

Business Resources

	TRAINING PROGRAMS	
Small Business Development Center		
www.nhsbdc.org	E-Learning for Entrepreneurs and "How to" for Business Owners On-line, Anytime.	
110 McConnell Hall Durham 603-862-2200	Workshops on business plans, quickbooks, marketing, health and safety compliance, etc.	
Regional Office: Rochester Chamber of Commerce 603-330-1929	1/2 day business clinics with panel of experts on angels and investment groups.	
Small Business Administration (SBA)		
www.sba.gov	Free on-line training including starting a business, surviving in a down economy, business management, finance & accounting, marketing & advertising, government contracting, business plans, e-commerce, international trade, federal tax training.	
J. C. Cleveland Federal Building 55 Pleasant Street, Suite 3101 Concord 603-225-1400		
MicroCredit - NH		
www.microcreditnh.org	Works with self-employed and small businesses that have up to 5 employees, and gross sales <\$500,000.	
7 Wall Street Concord 603-224-2069	Free brochures available on-line including but not limited to: "Owning Your own Business Fact Sheet", Business Planning Guide", "Understanding the Retail Perspective", Trade Show and Table Set up", The Art of Reaching and Engaging Your Customer", and "Pricing". To access in-depth services, a business must join a Business Group made up of peer business owners in your area. Membership includes 2 press release edits a year, one-on-one consulting support, business plan development assistance, opportunity for business to be featured on Web site and referrals.	

Business Resources

Foundation for the Advancement of Marketing Excellence in Entrepreneurs		
<p style="text-align: center;">www.famee.org</p>	<p>Free web-based self study programs including 31 day marketing primer for start-ups, 14 day quick marketing plan, 26 week implementation programs, bank loans and pricing.</p>	
<p style="text-align: center;">5100 10th Street, Suite 100 Topeka, KS 785-554-3050</p>		
NH Technical Institute Business and Industry Training Center		
<p style="text-align: center;">www.nhti.edu</p>	<p>Offers standard business applications, customer relationship, management development, technical skills, computer proficiency and on-line learning. Also provides customized training.</p>	
<p style="text-align: center;">31 College Drive Concord 603-271-6663</p>	<p>Partnership with University Media Institute to provide individual courses or certificate programs. Complete in one week or one month. Computer/IT Track (Java, .NET, Networking, Wireless, IT Security, Internet Web Development, E-Business, Artificial Intelligence, etc.), and Business Management Tracks (project Management, Human Resource Management, etc.).</p>	
Small Business Association of New England		
<p style="text-align: center;">www.sbane.org</p>	<p>Offers management education programs, marketing and sales, finance and accounting and human resource development.</p>	
<p style="text-align: center;">1601 Trapelo Road, Suite 212 Waltham, MA 781-890-9070</p>	<p>Monthly breakfast meetings and after-hour events.</p>	

Business Resources

Great Bay Community College		
<p style="text-align: center;">www.greatbay.edu</p>	<p>The Business & Training Center offers certification programs, courses, and workshops to upgrade employee skills, and advance leadership and management capabilities. Included are courses in leadership and coaching, communicating technical and business information, microsoft office, accounting for non-financial professionals and customer service skills. (See NH Business Resource Center for information on job training funds.)</p>	
<p style="text-align: center;">320 Corporate Drive Portsmouth 603-427-7600 or 1-800-522-1194</p>		
	BUSINESS CONSULTING	
Small Business Development Center	<p>Business planning, financial analysis, marketing, accounting, cash flow projections and new business/acquisition feasibility and evaluation.</p>	
<p style="text-align: center;">www.nhsbdc.org 110 McConnell Hall Durham 603-862-2200</p>		
<p>Regional Office: Rochester Chamber of Commerce 603-330-1929</p>		
SCORE		
<p style="text-align: center;">www.score.org</p>	<p>Provides free consulting and low-cost workshops. Examples include how to start or grow a small business, using the internet to start or grow a small business, taxes, how to survive in a recession.</p>	
<p style="text-align: center;">195 Commerce Way Unit A Portsmouth 603-433-0575</p>	<p>On-line and In-person mentoring.</p>	

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MicroCredit - NH		
www.microcreditnh.org	To Access in-depth services, a business must join a Business Group made up of peer business owners in your area. As a group member, you meet regularly with other entrepreneurs who act as your on-going support team to help you troubleshoot ideas, evaluate business materials, and stay on track.	
7 Wall Street Concord 603-224-2069	Membership levels include 2 press release edits per year, one-on-one consulting support, business plan development assistance, opportunity for business featured on Web site, and referrals.	
Women's Business Center		
www.womenbiz.org	Backed by the U.S. Small Business Administration, focus on women entrepreneurs through education, counseling, peer support and advocacy. Provides educational programming, networking opportunities, business counseling, and mentorship. Networking events include brown bag lunches and evening meetings.	
1555 Lafayette Road Portsmouth 603-430-2892		
Vested for Growth		
www.vestedforgrowth.com	CEO Learning Partners Program where peer groups of CEOs meet monthly and share lessons-learned. Also offer workshops on best practices.	
7 Wall Street Concord 603-224-6669		

Business Resources

	FINANCING	
	LOANS	
Small Business Administration (SBA)		
www.sba.gov	Offers numerous programs as the guarantee of loans made by private and other institutions: Basic loan guarantee delivered through commercial lending institutions, loans through commercial institutions for real estate, machinery or equipment, and micro loans delivered through a nonprofit community based lender. The maximum for the micro loan is \$35,000. Intermediaries include Northern Community Investment Corporation (536-2202) and Southeast Economic Development Corporation (749-2211).	
J. C. Cleveland Federal Building 55 Pleasant Street, Suite 3101 Concord 603-225-1400		
NH Business Finance Authority (NHBFA)		
www.nhbfa.com	To foster economic development and create employment in NH, NHBFA offers a number of business loans and guarantees.	
2 Pillsbury Street, Suite 201 Concord 603-415-0190	A. CAP - Capital Access Program. Loans are through participating banks up to \$100,000 for start ups and expanding businesses with <\$5 million in annual sales. B. WAG - Working Capital Line of Credit Guarantee. Guarantee allows participating banks or lending institutions to receive a guarantee of up to 75% for a working capital line of credit. C. GAP - Guarantee Asset Program. For non-traditional, capital intensive companies. BFA, in partnership with banks offer GAPs with up to 90% of the bank loan made to a qualifying business. Ideal for companies refinancing existing indebtedness. Must have at least 25 full-time employees and must offer collateral with a recent market appraisal of 1.25 time the original principal amount. The business may use up to 40% of the loan for working capital.	

Business Resources

NH Business Finance Authority (NHBFA)		
www.nhbfa.com		
2 Pillsbury Street, Suite 201 Concord 603-415-0190	D. Small Business Guarantee of Loans. Under the program, small businesses are eligible for up to a \$750,000 in SBA loan guarantees. Up to \$500,000 of the loan can be used for working capital. E. Business Loan Enhancement Program. Enable participating banks to provide for their customers with up to 90% fixed asset financing. The BFA guarantees that portion of the loan that exceeds the bank's lending guidelines, enabling the bank to keep the "effective" loan-to-value ratio within standards.	
NH Business Resource Center - an office of the NH Division of Economic Development	State of New Hampshire offers a low interest loan program through Citizens Bank that provides financing from \$240,000 to \$10 million. The loan is based on creating new jobs in New Hampshire. For every new job created, (minimum of 6 jobs) \$40,000 can be allocated towards a loan for investments in machinery, equipment, and buildings. The interest rate is offered at 5.50%. The specified jobs must be created within three years after the funds are borrowed.	
www.nheconomy.com	ENERGY EFFICIENCY LOANS	
172 Pembroke Road Concord 603-271-2591	In cooperation with Ocean Bank, New Hampshire offers a low interest loan (1% below prime) for the purchase of new energy efficient equipment. The state also offers free site visits to determine a strategy for improving energy efficiency; Free industrial assessments to eligible small and medium-sized manufacturing plants; Research connections with university faculty for energy related projects; Educational venues including workshops on industrial technologies developed and taught by US DOE Best Practices professionals; and links to potential grants and rebate programs from utilities and Federal programs.	

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Vested for Growth		
www.vestedforgrowth.com	A NH Loan Fund Program. The loans are higher risk loans for companies with growth or acquisition plans. This includes businesses that are not able to secure all, or part of, their capital needs from banks and/or equity sources. Structure and pricing of financing is customized for risk. VfG earns a % of future revenues; it does not buy a % of the company.	
7 Wall Street Concord 603-224-6669		
Southeast Economic Development Corporation		
www.sedcnh.org	Provides revolving loan funds, occasionally has access to grants for worker training or energy conservation, located venture capita, private financing, short-term "bridge" loans, and loan guarantees. In addition, SEDC will act as an intermediary for micro loans.	
100 Main Street #101 Dover 603-749-2211		
Granite State EcoDevelop Corporation		
www.granitestatedev.com	Provides loans to businesses throughout New Hampshire with net worth <\$8.5 million and whose average net profit after taxes is <\$3 million. Loans are provided through commercial lending institutes fro real estate purchase and equipment.	
1 Cate Street Eldridge Park, Unit 5 Portsmouth 603-436-0009		
MicroCredit - NH		
www.microcreditnh.org	Provides loan capital between \$500-\$10,000.	
7 Wall Street Concord 603-224-2069		

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Rochester Economic Development Department		
www.thinkrochester.biz		Job Opportunity Benefit Loan Program
150 Wakefield Street Rochester 603-335-7522		The purpose is to expand Rochester's small business community and provide increased employment opportunities for low and moderate income persons. A business must document that at least 51% of the jobs created or retained will be filled by low and moderate income persons. Funds can be used to acquire land and buildings, construct or rehab buildings, purchase machinery or equipment and be used for working capital. The program is funded by the U.S. Department of Housing and Urban Development through a Community Block Grant.
Community Development Finance Authority		
www.nhcdfa.org		Annual grants for activities which create and retain employee primarily for low and moderate income people, by providing business financing through Regional Development Corporations and Economic Development Entities. Grants can be used to acquire land and buildings, construction of commercial buildings, purchase of machinery and equipment, and employee training. Requires 50% match.
14 Dixon Ave., Suite 102 Concord 603-226-2170		
New Hampshire Innovation Research Center		
www.nhirc.unh.edu		Technology Innovation Grants are specifically designed to expand the research activities of an industry partner. Focus on bioinformatics, computational tools, environmental technologies, geospatial analysis, information technology, material science, medical technologies, nanotechnology, optics, precision engineering, robots, and sensors. Grants are awarded through an RFP, annually.
35 Colovos Road Durham 603-862-4125		The grants require a 50% match and range from approximately \$50,000 to \$100,000.

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Rochester Economic Development Department		
www.thinkrochester.biz	Sign and Façade Grant Program	
150 Wakefield Street Rochester 603-335-7522	In support of Rochester's businesses, the City offers technical assistance and a supplemental grant of \$1,000 toward a minimum investment of \$5,000 on improvements to signs and facades.	
	INVESTMENT FIRMS	
MerchantBanc		
www.MerchantBanc.com	Private investment firm that invests in entrepreneurial growth companies throughout New England. Target companies that have produced at least \$5 million in revenues in niche businesses with strong growth potential. Typical investments range from \$750,000 and \$1,500,000.	
66 Hanover Street, Suite 303 Manchester 603-623-5500		
Borealis Ventures		
www.borealisventures.com	Private investment firm. Initial investments between \$100,000 and \$2,500,000 in application software, internet services, mobile media and technology commercialization.	
26 Market Square, 2nd Floor Portsmouth 603-643-1500		
CEI Community Ventures, Inc.		
www.ceicommunityventures.com	Private investment firm. Target small businesses in fast-growing market with earnings <\$2 million a year and net assets <\$6 million.	
2 Portland Fish Pier, Suite 206 Portland, Maine 207-772-5356		

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Middlebury Equity Partners		
www.middleburypartners.com	Private investment firm. Focus is small to mid size companies primarily in alcoholic and non-alcoholic beverages, natural and organic food companies, and consumer products with revenue between \$500,000 and \$60,000,000. Investments range from \$500,000 to \$3,000,000.	
P.O. Box 25 Hinsdale 603-336-8352		
	ANGEL INVESTORS	
eCoast Angels	Located in Portsmouth, initial investments range from \$250,000-\$2,000,000. Focus on early stage opportunities in technology, communications, e-commerce, healthcare, and industrial products and services.	
www.ecoastangels.com		
Granite State Angels	Located in Hanover, initial investments range from \$100,000-\$1,000,000.	
www.granitestateangels.com		
Northeast Angels	Located in Nashua, initial investments range from \$25,000-\$100,000.	
www.nea.angelgroups.net		
Community Development Finance Authority		
www.nhcdfa.org	TAX CREDIT PROGRAM	
14 Dixon Ave., Suite 102 Concord 603-226-2170	Also known as Community Development Investment Program. CDFA issues tax credit in the amount of 75% of the value of each donation to an approved tax credit project. Tax credits may be applied against the business profit tax, business enterprise tax and/or the insurance premium tax.	

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NH Business Resource Center - an office of the NH Division of Economic Development		
www.nheconomy.com	RESEARCH & DEVELOPMENT CREDIT	
<p style="text-align: center;">172 Pembroke Road Concord 603-271-2591</p>	<p>Businesses can receive NH Business tax credit for expenditures made during the fiscal year for qualified manufacturing research and development. "Qualified manufacturing research and development" expenditures are wages paid to employees of the business of the business organization for services rendered in New Hampshire which qualify and are reported as a credit by the business organization under section 41 of the Internal Revenue Code.</p>	
NH Business Finance Authority (NHBFA)		
www.nhbfa.com	BOND FINANCING	
<p style="text-align: center;">2 Pillsbury Street, Suite 201 Concord 603-415-0190</p>	<p>BFA issues tax-exempt and taxable bonds for fixed asset expansion projects. Tax-exempt industrial development revenue bonds can be used by manufacturers to acquisition, renovation and construction or the purchase of land and new equipment.</p>	
	TECHNICAL ASSISTANCE	
	DOING BUSINESS WITH THE FEDERAL, STATE AND LOCAL GOVERNMENT	
NH Procurement Technical Assistance Program an office of the NH Division of Economic Development	<p>Sponsored by State of NH Business Resource Center and the Defense Logistics Agency</p>	
www.nheconomy.com/sell-to-the-government	<p>The program is designed to help NH businesses obtain information to bid competitively on Department of Defense, federal, state, and local contracts.</p>	
<p style="text-align: center;">172 Pembroke Road Concord 603-271-2591</p>	<p>Assistance includes market research, registering on all appropriate web sites, matching a firm's product or service, interpretation of solicitations, obtaining specification, locating Federal acquisition regulations, process management skills.</p>	

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International Trade Resource Center an office of the NH Division of Economic Development	EXPORTING	
www.exportnh.org	Provides information, programs, training, and customized services on exporting including executive training , certification in export logistics, program on strategic issues, on-site company training, trade shows, trade missions and export finances and insurance.	
172 Pembroke Road Concord 603-271-8444	There are small fees associated with the training programs ranging from \$40 to \$95.	

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	OTHER ASSISTANCE	
BUZGATE		
www.buzgate.org	Web portal for small business help by type including: business advocacy, counseling, funding, marketing, start-up, statistics, training, environmental, regulatory, help for women, workforce development, and government contracts.	
Energy Efficiency Programs		
National Grid	All provide free energy audits and recommendations for small businesses.	
www.nationalgrid.us.com		
New Hampshire Electric Co-op		
www.nhec.com		
PSNH		
www.psnh.com		
Unitil		
www.unitil.com		
Retail Merchants Association of NH (RMANH)	Free energy audits to members with follow-up implementation. RMANH also provides workers' comp, health insurance, credit card and payroll processing, freight discounts and more.	
www.rmanh.org		
35A South Main Street		
Concord 603-225-9748		
Small Business Guide to Energy Efficiency		
www.business.gov/expand/green-business/energy-efficiency/	Guide to help small businesses to be more energy efficient and save on energy costs.	

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New Hampshire Sustainable Lodging Program		
www.nhslp.org	NHSLP works with lodging and restaurants across the state to improve energy efficiency, water conservation and waste reduction, and to encourage the promotion of environmentally sensitive initiatives to guests, potential guests, and employees. This program is free.	
Required Licensed, Certification, and Registration of Occupations in New Hampshire		
www.nh.gov/nhes/elmi/pdfzip/specialpub/lcro/LicOccs07.pdf	Booklet describing what occupations need to be registered with the State of New Hampshire.	
Business Registration for the State of New Hampshire		
www.sos.nh.gov/corporate/index.html	All companies that want to do business in the State of New Hampshire must register with the Secretary of State's Corporate Division.	
107 N. Main Street Concord 603-271-3246		
New Hampshire Department of Labor		
www.labor.state.nh.us/	New Hampshire laws and administrative rules concerning school-to-work, worker's compensation, safety and training, minimum wage, payment of wages, documents, etc.	
95 Pleasant Street Concord 603-271-3176		
Rochester Chamber of Commerce		
www.rochesternh.org/	Offers members networking opportunities, business referrals, discount card, promotional programs, etc.	
18 South Main Street Rochester 603-332-5080		

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Rochester Main Street		
www.rochestermainstreet.org	Fosters the development and revitalization of downtown through enhance landscaping, expanded civic events, strengthening pedestrian connections, etc.	
18 South Main Street, Suite 2B Rochester 603-330-3208		
flyte	SOCIAL MEDIA/Websites	
www.flyte.biz/resources/newsletters/08/12-facebook-for-small-business.php/	Social media is an umbrella term that includes interactive broadcasts such as blogs and podcasts, as well as free social networking Web sites. These Web sites often allow visitors to become users or members, create profiles, and upload and share content through the Web site.	
	Why Should You Care About Social Networking Sites?	
Facebook	Your customers and clients are already at social media Web sites. Businesses need to go where their customers are.	
www.facebook.com		
Twitter		
www.twitter.com		
YouTube		
www.youtube.com		
Linked In		
www.linkedin.com	An interconnected network of experienced professional from around the world representing 170 industries and 200 countries.	
311 Management Services		
www.311managementservices.com	Specializes in assisting small businesses, nonprofits, and government agencies problem solve through information gathering, enhanced communications, social media (Facebook, Twitter, Google, etc.), promotions, training, staff support, and project management including e-mail marketing, bookkeeping, and special events.	
Manchester 603-785-9981		

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Microarts		
www.microarts.com	Services include website development, internet lead generation, social media marketing, webcasts, market communications, and branding.	
655 Portsmouth Avenue Greenland 603-430-1110		
Duct Tape Marketing		
www.ducttapemarketing.com/blog/2008/11/13/free-social-media-for-business-ebook/	Free 23 page book on social media for small businesses.	
Survey Monkey		
www.surveymonkey.com	Using your web browser, you can create a survey and collect responses. A good way to keep track of who your customers are and their opinions.	
Mail Chimp		
www.mailchimp.com/	Creates customized email campaigns, information about email marketing tools, manages subscriber lists and reports effectiveness of your campaigns.	
Google Local Ads		
Business Solutions/Local Business Center		
www.google.com/	Free listing to help customers find you.	
Yahoo		
http://listings.local.yahoo.com/basic.php/	Free listing to help customers find you.	
Fosters		
BizHub		
www.fosters.com	Free listing to help customers find you.	
artstream LLC		
www.artstreamstudios.com	Local web design services.	
Susan Schwake & Mary-Jo Monusky		
56 North Main Street Rochester		
603-330-0333		

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Clobeca Web Design		
www.clobeca.com	Local web design services.	
Peter Alcivar		
136 Old Rochester Road Somersworth		
603-494-5993		
Positively Creative Solutions, LLC		
www.PCSWebDesign.com	Local web design services.	
James Fontaine		
548 Frank C. Gilman Highway Alton		
603-875-0110		
Workplace Success and Service Bureau	Provides employees/students free to do temporary work such as clerical and mailings.	
Gwen Erley		
Rochester Communiter Center		
150 Wakefield Street, Suite 11		
603-994-0130		
	Newspapers/Periodicals	
Foster's Daily Democrat	Union Leader	
www.fosters.com	www.theunionleader.com	
90 N. Main Street	1 William Loeb Drive	
Rochester 603-332-2200	Manchester 603-497-5105	
The Rochester Times	New Hampshire Business Review	
www.thetimes@fosters.com	www.nhbr.com	
90 N. Main Street	500 Commercial Street	
Rochester 603-332-2300	Manchester 603-436-9401	
Business NH Magazine	Seacoast Newspapers	
www.businessnhmagazine.com	www.seacoastonline.com	
404 Chestnut Street	111 Maplewood Avenue	
Manchester 603-626-6354	Portsmouth 603-433-5760	

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WERZ 107.1FM	Radio Stations/Broadcasting	
www.werz.com		
815 Lafayette Road Portsmouth 603-436-7300	WTSN 1270 AM and WBYY 98.7 FM	
	www.987thebay.com	
	P.O. Box 400 Dover 603-742-0987	
WFNX 92.1 & ESPN 1220		
www.fnradio.com		
1 Washington Street, Suite 204 Dover 603-749-5900	WWNH 1340 AM	
	www.loveradio.net	
WOKQ 97.5 FM and WXBB 105.3 FM	P.O. Box 69 Dover 603-335-4643	
www.wokq.com		
P.O. Box 576 Dover 603-749-9750		
	Television/Cable	
	WMUR-TV	
Metrocast Cablevision	www.thewmurchannel.com	
	P.O. Box 9 Manchester 603-430-9687	
www.metrocastcablevision.com		
21 Jarvis Avenue Rochester 603-332-5466	NH Public Television	
	www.nhptv.com	
	268 Mast Road Durham 603-868-1100	