



The Small Business Development Center offers a wide-range of business related services. The following are some of the services provided for free:

BUSINESS PLANNING: The SBDC assists clients in developing business plans, but does not write business plans for clients.

CAPITAL FORMATION: The SBDC assists small businesses in developing capital via loan and grant programs through specialized workshops and one-on-one counseling. Yet the SBDC does not have a loan program itself.

INNOVATION & TECHNOLOGY TRANSFER: The SBDC assists in the transfer of technology and research findings from existing sources to small businesses.

INTERNATIONAL TRADE: The SBDC conducts seminars and counseling to assist companies in becoming involved in international trade.

RESOURCE DEVELOPMENT: The SBDC maintains a close working relationship and open communication with local financial & investment communities, legal associates, local & regional small business groups, and local & regional private consultants, as well as foster & house local SCORE chapters in order to help address various needs of small businesses.

MARKETING & RESEARCH: The SBDC Specialist will help businesses conduct necessary research, as well as refer appropriate research requests to the National SBDC Research Network. The SBDC will also assist clients in developing marketing plans.

purchases as well. The maximum loan is \$20,000 a

Tax Exempt Revenue Bonds: Which is a program that helps businesses to obtain tax-exempt

to encourage marketing and processing of Vermont agricultural products. The maximum loan size is \$500,000 per borrower.

Technology Infrastructure Financing Program: This offers direct loans with low market interest rates to help Vermont businesses to keep up with the constantly changing technology. Loan proceeds may be used for the purchase of customer premise equipment, the construction (including upgrading) of new and existing communications infrastructure, and the installation of equipment needed to bring a network online. Loan funds may not be used to finance or refinance existing company assets or debt. Loan terms will not exceed 7 years, although 3 to 5 years is the norm depending on the useful life of the assets being financed.

Sources:

Vermont Economic Development Authority,
http://www.veda.org/html/program_grid.html, accessed January 31, 2006.

Vermont Micro Business Development Program, program of the Vermont Community Action Agencies, www.vtmicrobusiness.org, accessed January 31, 2006.

Vermont Chamber of Commerce, www.central-vt.com/assist/Finance.htm, accessed January 31,