

NEW  
HAMPSHIRE

2010

GOVERNOR JOHN LYNCH  
REGIONAL BUSINESS  
OUTREACH SERIES



Extraordinary  
lengths

a resource guide for  
*new hampshire  
businesses  
and citizens*

start a business | workforce training | business funding | sell to the government | expand internationally

[www.nheconomy.com](http://www.nheconomy.com)



**NH Business Resource Center**

NH Division of Economic Development

P.O. Box 1856, 172 Pembroke Road

Concord, NH 03302-1856

Ph: (603) 271-2591 | Fax: (603) 271-6784

Email: [info@nheconomy.com](mailto:info@nheconomy.com)



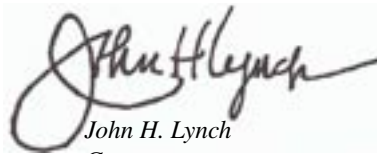
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“ We continue to work to make state government more accessible to businesses and citizens. Through these [regional business outreach] sessions, business leaders will get a better understanding of the services available to them, be able to ask questions about regulations and make suggestions about how to improve state government. I want to make sure we are doing all we can to foster our business friendly environment here in New Hampshire. Over the last several years we have worked to provide businesses with the tools they need to become more competitive. We want to make sure business leaders are informed about all of the services and programs available to them that will help them grow, create jobs and strengthen New Hampshire’s economic future. ”

Sincerely,



John H. Lynch  
Governor



NEW  
HAMPSHIRE

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OUTREACH SERIES

business  
resource  
directory

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## BUSINESS COUNSELING

(A representative sampling in alphabetical order)

The following agencies offer a range of free and low-cost business development assistance including direct and/or referral services for business planning, financing, marketing, site location, demographic research, international sales, training, regulatory, relocation and more.

### Business Information Centers (BICs)

Centralized reference and referral centers assisting with business start-up and growth issues.

1. Amoskeag Small Business Incubator, 33 S. Commercial St., Manchester, NH 03101  
[www.abi-nh.org](http://www.abi-nh.org) phone: 603-629-9511 fax: 603-629-9510
2. Belknap County Economic Development Council, 2 Airport Road, Gilford, NH 03249  
[www.bcedc.org](http://www.bcedc.org) phone: 603-524-3057 fax: 603-524-0314
3. Greater Nashua Chamber of Commerce, 151 Main St., Nashua, NH 03060  
[www.sba.gov/nhbic.html](http://www.sba.gov/nhbic.html) phone: 603-881-8333 fax: 603-881-7323
4. Monadnock Economic Development Corp., 39 Central Sq., Ste. 201, Keene, NH 03431  
[www.monadnock-development.org](http://www.monadnock-development.org) phone: 603-352-4939 fax: 603-357-4917
5. Mt. Washington Valley Economic Council, 53 Technology Lane, Suite 100, Conway, NH 03818  
[www.mwvec.com](http://www.mwvec.com) phone: 603-447-6622 fax: 603-447-9947
7. North Country Council, 107 Glessner Road, Bethlehem, NH 03574  
[www.ncccouncil.org](http://www.ncccouncil.org) phone: 603-444-6303 fax: 603-444-7588

### Belknap County Economic Development Council (BCEDC)

Provides municipalities and businesses with a range of development assistance services.

2 Airport Road, Gilford, NH 03249

[www.bcedc.org](http://www.bcedc.org) phone: 603-524-3057 fax: 603-524-0314

### International Trade Resource Center (ITRC)

Offers assistance with international trade, financing, training, and global marketing assistance.

State of NH, Office of International Commerce, 172 Pembroke Road, Concord, NH 03301

[www.exporth.com](http://www.exporth.com) phone: 603-271-8444 fax: 603-271-6784

### MicroCredit NH

Statewide business training, loan programs, networking opportunities, business planning, peer support and other valuable assistance for self-employed and small business owners.

7 Wall Street, Concord, NH 03301

[www.microcreditnh.org](http://www.microcreditnh.org) phone: 603-224-2069 fax: 603-224-7425

### MIT Enterprise Forum in New Hampshire

A forum for presenting technology-based entrepreneurial plans for professional feedback.

Sponsored by NH Small Business Development Center & MIT Alumni Association.

[www.nhsbdc.org](http://www.nhsbdc.org) phone: 603-924-8324



## BUSINESS COUNSELING - continued

(A representative sampling in alphabetical order)

### **New Hampshire Division of Economic Development**

#### **I. Business Resource Center**

New Hampshire Division of Economic Development (DED) works in conjunction with federal, regional, local and other State agencies, as well as with private sector partners, to enhance the economic activities of the state through business attraction outreach, in-state business expansion efforts, and facilitation of government and international sales. As part of the New Hampshire Department of Resources and Economic Development, which also includes the International Trade Resource Center, Travel and Tourism, Parks and Recreation, and Forest and Lands, the Economic Development division works to retain, expand and attract business ventures, and serves as a single point of contact for businesses seeking assistance in areas ranging from licensing and financing to permitting and workforce training.

[www.nheconomy.com](http://www.nheconomy.com) phone: 603-271-2591 fax: 603-271-6784

#### **II. New Hampshire Procurement Technical Assistance Program (PTAP)**

Help with bidding/securing federal, state and local government agency contracts.

172 Pembroke Road, P.O. Box 1856, Concord, NH 03302-1856

[www.nheconomy.com/ptap](http://www.nheconomy.com/ptap) phone: 603-271-7581 fax: 603-271-7583

### **New Hampshire Industrial Research Center (NHIRC)**

Help with industrial related business including R&D, market research, patent/copyright development and commercialization of innovative product inventions.

University of New Hampshire, Gregg Hall, 35 Colovos Road, Durham, NH 03824-3591

[www.nhirc.sr.unh.edu/](http://www.nhirc.sr.unh.edu/) phone: 603-862-4125 fax: 603-862-0329

### **New Hampshire Manufacturing Extension Partnership (NHMEP)**

Support for small & mid-sized manufacturers including process engineering, strategic planning, technologies, ISO certifications and more.

172 Pembroke Road, Concord, NH 03301

[www.nhme.org](http://www.nhme.org) phone: 603-226-3200 fax: 603-226-4132

### **New Hampshire Small Business Development Center (NH SBDC)**

Counseling and training assistance with business start-up and development issues.

State Director's Office & Administrative Office (Other offices exist throughout the state)

UNH Whittemore School of Business & Economics, McConnell Hall, Durham, NH 03824

[www.nhsbdc.org](http://www.nhsbdc.org) phone: 603-862-2200 fax: 603-862-4876

### **New Hampshire Works**

NH Works to establish a secure and sustainable workforce that can meet current and future skilled labor needs and provide a competitive advantage for New Hampshire businesses.

[www.nhworks.org](http://www.nhworks.org) phone: 800-852-3400



## BUSINESS COUNSELING - continued

### **NH Works Centers**

NH Works Centers are open from 8:00 a.m. to 4:30 p.m. to assist New Hampshire citizens in job search efforts by providing access to job listings, as well as education and training resources at no or minimal cost.

Berlin   151 Pleasant Street, Berlin, NH 06570-0159	p: 603-752-6615	f: 603-752-5536
Claremont   10 Washington St., Claremont, NH 03743-2261	p: 603-542-3394	f: 603-543-3113
Concord   10 West Street, Concord, NH 03301-1140	p: 603-229-4326	f: 603-229-4353
Conway   518 White Mountain Hwy., Conway, NH 03818-4205	p: 603-447-2214	f: 603-447-5985
Keene   109 Key Road. Keene, NH 03431-3926	p: 603-357-5037	f: 603-352-1906
Laconia   426 Union Ave., Ste. 3. Laconia, NH 03246-2894	p: 603-524-7845	f: 603-524-3963
Lebanon   85 Mechanic Street. Lebanon, NH 03766-1506	p: 603-448-5873	f: 603-448-6342
Littleton   646 Union St., Ste. 100, Littleton, NH 03561-5314	p: 603-444-1065	f: 603-444-6245
Manchester   300 Hanover St., Manchester, NH 03104-4957	p: 603-656-6557	f: 603-627-7982
Nashua   6 Townsend West, Nashua, NH 03063-1215	p: 603-594-8547	f: 603-880-5256
Portsmouth   2000 Lafayette Rd., Portsmouth, NH 03801-5673	p: 603-431-0384	f: 603-436-3754
Salem   29 South Broadway. Salem, NH 03079-3026	p: 603-894-5107	f: 603-893-9212
Somersworth   243 Route 108, Somersworth, NH 03878	p: 603-742-4290	f: 603-749-7515

### **North Country Council (NCC)**

Regional planning, business and community development assistance to 51 northern New Hampshire communities. 107 Glessner Road, Bethlehem, NH 03574

[www.nccouncil.org](http://www.nccouncil.org) phone: 603-444-6303 fax: 603-444-7588

### **Service Corps of Retired Executives (SCORE)**

No-cost business consultation and low-cost training workshops for any individual looking to start, grow and sustain a business venture. Regional offices throughout the state including:

275 Chestnut Street, Manchester, NH 03101

<http://www.score-manchester.org/> phone: 603-666-7561

### **U.S. Small Business Administration (SBA)**

Offers financial, technical, contracting, management and disaster assistance to small and growing ventures. 55 Pleasant Street, Concord, NH 03301

[www.sba.gov](http://www.sba.gov) phone: 603-225-1400 fax: 603-225-1409

### **Women's Business Center (WBC)**

Supporting women in all phases of enterprise development.

83 Hanover St., #3, Manchester, NH 03101 and 1555 Lafayette Road, Portsmouth, NH 03801

[www.womenbiz.org](http://www.womenbiz.org) phone: 603-430-2892 fax: 603-430-3706

### **Women's Rural Entrepreneurial Network (WREN)**

Supporting women and men in all phases of enterprise development.

2011 Main Street, Bethlehem, NH 03574

[www.wrencommunity.org](http://www.wrencommunity.org) phone: 603-869-9736 fax: 603-869-9738



## BUSINESS FUNDING

### overview

While more than 80% of businesses start out with their own sources of funding, there are a variety of other funding options available. These include traditional bank loans and U.S. SBA guaranteed loans, as well as state and local development organizations that generally seek to work with ventures that offer job creation and other community-specific benefits. Angel or venture capital investors offer a further funding source option.

It may make sense to utilize multiple financing tools to achieve business development objectives such as a combination of debt (a loan) and capital (an investment in which the business gives ownership rights to the investor). Loans may be short term (repaid in less than one year) or long term (repaid in more than one year), unsecured (no collateral pledged) or secured (the business assigns to the lender rights to tangible assets such as land, buildings, machinery, or other tangible assets). There are four (4) general categories of business funding options.

#### Federal Financing Programs

- US Small Business Administration
- US Department of Housing and Urban Development
- US Department of Agriculture

#### New Hampshire Public Agency Financing Programs

#### New Hampshire Lending Institutions

#### Angel / Venture Capital Resources

The following pages provide additional details of each of the four categories relative to the type of financial assistance and resources provided in support of business and economic development.

### Federal Financing Programs

#### ➤ us small business administration (sba) loan programs

The SBA does not loan directly to businesses. Instead, it provides various types of guarantees to lending institutions in support of providing loans to businesses that would otherwise not qualify for conventional bank financing. SBA loan programs include:

#### **7(a) Loan Guaranty Program**

The 7(a) Loan Guaranty Program is one of the SBA's primary lending programs for businesses that might not be eligible for business loans through normal lending channels. The program operates through private-sector lenders that issue loans that are, in turn, guaranteed by the SBA. Loan proceeds can be used for most sound business purposes including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.



## Federal Financing Programs; US SBA - *continued*

### **Community Express Loan**

Approved SBA lenders are authorized to adopt SBA's most streamlined and expedited loan procedures to provide a unique combination of financial and technical assistance to borrowers located in the nation's underserved communities. Lenders are not required to take collateral for loans up to \$25,000; and may use their existing collateral policy for loans from \$25,000 to \$250,000. To encourage small businesses start-ups, SBA makes eligible loans of \$25,000 or less for Community Express, regardless of where small businesses are located. Technical Assistance (T/A) is a key lending requirement where borrowers must participate in a T/A program that is documented. While lenders are not required to refer borrowers to SBA's services, they have the option of using SBA Resource Partners, such as Small Business Development Centers, SCORE Counselors to America's Small Business, Women's Business Centers, and Veterans Business Outreach Centers.

### **Patriot Express Loan**

Launched in June of 2007, this pilot loan initiative is targeted toward veterans and members of the military community who want to establish or expand a small business. Contact your local private-sector lending institution to inquire if they provide loans that are, in turn, guaranteed by the SBA Patriot Express 7(a) Loan Program.

### **Microloan 7(m) Loan Program**

The Microloan 7(m) Loan Program was developed to increase the availability of small loans to prospective small business borrowers by providing short-term loans of up to \$35,000 to small businesses and not-for-profit child-care centers for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment.

### **CDC - 504 Loans**

The 504 Certified Development Company (CDC) Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community or region. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 290 CDCs nationwide. Each CDC covers a specific area.

### **SBA Export Working Capital Program (EWCP)**

EWCP loans are targeted for businesses that are able to generate export sales and need additional working capital in the form of transaction financing to support these sales. The SBA delivers its export loan program through a network of SBA Senior International Credit Officers located in U.S. Export Assistance Centers throughout the country.

### **SBA CAPLines Loan Program**

CAP line loans are short term loans and revolving lines of credit designed to support small business short-term and cyclical working capital needs. There are five types of CAPLine Programs including the Seasonal Line, Contract Line, Builders Line, Standard Asset-Based Line, and Small Asset-Based Line.



## Federal Financing Programs; US SBA - *continued*

### **Business Stabilization Program**

As part of America's Recovery and Reinvestment Act (ARRA) of 2009, the SBA is offering loans to businesses that already have a bank-issued loan. The business can borrow up to \$35,000 to make interest payments and pay down principal on existing debt up to six months. The loan is essentially interest free with no repayment for a year and full repayment in five years. Contact your local bank to learn if they are issuing this type of loan as the SBA will fully subsidize the interest and 100% guarantee the loan making it very attractive for the bank to work with you. Availability and terms of this program may change over time.

### **SBA Disaster Loan**

If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration - even if you don't own a business. As a homeowner, renter and/or personal-property owner, you may apply to the SBA for a loan to help you recover from a disaster.

### **Small Business Investment Company (SBIC)**

An SBIC is a privately owned and managed venture capital firm that is licensed and regulated by the U.S. Small Business Administration. SBICs are located across the country and use a combination of funds raised from private sources and money raised through the use of SBA guarantees to make equity and mezzanine capital investments in small businesses.

### **Federal Grant Resources**

SBA grant programs generally support nonprofit organizations, intermediary lending institutions, and state and local governments in an effort to expand and enhance small business technical and financial assistance. The SBA does not offer grants to start or expand small businesses.

### ➤ us housing and urban development (hud)

#### **CDBG (Community Development Block Grant) Program**

A Community Development Block Grant (CDBG) is awarded to individual communities for various economic development projects which create and retain employment, primarily for low and moderate income people. Certain communities (determined by size) receive CDBG allocations directly. In New Hampshire, these "entitlement" communities are Rochester, Dover, Portsmouth, Manchester, and Nashua. Any other municipality or county is eligible to apply through the Community Development Finance Authority (CDFA) for CDBG funding. A nonprofit agency may also apply through its municipality or county as a sub-recipient of CDBG money. Every eligible municipality and county can apply for up to \$500,000 in CDBG funds per year. Municipalities and counties can apply to use the grant funds in a variety of ways including public facilities improvements, but typically the funds are sub-granted through Regional Development Corporations (RDC) and Economic Development Entities (EDE). CDBG funds can be used for acquisition of land and buildings, construction of commercial buildings, purchase of machinery and equipment, employee training, or to make loans directly to businesses. Eligible businesses must commit to creating jobs, at least

**CDBG (Community Development Block Grant) Program - *continued***

65% of which must be available to low and moderate income people. For each \$1 of CDBG funds requested, \$1 of non-CDBG money must be committed to the project. Matching funds can come from the business, the municipality or other sources and can be in the form of debt, equity, or the donation of land to an RDC or EDE. The commitment of match must be provided on submission of the application to CDFA. When used directly by a municipality, funds are used to build or upgrade publicly owned infrastructure which will support expansion needs for a for-profit that will result in jobs for low and moderate income people ([http://www.nhcdfa.org/web/cdbg/cdbg\\_overview.html](http://www.nhcdfa.org/web/cdbg/cdbg_overview.html)).

➤ **us department of agriculture (usda)**

**Business and Industry (B&I) Guaranteed Loans**

The Business and Industry (B&I) Guaranteed Loan Program helps create jobs and stimulate rural economies by providing financial backing for rural businesses through guarantees of up to 80 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. Authorized rural areas include all areas other than cities of more than 50,000 people and the contiguous and urbanized area of such cities or towns. The maximum aggregate B&I Guaranteed Loan(s) amount that can be offered to any one borrower under this program is \$25 million. A maximum of 10 percent of program funding is available to value-added cooperative organizations for loans above \$25 million to a maximum aggregate of \$40 million ([http://www.rurdev.usda.gov/rbs/busp/b&i\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm)).

**Intermediary Re-lending Program**

The purpose of the Intermediary Re-lending Program (IRP) is to finance business facilities and community development projects in rural areas through loans made by the Rural Development Business and Cooperative Programs (BCP) to intermediaries. Intermediaries re-lend funds to ultimate recipients for business facilities or community development. Intermediaries may be private non-profit corporations, public agencies, Indian groups, or cooperatives. Loans from intermediaries to ultimate recipients must be for the establishment of new businesses, the expansion of existing businesses, creation of employment opportunities, saving of existing jobs, or community development projects (<http://www.rurdev.usda.gov/rbs/busp/irp.htm>).

**Rural Business Enterprise Grants (RBEG)**

The Rural Development Business and Cooperative Programs (BCP) makes grants under the Rural Business Enterprise Grants (RBEG) Program to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises located in any area other than a city or town that has a population of greater than 50,000 inhabitants and the urbanized area contiguous and adjacent to such a city or town. The small and emerging businesses to be assisted must have less than 50 new employees and less than \$1 million in gross annual revenues. Eligible uses are: Technical Assistance (providing assistance for marketing studies, feasibility studies, business plans, training etc.) to small and emerging businesses; purchasing machinery and equipment to lease to a small and emerging business; creating a revolving loan fund (providing partial funding as a loan to a small and emerging business for the purchase of equipment, working capital, or real estate); or constructing a building for a business incubator for small and emerging businesses (<http://www.rurdev.usda.gov/rbs/busp/rbeg.htm>).



## BUSINESS FUNDING

### public agency financing programs

(A representative sampling in alphabetical order)

The following organizations focus on statewide, regional and/or local economic and community development related ventures providing various forms of assistance including funding, business technical assistance, and real estate development.

#### **Business Enterprise Development Council (BEDC)**

Extends credit in support of North Country business expansion and retention.

P.O. Box 628, 177 Main Street, Berlin, NH 03570-0628

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

phone: 603-752-3319

fax: 603-751-4421

#### **Belknap County Economic Development Council (BCEDC)**

Provides municipalities and businesses with a range of development assistance services.

2 Airport Road, Gilford, NH 03249

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

phone: 603-524-3057

fax: 603-524-0314

#### **Capital Region Development Council (CRDC)**

Provides funding assistance for regional economic and community development initiatives.

P.O. Box 664, 91 N. State Street, Concord, NH 03302-0664

[www.crdc-nh.com](http://www.crdc-nh.com)

phone: 603-228-1872

fax: 603-226-3588

#### **Coastal Economic Development Corporation (CEDC)**

Provides funding and other assistance for regional economic development initiatives.

P.O. Box 698, North Hampton, NH 03862

<http://www.coastaledc.org/>

phone: 603-929-9244

fax: 603-929-3502

#### **Community Development Finance Authority (CDFA)**

Provides financial and technical assistance to community development corporations, worker cooperatives, and certain municipal entities to address the issues of affordable housing and economic opportunity for low and moderate-income New Hampshire residents.

14 Dixon Ave., Ste. 102, Concord, NH 03301

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

Phone: 603-226-2170

Fax: 603-226-2816

#### **Community Development Block Grant (CDBG)**

U.S. Department of HUD funds allocated to communities for the purpose of lending to companies for job creation to low and moderate income workers.

[www.hud.gov/offices/cpd/communitydevelopment/programs/index.cfm](http://www.hud.gov/offices/cpd/communitydevelopment/programs/index.cfm) Phone: 603-666-7510

#### **Grafton County Economic Development Council (GCEDC)**

Provides funding assistance for Grafton County economic and community development initiatives.

PO Box 178, Bristol, NH 03264

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

phone: 603-536-2011

fax: 603-536-2012



## BUSINESS FUNDING

### public agency financing programs - continued (A representative sampling in alphabetical order)

#### **MicroCredit NH**

Statewide training, loan programs, networking, and other help for self-employed and small biz.

7 Wall Street, Concord, NH 03301

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

phone: 603-224-2069

fax: 603-224-7425

#### **Monadnock Economic Development Corporation (MEDC)**

Provides funding and other assistance for regional economic and community development initiatives.

39 Central Sq., Ste. 201, Keene, NH 03431

[www.monadnock-development.org](http://www.monadnock-development.org)

phone: 603-352-4939

fax 603-357-4917

#### **Mount Washington Valley Economic Council (MWVEC)**

Provides funding and other assistance for regional economic and community development initiatives.

Technology Village Business Center, 53 Technology Lane, Suite 100, Conway, NH 03818

<http://www.mwvec.com>

phone: 603-447-6622

fax 603-447-9947

#### **New Hampshire Business Finance Authority**

Expanding credit statewide to support economic development and employment creation.

2 Pillsbury Street, Suite 201, Concord, NH 03301

[www.nhbfa.com/sba.htm](http://www.nhbfa.com/sba.htm)

phone: 603-415-0190

fax: 603-415-0194

#### **New Hampshire Community Loan Fund (NHCLF)**

Leverages financial assistance to underserved populations to support affordable housing, community facilities, economic development and job creation.

7 Wall Street, Concord, NH 03301

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

phone: 603-224-6669

fax: 603-225-7425

#### **New Hampshire Innovation Resource Center (NHIRC)**

NHIRC offers has a matching grant program called Granite State Technology Innovation Grant.

RFPs are sought for partnership projects between New Hampshire companies and academic institutions. The primary goal of these projects is to attract, grow, and retain companies in the State of New Hampshire. Companies can received technical assistance in areas such as biotechnology, materials, electronics, laser, adhesion, process technology, pollution reduction, quality improvement, software development, equipment design, product design, workflow enhancement and operations improvements.

Gregg Hall, 35 Colovos Road, Durham, NH 03824

[www.nhirc.unh.edu/](http://www.nhirc.unh.edu/)

phone: 603-862-4125

fax: 603-862-0329



## BUSINESS FUNDING

### public agency financing programs - continued (A representative sampling in alphabetical order)

#### **North Country Council (NCC)**

Provides funding and other assistance for regional economic and community development initiatives.

107 Glessner Road, Bethlehem, NH 03574

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

phone: 603-444-6303

fax: 603-444-7588

#### **Northern Community Investment Corporation**

Offers creative financing and other forms of support to ventures in Carroll, Coos and Grafton counties, as well as Vermont, in support of economic and community development initiatives.

347 Portland Street, P.O. Box 904, St. Johnsbury, VT 05819

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

phone: 802-748-5101

fax: 802-748-1884

#### **Rockingham Economic Development Corporation (REDC)**

Provides funding and other assistance for regional economic and community development initiatives.

37 Industrial Drive, Suite F2, Exeter, NH 03833-2419

[www.redc.com](http://www.redc.com)

phone: 603-772-2655

fax: 603-772-0213

#### **U.S. Department of Agriculture (USDA) New Hampshire Rural Development**

Offers financial and technical resources to rural communities in support of economic, community and infrastructure development initiatives.

10 Ferry Street, Ste. 218 Concord, NH 03301-5004

<http://www.rurdev.usda.gov/vt/>

phone: 603-223-6035

fax: 603-223-6061

#### **Vested for Growth**

Provides up to \$500,000 in loans and equity as well a peer-learning network to high-potential companies with plans for expansion, succession or employee buy-out.

New Hampshire Community Loan Fund, 7 Wall Street, Concord, NH 03301

[www.vestedforgrowth.com](http://www.vestedforgrowth.com)

phone: 603-224-6669 ext.239

fax: 603-225-7425

#### **Wentworth Economic Development Corporation (WEDC)**

Provides funding and other assistance for regional economic and community development initiatives.

Citizens Bank Bldg., P.O. Box 641, 7 Center Street, Wolfeboro, NH 03894-0641

[www.wedco-nh.org](http://www.wedco-nh.org)

phone: 603-569-4216

fax: 603-569-3317

## BUSINESS FUNDING

### private lending institutions

(A representative sampling of U.S. SBA Participating Lending Institutions in alphabetical order)

#### CITIZEN'S BANK

875 Elm St., Manchester, NH 03101  
 phone: 603-634-7655

#### CAPITAL REGIONAL DEVELOPMENT

P.O. Box 664, Concord, NH 03301  
 phone: 603-228-1872

#### CENTRIX BANK & TRUST

1 Atwood Lane, Bedford, NH 03110-0454  
 phone: 603-647-4446

#### CLAREMONT SAVINGS BANK

145 Broad St., Claremont, NH 03743-1600  
 phone: 603-542-7711

#### COMMUNITY GUARANTY SAVINGS BANK

28 S. Main St., Plymouth, NH 03264-0996  
 phone: 603-536-0001

#### CONNECTICUT RIVER BANK

245 Main St., Charlestown, NH 03603  
 phone: 603-826-7764

#### FEDERAL SAVINGS BANK

633 Central Ave., Dover, NH 03820-1099  
 phone: 603-742-4680

#### FIRST COLEBROOK BANK

132 Main St., Colebrook, NH 03576-0088  
 phone: 603-237-5551

#### FRANKLIN SAVINGS BANK

387 Central St., Franklin, NH 03235-0339  
 phone: 603-934-4445

#### GRANITE STATE ECONOMIC DEV. CORP.

P.O. Box 1491, Portsmouth, NH 03802-1491  
 phone: 603-436-0009

#### LACONIA SAVINGS BANK

62 Pleasant St., Laconia, NH 03246-3422  
 phone: 800-832-0912

#### LAKE SUNAPEE SAVINGS BANK

9 Main St., Newport, NH 03773-0229  
 phone: 603-863-5772

#### LEDYARD NATIONAL BANK

38 S. Main St., Hanover, NH 03755  
 phone: 603-643-2244

#### MASCOMA SAVINGS BANKS

67 N. Park St., Lebanon, NH 03766-0435  
 phone: 603-448-3650

#### MEREDITH VILLAGE SAVINGS BANK

P.O. Box 177, Meredith, NH 03253-0177  
 phone: 603-279-7986

#### MERRIMACK COUNTY SAVINGS BANK

89 N. Main St., Concord, NH 03301  
 phone: 603-225-2793

#### MONADNOCK COMMUNITY BANK

One Jaffrey Rd., Peterborough, NH 03458  
 phone: 603-924-9654

#### NORTHWAY BANK

PO Box 2130  
 North Conway, NH 03860  
 phone: 800-442-6666

#### OCEAN NATIONAL BANK

779 S. Main St., Manchester, NH 03102  
 phone: 603-621-5828

#### PASSUMPSIC SAVINGS BANK

81 Meadow St., Littleton, NH 03561  
 phone: 603-444-1730

#### PROFILE BANK, FSB

45 Wakefield St., Rochester, NH 03867  
 phone: 603-332-2610

#### ST. MARY'S BANK

200 McGregor St., Manchester, NH 03102  
 phone: 603-699-4600

#### SAVINGS BANK OF WALPOLE

11 Westminster St., Walpole, NH 03608  
 phone: 603-756-4771

#### SOVEREIGN BANK

223 Main St., Nashua, NH 03060  
 phone: 603-578-0901

#### TD BANK

<http://www.tdbank.com/>  
 phone: 800-224-5563

#### WOODSVILLE GUARANTY SAVINGS BANK

63 Central St., Woodsville, NH 03785  
 phone: 603-747-0477



## BUSINESS FUNDING

### angel & venture capital resources

(A representative sampling of private venture capital sources in alphabetical order)

Investment practices and procedures vary between firms.

**ACE-Net.org, Inc.;**

An online resource for entrepreneurs seeking private investment and private investors seeking deals in a secure and protected environment consistent with all investment laws.

18662 MacArthur Boulevard, Suite 200, Irvine, CA 92612

<http://acenet.csusb.edu/whatis.html>

phone: 877-264-3579

**Borealis Ventures;** A venture capital firm focused on Northern New England and the national Dartmouth College Network.

10 Allen St., Hanover, NH 03755

[www.borealisventures.com](http://www.borealisventures.com)

phone: 603-643-1500

**The Breakfast Club;** A group of investors that meet informally to discuss local business opportunities in high-tech industries.

614 Nashua St., Suite 56, Milford, NH 03055

<http://angelbreakfastclub.blogspot.com/>

phone: 603-878-4365

**CEI Community Ventures (CCVI);** A socially responsible venture capital fund targeting communities in qualified areas of Maine, NH and Vermont.

2 Portland Fish Pier Suite 201, Portland, ME 04101

[www.ceicommunityventures.com](http://www.ceicommunityventures.com) phone: 207-772-5356

**Center for Private Equity and Entrepreneurship;** Provides ongoing training and conducts research to enhance the business skills of start-up founders, growth company CEO's and institutional and individual investors.

100 Tuck Hall, Hanover, NH 03755

<http://mba.tuck.dartmouth.edu/percenter/>

phone: 603-646-0522

**eCoast Angel Network;** Focuses on early-stage companies involved with advanced technology, e-commerce, health care, and industrial products and services that are principally located in NH's coastal region.

Portsmouth, NH

[www.ecoastangels.com](http://www.ecoastangels.com)

**First Run Angel Group;** Formed by the Mount Washington Valley Economic Council to assist desirable businesses in the region with obtaining injection capital for startup, expansion or recruitment opportunities. First Run acts as a conduit to find and screen business proposals for the investors. Once an angel investor(s) takes an interest in a company the investor(s) and business owners work out the terms and conditions of the investment together.

<http://www.firstrunangelgroup.com/>

**Granite State Angels;** A group of more than 20 experienced investors who finance entrepreneurs and experienced management teams in early-stage and high-growth companies throughout the Northeast.

Hanover, NH

[www.granitestateangels.com](http://www.granitestateangels.com)

## BUSINESS FUNDING

### angel & venture capital resources - continued

(A representative sampling of private venture capital sources in alphabetical order)

**Monadnock Angels Investors;** Meets informally on a monthly basis to evaluate investment opportunities as submitted by entrepreneurs through an online, web-based form. Business plans are reviewed and vetted by angel investors. Those determined to have merit are invited to present to the group. With sufficient interest, the entrepreneur and investor will negotiate investment terms as a private transaction between the parties accordingly.  
<http://www.monadnockangelinvestors.com/>

**MerchantBanc Venture Partners, LLC;** A small-business investment company licensed by the SBA. Financing is generally used for ownership transitions, strategic acquisitions and growth for later-stage businesses.

66 Hanover Street, Suite 303, Manchester, NH 03101

[www.merchantbanc.com](http://www.merchantbanc.com)

phone: 603-623-5500

**Vested for Growth;** Funds aimed at small businesses in NH with plans for expansion, succession or employee buyout.

7 Wall St, Concord, NH 03301

[www.vestedforgrowth.com](http://www.vestedforgrowth.com)

phone: 603-224-6669

## BUSINESS INCUBATORS

(A representative sampling of business incubators in alphabetical order)

Business incubators exist to support the early stage growth of promising new ventures. Services vary among incubators and may include subsidized space; shared office equipment and services; access to professional counseling and other business development assistance.

### **Amoskeag Business Incubator**

A joint venture between Southern New Hampshire University School of Business and the City of Manchester offering real estate space and technical assistance to start-up and fledgling ventures.  
33 South Commercial Street, Manchester, NH 03101

phone: 603-629-9511

fax: 603-629-9510

### **Dartmouth Entrepreneurial Network**

Focuses on ventures within the Dartmouth area community offering a wide range of services from strategic advice, mentoring, and networking opportunities to infrastructure and office space.

10 Allen Street, 2nd Floor, Hinman Box 6248, Hanover, NH 03755

<http://www.den.dartmouth.edu/> phone: 603-646-0295

### **Mount Washington Valley Technology Village Business Center**

Focuses on incubation of small high-tech businesses providing resources and support services such as a receptionist, phone system, office equipment (fax and copier) and high speed Internet connection in a cost-effective environment.

53 Technology Lane, Suite 100, Conway, NH 03818-1066

[www.mwvec.com](http://www.mwvec.com)

phone: 603-447-6622

fax: 603-447-9947

### **my Virtual Business Incubator**

my Virtual Business Incubator serves as a learning environment, a networking engine, and a meeting place to develop promising new high tech ventures. Features and services include access to statewide free and low cost business development resources, as well as a virtual counseling network. myVbi is a public/private collaborative project of the Knowledge Institute.

11 Court Street, Suite 230, Exeter, NH 03833-2422 | email: [info@myvbi.org](mailto:info@myvbi.org)

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

phone: 603-658-0340

fax: 603-658-0343

## WEB - BASED RESOURCES

(A representative sampling in alphabetical order)

New Hampshire offers a rich source of web-based resources to facilitate business start-up and growth through resource and referral communities, social networking, information directories, event calendars and much more.

### **BUZGate.org**

Buzgate.org is an award-winning public service initiative created to facilitate awareness, access and use of free small business programs, resources and education offered by America's government and nonprofit small business assistance agencies on a local, regional and national scale. Discover sources of no-cost help in areas of startup, funding, import/export, marketing, advocacy, workforce development and much more. BUZGate is a public/private collaborative project of the Knowledge Institute.

11 Court Street, Suite 230, Exeter, NH 03833-2422 | email: [info@buzgate.org](mailto:info@buzgate.org)  
<http://www.buzgate.org> phone: 603-658-0340 fax: 603-658-0343

### **exportNH.com**

The New Hampshire Office of International Commerce - an office of the Division of Economic Development - is organized to plan, develop, and administer programs for international trade promotion and foreign market development, and to coordinate other public and private organizations involved in concurrent efforts.

172 Pembroke Road, Concord, NH 03301 | email: [itrc@dred.state.nh.us](mailto:itrc@dred.state.nh.us)  
<http://www.exportnh.com> phone: 603-271-8444 fax: 603-271-6784

### **myExpertNet.org**

my Expert Network is an entrepreneurial online community where small business experts and individuals in business or thinking about starting a business, can connect to exchange questions and answers about entrepreneurial interests, ideas and challenges in a private exchange or a public forum. myExpertNet is a public/private collaborative project of the Knowledge Institute.

11 Court Street, Suite 230, Exeter, NH 03833-2422 | email: [info@myExpertNet.org](mailto:info@myExpertNet.org)  
<http://www.myExpertNet.org> phone: 603-658-0340 fax: 603-658-0343

### **NH.gov**

NH.gov is a Web portal for New Hampshire state government's community of agency web sites and services including state agencies, laws and rules along with business, government and residential services.

Office of the Governor, State House, 25 Capitol Street, Concord, NH 03301  
 phone: 603-271-2121 fax: 603-271-7680

### **nheconomy.com**

nheconomy.com is a web site representing the New Hampshire Business Resource Center, which collaborates with the International Trade Resource Center to offer resources to enhance the economic activities of the state through business attraction outreach, in-state business expansion efforts, and facilitation of government and international sales.

172 Pembroke Road, Concord, NH 03301 | email: [info@nheconomy.com](mailto:info@nheconomy.com)  
<http://www.nheconomy.com> phone: 603-271-2591 fax: 603-271-6784

### **nhmanufacturer.com**

nhManufacturing is a resource and referral community for individuals interested in starting, relocating, expanding or enhancing a manufacturing business in New Hampshire. It is powered by the Knowledge Institute.

11 Court Street, Suite 230, Exeter, NH 03833-2422 | email: [info@bdki.com](mailto:info@bdki.com)  
<http://www.nhmanufacturer.com> phone: 603-658-0340 fax: 603-658-0343





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Sincerely,

George Bald  
Commissioner  
New Hampshire Department of  
Resources & Economic Development



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**NH Business Resource Center**

NH Division of Economic Development

P.O. Box 1856, 172 Pembroke Road

Concord, NH 03302-1856

Ph: (603) 271-2591 | Fax: (603) 271-6784

Email: [info@nheconomy.com](mailto:info@nheconomy.com)