



*A collaborative network advancing
economic growth and opportunities.*



Business Resource Center

- Offer comprehensive one stop business assistance through assessment, planning and a team approach.



Business Resource Center

- One-on-One counseling:
 - Bank Ready clients.
 - Referrals tailored to immediate needs and long term goals.



Business Resource Center

- Access to Capital- Partner with Banks/Regional Development Organizations/EMDC Lending.
- State Tax Incentive Specialists.



Business Resource Center

- Workshops and Training.



Business Resource Center

- Workforce programs and hiring incentives.



Business Resource Center

- Continued support, updated information and referrals.
- Tool Kit.
- BIC Packet



Business Resource Center

• *Business Development Specialists:*

Kimberly Moore
Janet Tolth
Tracy Knights

• *Lending:*
Glen Carter



RESOURCE CENTER

Eastern Maine Development Corporation
40 Harlow Street
Bangor, Maine 04401
Ph: 800-339-6389
www.emdc.org
jtolth@emdc.org



Toolkit

- Bangor Area Comprehensive Transportation System
Organization designated to carrying out transportation planning
- Business Answers
Common business questions are answered for you.
- Career Center
Learn about training programs and employment opportunities
- Community Development Block Grant
Grants to help communities and businesses foster jobs and improved quality of life
- Comprehensive Economic Development Strategy
Projects included in this report may apply for additional federal funding
- Chamber of Commerce
Discover the benefits of joining a local chamber of commerce
- Community Planning
Municipal planning and technical assistance for our region
- Disadvantaged Business Enterprise
Assisting transportation industry contractors and consultants
- EDA Community Trade Adjustment
Federal grant source to help projects listed in the Comprehensive Economic Development Strategy
- Efficiency Maine
Find ways your business can be more energy efficient
- Employment Tax Incentive Financing
Tax benefit for employers hiring new workers
- Greater Bangor Convention Visitor's Bureau
Office that promotes tourism and regional events for Greater Bangor
- Governor's Training Initiative
Financial benefit for employers who hire new workers
- Hiring Incentives to Restore Employment Act
Federal tax incentive program for employers who hire new workers
- Lending
Find out how EMDC can help fund your start-up or existing business
- Maine Manufacturing Extension Program
A service to help manufacturing businesses in Maine
- Maine Patent Program
A program to help patent your new invention or process
- Maine Procurement Technical Assistance Center
Gain knowledge and access to government contracting
- Maine's Apprenticeship Program
Financial benefit to employers who have workers going to school
- Maine International Trade Center
Learn how to market your business outside of the United States
- Maine Products Marketing Program
Marketing assistance for Maine businesses

- Maine Rural Development Authority
State program that lends money to help communities purchase commercial facilities
- OJT - On the Job Training:
This program can help to pay for a new employee for up to 6 months while they become integrated into your business. Please click on the link to find out more about this program and how it can benefit your business.
- Maine Technology Institute
Funding source for research and development initiatives
- Pine Tree Development Zone
Financial benefit for businesses that create jobs
- Rural Transportation Systems Planning
EMDC offers professional planning service for rural areas of Penobscot and Piscataquis
- Safety Works
Find ways that your business can become OSHA certified
- Small Enterprise Growth Fund
Venture capital fund for businesses to help them grow
- Tax Increment Financing
Municipal tax benefit for certain real estate that a business owns
- Tri-County Workforce Investment Board
Group working with both employers and employees in Penobscot, Piscataquis and Hancock counties
- WOTC: Work Opportunity Tax Credit:
Did you know that if you hire a new employee that is a part of these categories, you might be eligible for a tax credit? Click here to find out more about this program and how you can benefit from it.

Business Loans

Loans and solutions for a variety of business types

EMDC has several secondary loan funds to finance a wide variety of business needs, including working capital, equipment and real estate. You will find our terms flexible and rates at or below market interest rates.

- Up to \$1,500,000
- Up to 50% of project costs
- Fixed interest rates available
- Up to 20 year term

Below is a list of our lending programs. We encourage you to contact us to discuss your business. You need not know in advance which programs may apply to you.

Small Business Administration 504 Loan Program

Rural Development Intermediary Relending Program

Finance Authority of Maine Regional Economic Development Loan Program

Economic Development Administration Revolving Loan Fund

Contact email: ramsdn@emdc.org