1	TD Bank, National Association	597
2	Wells Fargo Bank, National Association	228
3	JPMorgan Chase Bank, National Association	168
4	Independence Bank	103
5	SunTrust Bank	91
13	The Huntington National Bank	44

Rank	Lender	\$ Loans
1	Live Oak Banking Company	\$74,507,000
2	Wells Fargo Bank, National Association	\$59,446,600
3	SunTrust Bank	\$57,474,900
4	Newtek Small Business Finance, Inc.	\$51,603,900
5	TD Bank, National Association	\$46,239,800
21	The Huntington National Bank	\$16,486,000

# Welcome to Huntington!

- **We offer a comprehensive approach**
  - Services include cash management, commercial banking, private banking and international support
- **SBA Lending is a strong competitive advantage**
  - We meet a wide range of needs
    - ❖ Terms up to 25 years
    - ❖ Strong debt refinance capabilities with creative solutions
    - ❖ 90% financing and sometimes more
    - ❖ Business start-ups and franchise lending
    - ❖ Project financing includes soft costs and working capital
    - ❖ No financial covenants – just reporting requirements
    - ❖ Projections based lending for growth needs



# Looking to buy a business?

Let us lend a hand.

**Save an average  
of \$3,400 in  
closing costs<sup>1</sup>**

with a new SBA loan from Huntington.

Offer valid through September 30, 2018.

*See offer details below.*

**READY TO GET STARTED? SO  
ARE WE.**

## Heather Thomas

Sr. SBA Business Development Officer

1340 Freeport Road

Pittsburgh, PA 15238

p - 724-787-4058

e - heather.thomas@huntington.com

We know buying a business is hard work, but we can help make it easy on you.

An SBA loan from Huntington can help a qualified buyer finance a purchase up to \$5 million. And since the US government guarantees up to 75% of the loan, you get the capital without worrying about ballooning terms or significant collateral.

As the #1 SBA lender in the region<sup>2</sup> for the last 8 years, Huntington has a proven track record of helping Midwestern businesses get what they need to buy, grow and expand.

So if you're ready to buy, it's time to take advantage of this offer. For a limited time, we will waive all Huntington loan closing fees and applicable third-party costs.<sup>1</sup>



For a limited time, we'll waive Huntington loan closing fees, packaging fees, and applicable third party costs on SBA 7(a) programs and new business acquisition requests on loans between \$350,000 - \$5 Million.

### SBA financing allows you to:

- Qualify for up to \$5 million
- Finance new equipment, real estate and working capital to assist with the business transition and future growth
- Buy a new business by assisting with collateral shortfalls
- Improve cash flow with extended loan terms shortfalls

<sup>1</sup>All applications subject to standard credit review and approval. Huntington will absorb the following applicable costs on an SBA 7(a) loan: real estate property appraisals, required environmental reporting (up through and including Phase I), title work, filing fees, and a business valuation. We will also refrain from charging any Huntington loan closing fees. Average waived closing cost is based on data collected from Huntington SBA 7(a) loans closed between January – November, 2016. Borrowers are still responsible for paying all other applicable SBA loan fees and charges beyond what is listed above. Applications received, submitted & approved by 9/30/2018 and closed by 12/15/2018.

<sup>2</sup>SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender in the number of loans in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Western Pennsylvania and Wisconsin. Source: U.S. Small Business Administration (SBA) from October 1, 2008, through June 30, 2017.

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(06/18)



# **SBA Lending & Resources**

A client's guide



# Small Business & SBA lending - advice



- Work with an institution that has PLP status: Preferred Lender
- Local bankers are best in the long run:
  - they sponsor
  - they support
  - they resolve issues
- Understand why SBA programs can turn a potential “no” to a “yes”
- Understand what banks are seeking in a loan package: tell the STORY with supporting facts
- And, understand the psychology of a banker: scary, but it really helps your relationship

# Small Business & SBA lending – why some banks leverage SBA programs



- Acquisitions
- Ownership change
- Start up business: need personal liquidity
- Industry risk: certain industries considered a higher risk :
  - historic default rates: restaurants/bars, certain franchises
  - low barriers to entry: landscaping
  - most other industries considered a lower risk
  - but, even if a low risk industry many reasons to leverage SBA
- Firms with less than 3 years in business
- Rapidly growing firms
- Collateral shortfalls



## Small Business & SBA lending - purposes



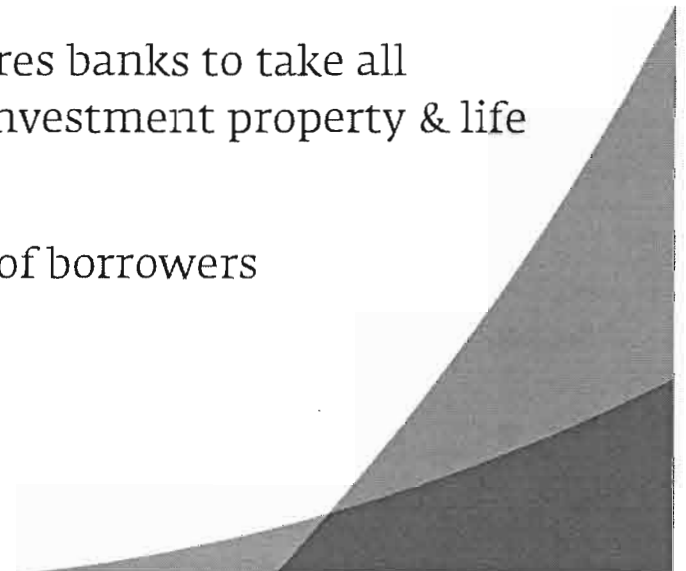
- Purchase existing land and buildings
- Expand or modernize facilities
- Purchase equipment, machinery, inventory and fixtures leasehold improvements
- Refinancing
- Construction, owner occupied, commercial building
- Acquire a related business
- Ownership change: management buy-in
- Acquire franchise
- Permanent working capital for fast growing firms
- Not for investment property



# Small Business & SBA lending – banker looking for?



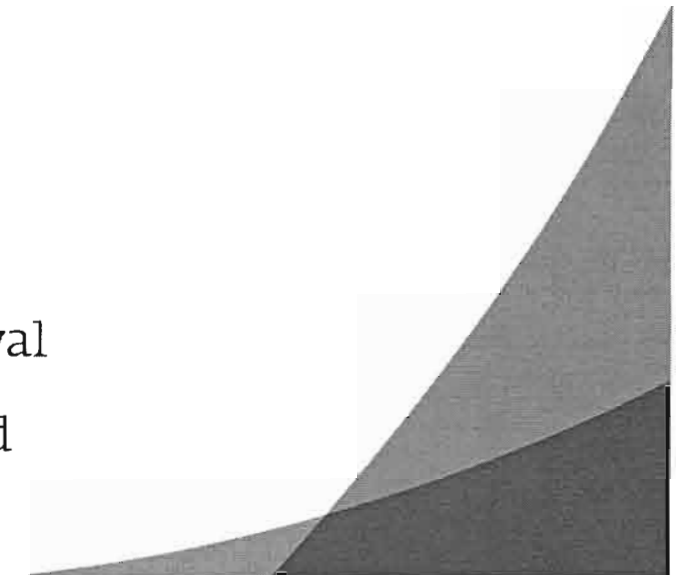
- Not all bankers are the same. Is the bank active in SBA loans?
- Cash flow is king: SBA requires positive cash flow of business
- Personal liquidity is important
- Credit scores matter
- Depository account activity matters
- A thorough loan package helps—let the banker sell internally
- Character still matters. Management experience critical
- If a collateral shortfall, the SBA generally requires banks to take all available collateral – could include residence, investment property & life insurance
- Determine early in the process the legal name of borrowers
- Count on all owners guaranteeing
- Watch Shark Tank TV show
- Northwest success stories



# Small Business & SBA lending – loan package



- Credit report: review prior to applying
- Business credit report: banks can pull company payment history
- Tax returns – 3 years
- Financial statement – 3 years and projections if needed
- Bank depository statements – most current
- Accounts receivable/payables aging
- Resumes of owners
- Business plan and projections
- Legal documents: during the process
- SBA forms will be needed as part of approval
- Names of trusted advisors: who has helped







# Your business is our passion

See how Northwest can help your business succeed.

Whether you're running a family business, small startup or are looking to expand your existing operations, Northwest offers the right solutions to meet your needs and help your business grow.

At Northwest, our customers are at the heart of what we do and when you succeed, we succeed. To help you get there, we offer the right products and services to fit your needs and always have your best interests in mind.

## Lines of credit

Whether you're looking to expand your business or manage your cash flow, our easy, efficient loan process will give you the line of credit\* that fits your needs.

## Equipment loans

Having the right equipment to run your business is essential. When you need to upgrade or purchase new equipment, we have loans\* with up to 100% financing so you don't have to tap into your operating cash.

## Commercial real estate

Looking to purchase property for your business? We offer financing that provides up to 25-year payment terms to fit your cash flow.

## SBA lending

We offer a variety of Small Business Administration, or SBA loans\* to fit your specific needs. SBA loans provide greater flexibility than traditional financing with longer repayment terms and low down payments. So you'll be able to use funds to expand, finance your next project or make renovations to existing property.



**Benito Rivera**  
Regional Vice President  
242 East Main Street  
Carnegie, PA 15106  
Office: (800) 572-6972 Ext: 26703  
Mobile: (412) 347-8711  
Benito.Rivera@Northwest.com



No matter what your business needs, our team of small business lenders will help you get there with expertise and friendly, personalized service.

To learn more, visit [northwest.com](http://northwest.com), call us at 1-866-892-9193, weekdays from 8 a.m. to 5 p.m. or stop in your local office.

## We also offer:

- Business credit cards
- Cash management services
- Business checking and savings
- Property and Casualty Insurance
- Investment management
- Employee benefits



1-877-672-5678 | [northwest.com](http://northwest.com)



## 26 offices in Greater Pittsburgh area

**Kittanning**

22 Franklin Village Mall  
(724) 543-9133

**Butler**

151 Pittsburgh Road  
(724) 287-2875

**Valencia**

1421 Pittsburgh Road  
(724) 443-6100

**Sarver**

101 Monroe Road  
(724) 295-9070

**Wexford**

10533 Perry Highway  
(724) 935-3800

**Sewickley**

414 Beaver Street  
(412) 741-7389

**Cranberry Township**

1688 Rte. 228  
(724) 741-9200

**Zelienople**

118 South Main Street  
(724) 452-5003

**McDonald**

101 East Lincoln Avenue  
(724) 926-2163

**Fredericktown**

520 Front Street  
(724) 377-2233

**Canonsburg**

148 West Pike Street  
(724) 746-7044

**Washington**

260 Murtland Avenue  
(724) 229-8400

**Bridgeville**

431 Washington Avenue  
(412) 221-4000

**Pittsburgh**

532 Lincoln Avenue  
(412) 734-2700

7709 McKnight Road  
(412) 366-6270

201 North Craig Street  
(412) 682-0700

535 Smithfield Street, Suite 102  
(412) 281-0883

543 Brownsville Road  
(412) 431-3374

710 Old Clairton Road  
(412) 655-2110

**McKees Rocks**

1811 McKees Rocks Road  
(412) 331-4422

**McMurray**

3380 Washington Road, Suite 2  
(412) 851-1493

**Sharpsburg**

905 Main Street  
(412) 781-0555

**Bethel Park**

6284 Library Road  
(412) 831-8440

**Elizabeth**

603 Scenery Drive  
(412) 754-2661

**Mt. Lebanon**

437 Cochran Road  
(412) 343-1771

**Carnegie**

242 East Main Street  
(412) 276-2424

For hours and  
directions, please  
visit [northwest.com](http://northwest.com).



1-877-672-5678 | [northwest.com](http://northwest.com)

Northwest Bank is Member FDIC.

Rev. 8/14/2017

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# NEED MONEY?

**AUTO LOAN**

FAMILY EMERGENCY

**SMALL BUSINESS**

BAT MITZVAH

**SUMMER CAMP**

MEDICAL BILLS

**TUITION**

HOME IMPROVEMENT

DEBT CONSOLIDATION

**CAR REPAIR**

ADOPTION FEES

**WEDDING**

\$\$\$\$\$



Hebrew Free Loan  
Association Pittsburgh

4307 Murray Avenue Pittsburgh, PA 15217  
412-422-8868 | [www.hflapgh.org](http://www.hflapgh.org)





ADOPTION EXPENSES SCHOOL/COLLEGE TUITION HOME IMPROVEMENT MEDICAL/DENTAL EXPENSES JOB TRAINING WEDDING EXPENSES DEBT CONSOLIDATION

## No interest. No catch.

The Hebrew Free Loan Association provides **interest-free loans** through a confidential, in-person application process.

Applicants must

- *have a source of income*
- *be permanent residents of Allegheny County*

Loans typically require a cosigner who has a source of income, has good credit, and owns property in Allegheny County.

Repayment of the loan usually begins 30 days after it is issued. The terms of repayment will be arranged to suit the ability of the borrower to pay. Making monthly payments on time could help a borrower qualify for future loans.

## How to apply

To apply, visit **[hflapgh.org](http://hflapgh.org)** or call the Hebrew Free Loan Association at **412-422-8868** to schedule a confidential appointment.

Appointments occur on Tuesday nights at the HFLA office in Greenfield. A committee of three or four HFLA board members will meet with you and review your loan application.

Applicants need to bring

- *photo ID*
- *proof of income*  
(*paycheck stubs or tax return*)
- *proof of the need for a loan*  
(*e.g., tuition bill, medical bill, vehicle/home repair estimate, etc.*)

## Our philosophy

The Hebrew Free Loan Association is one of the original microlenders in the United States.

Based on the Biblical mandate not to collect interest when lending money to those in need, HFLA has been helping people become and remain self-sufficient since 1887.

Loans are available regardless of religion, race, age, national origin, gender, or sexual orientation provided that the borrower meets HFLA's requirements.

## Our mission

The Hebrew Free Loan Association of Pittsburgh offers interest-free loans on a nonsectarian basis to residents of Allegheny County who may not qualify for assistance through other institutions. Interest-free loans, instead of charity, help people achieve their goals while retaining financial stability and independence.

VEHICLE PURCHASE/REPAIR SUMMER CAMP SMALL BUSINESS FAMILY EMERGENCIES BAR/BAT MITZVAHS





# kiva U.S.

(16)

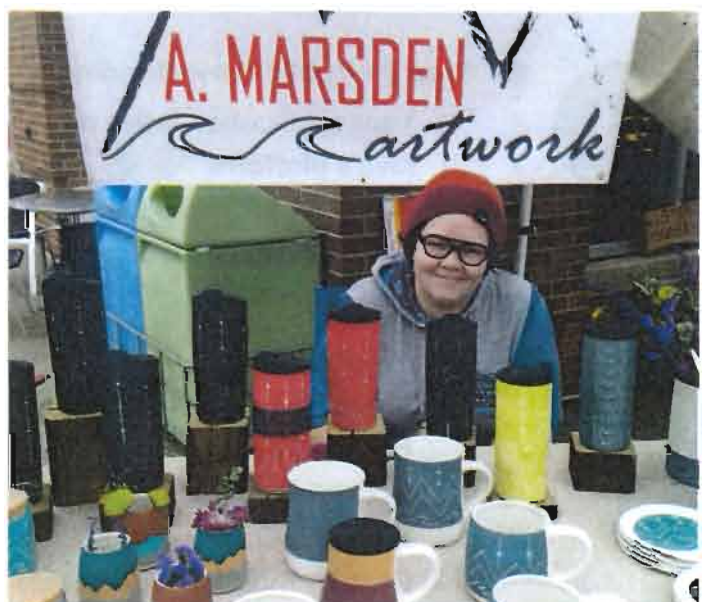
## Community-backed small business loans



**Up to \$10,000 | 0% interest, no fees | Terms up to 36 months**

Gain exposure to 1.7 million individual lenders looking to make a positive impact by supporting small businesses

Opportunity to build your business credit



**kiva**  
Pittsburgh

Emily Keebler  
Kiva Pittsburgh  
@KivaPgh

Contact:  
Schedule:  
Apply:

emily.keebler@local.kiva.org | 412-392-7295  
calendly.com/emily-keebler-kivapgh  
www.kiva.org/borrow/kivapgh



## A Kiva U.S borrower must

- Use the loan for a legal business
- Be at least 18 years old
- Not currently be in bankruptcy or foreclosure
- Have or be able to open a PayPal account

## Steps in the Kiva U.S. process



### Step 1 - Online Application

- Local assistance available
- Good applications have:
  - A clear business story
  - A great photo
  - A strong online presence



### Step 2 - Private fundraising

- Gather 10-35 friends to each lend as little as \$25
- Prove your own community trusts you, before borrowing from the Kiva community
- 1-15 days



### Step 3 - Public crowdfunding

- Your application is live on Kiva's platform
- Visible to 1.7 million lenders from the global Kiva community
- 1-30 days



### Step 4 - Repayment

- Funds disbursed within 5 business days of fully funding
- 1st repayment due 30 days after disbursement
- Regular monthly repayments



[www.kiva.org](http://www.kiva.org)



A \$3,000 Kiva loan helped Katherine expand her business, Rolling Pepperoni, into 4 additional farmers markets in 2017.

## What loan size do I qualify for?

Kiva U.S. looks at a variety of factors, including but not limited to the following: personal and business finances, online presence, character references, photo quality, and the quality of your loan description.

Here are some basic guidelines, and example loan sizes to determine what you might qualify for:

### \$1,000

Pre-revenue business  
0-6 months in operation  
No online presence  
No Trustee endorsement

### \$2,000 - \$5,000

Cash flow positive  
6 months - 2 years in operation  
Basic online presence  
Endorsed by Kiva Trustee

### \$6,000 - \$10,000

Profitable or established business  
2 -10+ years in operation  
Strong online presence  
Endorsed by top Kiva Trustee





# Revolving Loan Funds

## RLF

**For-profit small business with less than 100 employees**

**Loan Limits: 50% of total project cost or \$300,000; whichever is less**

- Construction Costs will fall under Davis-Bacon Prevailing Wage Guidelines
- Max for Working Capital is \$100,000

### **Terms:**

- Land and Building: Up to 15 Years
- Machinery and Equipment: Up to 10 Years
- Working Capital: Up to 3 Years
- Never longer than the bank term

**Low Fixed Rates: Please call for the current rate**

**Costs: 1% Application Fee**

### **Requirements:**

- 1:1 match (other private/public financing, owner investment, etc.)
- Personal guarantees of principals
- Assignment of life insurance on principals
- Create or retain one full-time job for every \$50,000 borrowed

**\* No Prepayment Penalty**

**\* Loan Programs can be combined to meet larger financing needs up to \$900,000 (based on availability of funds)**



Edward A. Nemeth, Manager  
Business Finance Assistance  
Program  
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To learn about the PIDA Loan Program offered by the Department of Community and Economic Development through the Southwestern Pennsylvania Commission, please see the **reverse side**.

To learn more about SPC, please visit our web site at  
**www.spcregion.org**

Proudly serving the counties of  
Allegheny  
Armstrong  
Beaver  
Butler  
Fayette  
Greene  
Indiana  
Washington  
Westmoreland





# Business Finance Assistance Program Guide

Eligible Business	Other Business Eligibility Requirements	Job Max Worldwide (When applying)	Land & Building Max Loan Amount*	Machinery & Equipment Max Loan Amount*	Max Line of Credit (Companies with 100 or fewer employees)
Agricultural Processor		N/A	\$2m or 50%	\$400k or 50%	\$100k
Agricultural Producer	Must operate 10 contiguous acres or have yearly gross income of \$1k or greater	N/A	\$400k or 50%	\$400k or 50%	\$100k
Industrial	Will have at least 25 FT jobs within 3 years	N/A	\$2m or 50%	\$400k or 50%	\$100k
National/Regional Headquarters	Must have facilities in at least 2 other states; Minimum total project of \$1.5m; At least 125 FT jobs at project site within 3 years	N/A	\$2m or 50%	\$400k or 50%	\$100k
Manufacturing		N/A	\$2m or 50%	\$400k or 50%	\$100k
Service		100 or less FT	\$200k or 50%	\$200k or 50%	\$100k & 50% Match Required
Research & Development	Cannot be financial or data analysis	100 or less FT	\$2m or 50%	\$400k or 50%	\$100k
Hospitality - Lodging	5 FT employees at time of application	100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Hospitality - Food Service	5 years in operation with 5 FT employees	100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Defense Conversion		100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Recycling	Recycling or use of recycled goods; Cannot be organic waste	100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Computer	Cannot be computer training provider	100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Construction	80% or more of income must be derived from new building construction	100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Child Day-Care	For-profit or non-profit; PA licensed; 7 or more children (not relatives)	100 or less FT	\$400k or 50%	\$400k or 50%	\$100k
Coal Mining		N/A	INELIGIBLE	\$400k or 50%	INELIGIBLE
KIZ Company	Less than 8 years in operation; KIZ targeted industry sector	N/A	\$2m or 50%	\$400k or 50%	\$100k

Projects may be subject to additional regulations and guidelines including job retention and creation requirements.

\*Max loan amount is the dollar amount listed in the chart above or 50% of total eligible project costs, whichever is less.

DCED funding for the counties of Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Washington and Westmoreland is available through the Southwestern Pennsylvania Commission. Please contact:

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Business Finance Assistance Program  
at 412-391-5590 x322  
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**For special projects, please refer to the guidelines below:**

## Pollution Prevention & Energy Financing

Financing is available to any eligible business (except mining enterprises and developers) having 100 or fewer full-time employees worldwide at the time of submission of the application that adopt or install pollution prevention or energy efficient equipment or processes that reduce or reuse raw materials on-site, reduce the production of waste, or significantly reduce energy consumption and are directly related to the business activity of the eligible business. The maximum loan amount including eligible machinery and equipment and building costs is \$100,000 or 75% of the total eligible project costs, whichever is less, and shall have a term not to exceed 10 years. Pollution prevention projects are not subject to job creation and retention requirements. Coal mining businesses are ineligible for these funds.

## Industrial Park Projects

Financing is available to economic development organizations for industrial park projects involving the acquisition and development of land for eventual sale to industrial enterprises, manufacturing enterprises, research and development enterprises, agricultural processors, or agricultural producers. Industrial park projects are eligible for loans up to \$2,250,000 or 75% of the total eligible land costs, whichever is less, and must be secured by a first or shared-first mortgage. Loans used to finance industrial park projects may have a repayment term up to 15 years, with (a) interest accruing during the first two years and due and payable in full at the end of the two year period, (b) interest payments due monthly during years 3-5, and (c) amortizing payments of principal and interest payments due monthly during years 6-15. Industrial park projects are not subject to job creation and retention requirements.

## Multi-Tenant Building Projects

Financing is available to developers of multi-tenant facility projects involving the acquisition, renovation, expansion or construction of a building that will house two or more industrial enterprises, manufacturing enterprises, research and development enterprises, agricultural processors, or agricultural producers, with one business not occupying more than 80% of the building. Multi-tenant facility projects are eligible for loans up to \$2,250,000 or 50% of the total eligible land and building costs, whichever is less, if the loan is secured by a first mortgage or 40% of the total cost if secured by a second mortgage. Loans used to finance multi-tenant building projects may have a repayment term up to 15 years, with (a) payments of interest only due monthly during the first two years and (b) amortizing payments of principal and interest due monthly during years 3-15. Multi-tenant building projects are not subject to job creation and retention requirements.

## Export Lines of Credit

Any business having 250 or fewer employees at the time of application that are engaged in exporting activities is eligible for working capital and accounts receivables lines of credit. Lines of credit may be available to support export activities by backing standby letters of credit, performance bonds, or payment guarantees. The maximum line of credit amount for eligible businesses involved in exporting activities is \$350,000 (no match required). Export related business projects are not subject to job creation and retention requirements.

(For further loan fund information see the reverse side)