

**Public Sources of
Commercial Financing
&
Technical Assistance for
Washington County Businesses
2015**



Sunrise County Economic Council

Sunrise County Economic Council
Machias Office
53 Prescott Drive, Suite 3
Machias, Maine 04654
207-255-0983 (phone)
207-255-4987 (fax)

Calais Office at Washington County Community College
1 College Drive
Calais, Maine 04619

Email: trucosky@sunrisecounty.org
www.sunrisecounty.org

PUBLIC SOURCES OF COMMERCIAL FINANCING AND TECHNICAL ASSISTANCE

Numerous public sources of capital are available to Washington County businesses for commercial ventures of all sizes. This quick reference guide has been compiled to familiarize small to medium size businesses with available federal, state, regional and local loan programs and sources of technical assistance for qualifying businesses and needs. Commercial Loan Officers are encouraged to contact the individual agencies listed for detailed information on each loan program. Effectively used, public financing programs will complement conventional loan programs, and ensure access to funding for viable businesses of all sizes.

Definitions: Direct Assistance - Financial Assistance to businesses

Technical Assistance - Consultation for business start-ups and expansions

FEDERAL COMMERCIAL LOAN AND ASSISTANCE PROGRAMS

USDA Farm Service Agency

PO Box 119
8 M&M Place Suite 5
Machias, ME 04654
Ph: 207-255-3612
F: 207-255-6817
www.fsa.usda.gov

Direct Assistance, Loan Guarantee

Farm ownership and operating loans

Jennifer Ranke
Farm Loan Manager
jennifer.ranke@me.usda.gov

USDA Rural Development (Aroostook/Washington counties)

735 Main Street, Suite 1
Presque Isle, ME 04769
Ph: 207-764-4157
F: 207-762-2246
www.rurdev.usda.gov/ME_Home.html

Through its Business Programs, USDA Rural Development provides for business credit needs in under-served rural areas, often in partnership with private-sector lenders; also offers community development programs out of regional offices.

Tom Stevens
Area Director
Thomas.stevens@me.usda.gov

USDA Rural Development: State Office

967 Illinois Avenue, Suite 4
Bangor, Maine 04401
Ph: 207-990-9160
F: 207-990-9165
www.rurdev.usda.gov/ME_Home.html

Through its Business Programs, USDA Rural Development provides for business credit needs in under-served rural areas, often in partnership with private-sector lenders; also offers community development programs out of regional offices.

Dean Churchill
Business Cooperative Programs Director
dean.churchill@me.usda.gov

U.S. Small Business Administration (MaineSBA)

68 Sewall Street Room 512

Augusta, ME 04330

Ph: 207-622-8551

F: 207-622-8277

www.sba.gov/me

Provides financial assistance through statewide lenders as well as microloans through local organizations. Also, free business counseling and training opportunities.

Bill Card

Economic Development Specialist

William.card@suba.gov

STATE COMMERCIAL LOAN AND ASSISTANCE PROGRAMS

Department of Economic & Community Development (DECD)**Office of Business Development**

59 State House Station

Augusta, Maine 04333

Ph: 207-624-9800

www.maine.gov/decd/**Business Answers:** 1-800-872-3838

business.answers@maine.gov

www.maine.gov/online/businessanswers/

Direct Assistance

Community Development Block Grant (CDBG)
Economic Development Program: gap financing for targeted industries. Requires matching funds, job creation or retention for LMI households, requires municipal involvement; also administers Pine Tree Development Zone Program

Finance Authority of Maine (FAME)

PO Box 949

5 Community Drive

Augusta, Maine 04332

Ph: 1-800-228-3734

F: 207-623-0095

www.famemaine.com

Direct Assistance

FAME has more than 20 programs available to assist small businesses with financial requirements.

Business Division

business@famemaine.com

Maine Technology Institute

6 Venture Avenue, Brunswick Landing

Brunswick, ME 04011

Ph: 207-582-4790

F: 207-582-4772

www.mainetechnology.org

MTI works with entrepreneurs, innovators, established businesses and institutions conducting research and development (R&D) to help them **FUND** and **GROW** their BIG IDEAS. Our programs help innovators accelerate progress to the market, leverage additional private and public investment, and ultimately, expand their economic impact in Maine.

Suzanne Hamlin

Director of Business Ventures

shamlin@mainetechnology.org

Farm Credit of Maine

615 Minot Avenue

Auburn, Maine 04210

Ph: 1-800-831-4230

www.farmcreditmaine.com

Agricultural applicable resources and programs.

REGIONAL COMMERCIAL LOAN PROGRAMS

Sunrise County Economic Council (SCEC)

53 Prescott Drive, Suite 3
Machias, Maine 04654

Ph: 207-255-0983

F: 207-255-4987

www.sunrisecounty.org

Tanya Rucosky

Program Manager for Communications and
Development

trucosky@sunrisecounty.org

Various gap-financing microloan programs for qualifying
businesses meeting specific criteria.

Funds include:

- **Sunrise Revolving Loan Fund**
- **Down East Commercial Fisheries Fund**
- **Washington County UT TIF Loan Fund**
- **Small State Business Credit Initiative**
- **SBA micro-lending**
- **USDA Rural Development IRP**
- **Sunrise Food Infrastructure Initiative**

Please call for specific program details.

Coastal Enterprises, Inc. (CEI)

PO Box 268

36 Water Street

Wiscasset, Maine 04578

Ph: 207-882-7552

www.ceimaine.org

Bangor Office: One Cumberland Place, Suite 302

Bangor, Maine 04401

Ph: 207-217-6555

Direct Assistance, Technical Assistance, Loan Guarantee.

Northern Maine Development Commission (NMDC)

PO Box 779

11 West Presque Isle Road

Caribou, Maine 04736

Ph: 1-800-427-8736

F: 207-493-3108

Business Finance Division

www.nmdc.org/finance/finance_home.html

Direct Assistance, Technical Assistance, Loan Guarantee,
and Gap Financing

City of Calais Revolving Loan Fund

PO Box 413

Calais, Maine 04619

Ph: 207-454-2521

F: 207-454-2757

www.calaismaine.org

Jim Porter

City Manager

asstmanager@calaismaine.org

Direct Assistance

The City of Calais Revolving Loan Fund (RLF) provides
low interest loans for businesses located in Calais for the
purpose of helping to create jobs for local residents. These
applications which show a promise of creating jobs will
receive preference.

Town of Lubec Revolving Loan Fund

40 School Street

Lubec, Maine 04652

Ph: 207-733-2341

<http://townoflubec.com>

John Sutherland

Town Administrator

lubecadmin@wwsisp.com

Direct Assistance

Lubec residents only, must be denied bank financing.

TECHNICAL ASSISTANCE AND BUSINESS SUPPORT

Sunrise County Economic Council (SCEC)

53 Prescott Drive, Suite 3
Machias, Maine 04654
Ph: 207-255-0983
F: 207-255-4987

Washington County economic development agency providing technical assistance, business development, facilitation, resource coordination, project assistance, site selection, business networking, incentive programs and more.

SCEC Calais office
Washington County Community College
1 College Drive
Calais, Maine 04619
www.sunrisecounty.org

Assistance with financial packaging for businesses.

Tanya Rucosky
Program Manager for Communications and Development
trucosky@sunrisecounty.org

Women's Business Center at CEI

c/o Sunrise County Economic Council
53 Prescott Drive, Suite 3
Machias, Maine 04654
Ph: 207-255-0983
F: 207-255-4987
www.wbcmaine.org

Business counseling for start ups and existing businesses. Provides workshops and training.

Ruth Cash Smith
Women's Business Counselor
rsc@ceimaine.org

Maine Small Business Development Center

c/o Sunrise County Economic Council
53 Prescott Drive, Suite 3
Machias, Maine 04654
Ph: 664-2990
1-888-269-0566
www.mainesbdc.org

Business counseling for start-ups and existing businesses.

Betty Egner
Certified Business Counselor
bje@ceimaine.org

University of Maine Cooperative Extension

Washington County Office
28 Center Street
Machias, Maine 04654
Ph: 207-255-3345/800-287-1542
F: 207-255-6118
<http://extension.umaine.edu/washington>

Annual Small Business Workshop Series; Business Clinics; Value Added Network, business TA resources

Lou Bassano
Regional Small Business Extension Educator
Louis.bassano@maine.edu

Maine Dept. of Labor/CareerCenters

CareerCenter at Machias

53 Prescott Drive, Suite 1
Machias, ME 04654
207-255-1900/800-292-8929

CareerCenter at Calais

1 College Drive
Calais, ME 04619
207-454-7551/ 800-543-0303

Nichole Jamison
Washington County CareerCenter Manager
www.maineccareercenter.com

The Bureau of Employment Services administers and oversees programs and services aimed at building the workforce of the State and connecting workers with employers.

The CareerCenter provides individualized and group assistance to job seekers and employers, including: worker recruitment, hiring assistance and training.

Four Directions Development Commission

20 Godfrey Drive
Orono, ME 04473
Ph: 207-866-6548
F: 207-866-6553

www.fourdirectionsmaine.org

Susan Hammond
Executive Director
shammond@fourdirectionsmaine.org

The mission of the Four Directions Development Corporation (FDDC) is to improve the social and economic conditions of the four Native American tribes in Maine -- the Maliseet, Micmac, Passamaquoddy, and Penobscot -- through education and investment in affordable housing, tribal business ventures, and Native entrepreneurship.

**Maine Procurement & Technical Assistance Center
Aroostook & Washington counties**

c/o Northern Maine Development Commission
PO Box 779
11 West Presque Isle Road
Caribou, Maine 04736
Ph: 207-498-8736
Ph: 1-800-427-8736
F: 207-493-3108
www.maineptac.org

Dana Delano
Business & Workforce Development Specialist
ddelano@nmdc.org

Maine PTAC provides a variety of government contracting technical assistance services to Maine-based business of all sizes. If your business offers a product or service that you believe local, state or federal government purchasers or government prime contractors would be interested in Maine PTAC can help you in your government marketing efforts.

Internal Revenue Service

68 Sewall Street
Augusta, Maine 04330 –
622-1508

Taxpayer education and communications for the small business and self-employed.

Efficiency Maine

18 State House Station
242 State Street
Augusta, Maine 04333
866-376-2463
<http://www.energymaine.com/>

Information - energy efficient electric products and incentives on qualified lighting, HVAC equipment, LED and solid-state exit lights, NEMA Premium™ energy efficient motors, and system controls

CHAMBERS OF COMMERCE

Eastport Area Chamber Of Commerce - 64 Water Street, Po Box 254 Eastport, Me 04631 Phone: (207) 853-4644 info@eastportchamber.net Contact: Meg Keay	Business networking and marketing opportunities.
Lubec Chamber of Commerce PO Box 42 Whiting, Maine 04691 733-2201 www.cobscookbay.com	Business networking and marketing opportunities. Local business promotion, representation and advocacy.
St. Croix Valley Chamber of Commerce Wabanaki Culture Center 39 Union Street Calais, Maine 04619 Phone: 207-454-2308 Fax: 207-454-2308 visitstcroixvalley@myfairpoint.net Contact: Roxzanna Montague	Local business representation and advocacy through memberships on state and national chambers.
Machias Bay Area Chamber Of Commerce Po Box 606 Machias, Me 04654 Phone: (207)255-4402 sharonkileymack@hotmail.com Contact: Sharon Mack	Local business representation and advocacy through memberships on state and national chambers
Cobscook Bay Area Chamber Of Commerce Po Box 42 Whiting, Maine 04691 207 733-8800 info@cobscookbay.com Contact: Carol Dennison	Local business representation and advocacy through memberships on state and national chambers
Milbridge Area Merchants Association P.O. Box 536 Milbridge, Me 04658 susan@bennettdesign.us Contact: Susan Bennett	Local business representation and advocacy through memberships on state and national chambers
Ellsworth Area Chamber of Commerce 163 High Street Ellsworth, ME 04605 (207) 667-5584 info@ellsworthchamber.org	Local business representation and advocacy through memberships on state and national chambers
Grand Lake Stream Chamber of Commerce 15 Water Street Unit 3 Grand Lake Stream, ME 04668	Local business representation and advocacy through memberships on state and national chambers