



MEMPHIS SMALL BUSINESS RESOURCE GUIDE

August 2010



Renaissance Business Center



DIVISION OF HOUSING



AND COMMUNITY DEVELOPMENT

HOW TO USE THIS GUIDE

The purpose of this guide is to assist entrepreneurs and business owners in Memphis and Shelby County access resources and services designed to grow their business.

Organizations in Memphis/Shelby County that serve the entrepreneurial community are grouped in this guide according to the types of services they provide. Within each organization snapshot, information is arranged as follows:

1. Contact Information
2. Services Available
Includes:
 - Counseling and Technical Assistance
 - Access to Information Technology
 - Advocacy Services
 - Access to Capital
 - Contract and Referral Partners
3. Client Eligibility
Includes:
 - Socioeconomic qualifications
 - Company requirements
 - Fee for service requirements
4. How to Access Services

Please note that each organization differs in the services it provides to local entrepreneurs. Special attention is paid in this guide to membership and fee for service requirements. You should always contact each organization to best understand their full range of services.

Finally, there is an index at the back of this guide for quick reference by Organization name.

We hope that you will find this Resource Guide instructive as you develop your business and contribute to the City of Memphis's economic growth.

ADVANCE MEMPHIS

Advance Memphis was founded in 1999 to bring about economic revitalization in the inner city of Memphis; specifically targeting the Cleaborn/Foote Homes public housing developments. Located at 769 Vance Avenue, the agency sits in the heart of the neighborhood it loves and houses offices, classrooms, a computer lab, and on-site employment opportunities through an outsourcing program.

I. Contact Information

A. Program Manager/Contact:	Ann Brainerd
B. Address:	769 Vance Avenue Memphis, TN 38126
C. Phone Number:	901-543-8525
D. Fax:	901-578-4589
E. Email Address:	ann@advancememphis.org
F. Website:	www.advancememphis.org
G. Hours of Operation:	Monday – Fri 8:30am – 5:00pm
H. Membership Required:	No
I. Fee-Based Services:	No

II. Services Offered

A. Counseling:

- One-on-One
- Group

B. Technical Assistance:

- Students in the class can gain work experience by working under Advance supervision in the outsourcing warehouse

C. Skills Assistance:

- Jobs for Life and Financial Freedom Class on soft skills job training and financial literacy
- Computer Literacy Training
- GED Program

D. Access to Information & Communication Technology:

- PCs, Phones, Fax, and Internet are open to the community

E. Access to Capital:

Individual Development Accounts (IDAs) are available for graduates from the class who are saving towards the following:

- Home purchase
- Car purchase
- Small Business start-up and/or expansion
- College tuition

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services:

- Referrals are made based on applicant needs

III. Clients Served

A. Gender: All

B. Client Type: All

C. Client Income: Low

D. Geographic Focus: Cleaborn/Foote Home Community

E. Populations Served: Ages 18 and up

F. Sectors: All

G. Company Size: N/A

H. Stages of Business: N/A

I. Other Client Eligibility Criteria:

- Clients from within the Cleaborn/Foote community are given priority

J. Not Eligible:

- See Geographic Focus

IV. Access to Services

- Services are accessed through referrals, existing relationships, or walk-ins to the Advance Memphis office.

alt.CONSULTING

alt.Consulting is a non-profit, economic development organization that provides customized, on-site managerial assistance to minority, women, and rural-based businesses in the Delta Regional of Eastern and Southern Arkansas, Northern Mississippi, and Western Tennessee. alt.Consulting serves as a catalyst in growing, sustaining, and educating entrepreneurial ventures by targeting growth-oriented businesses with high potential to create jobs and wealth in their communities.

I. Contact Information

A. Program Manager/Contact:	Cynthia Norwood, Managing Director, Tennessee
B. Address:	516 Tennessee Street Memphis TN 38103
C. Phone Number:	(901) 312-9797
D. Fax:	(901) 312-9798
E. Email Address:	cynthia@altconsulting.org
F. Website:	www.altconsulting.org
G. Hours of Operation:	Monday – Friday 8:00am - 5:00pm Negotiable hours
H. Membership Required:	N/A
I. Fee-Based Services:	Yes

II. Services Offered

A. Counseling:

- One-on-One
- Group

B. Technical Assistance:

Hands-on technical assistance is offered in the following areas:

- Business plan development
- Industry/Product Research
- Sales/Marketing/PR
- Operations/HR
- Sources of Capital
- Loan Packaging
- Loan Review/Analysis
- Manufacturing Process/Production

- Finance/Budgeting/ Accounting
- Government Procurement
- Software Implementation
- Inventory Control/Process

C. Skills Training (certificate programs, secretarial skills, etc.):

Skills training is available for the following curricula:

- FastTrac entrepreneurial curriculum
- Quick Books (certified instructor)
- All staff are MBAs.

D. Access to Information & Communication Technology:

The following technology services are available:

- PCs, Phones, Fax, and Internet

E. Access to Capital:

Access to Capital is provided indirectly via relationships with lending entities (alt.Consulting is a SBA micro lender)

F. Advocacy: N/A

G. Contracted Services:

Some services are contracted through the following entities:

- Regional Chamber of Commerce
- Center City Commission of Memphis
- Mid-South Minority business Council
- EmergeMemphis
- City of Memphis, Renaissance Business Center
- Enterprise Corporation of the Delta

H. Referral Services:

Referrals are made for the following to the entities below:

- Start-up assistance: City of Memphis, Renaissance Business Center
- Engineering: Industrial Extension
- International trade: Center for International Trade
- Loans/capital: U.S. S.B.A., LeMoyne-Owen College CDC, City of Memphis, Renaissance Business Center
- Minority Certification: Mid-South Minority Business Council
- SCORE

III. Clients Served

- A. Gender:** All
- B. Client Type:** All
- C. Client Income:** LMI and, Above 80% of Median
- D. Geographic Focus:** Regional: AR, West TN, MS
- E. Populations Served:** Youth (16-24 years), Adults (25+), Elderly (55+)
- F. Sectors:** All
- G. Company Size:** 1-5 Employees, 6-20 Employees, 21-50 Employees, <= \$5M in Revenues
- H. Stages of Business:** Any
- I. Other Client Eligibility Criteria:**
 - Professional Experience: All Entrepreneurs
 - Equity Stake: Entrepreneur must be employed full-time in business
 - Depending on partnership subsidy, \$10 - \$60 per hour
- J. Not Eligible:**
 - All clients are eligible

IV. Access to Services

- Services are accessed via Partnership Referrals.

BLACK BUSINESS ASSOCIATION (BBA)

The Black Business Association (BBA) is the largest trade association of its kind in the Mid-South that deals strictly with issues of economic and entrepreneurship in the African-American community. Membership includes a variety of businesses and organizations uniting to improve business opportunities for black entrepreneurs, including directing consumer spending towards our members. BBA promotes, member businesses to consumers, cooperation among member businesses, and the greater community, assets of the Black neighborhoods and the relocation of businesses to the Black community. BBA Participates in the Black community in the ownership of businesses through investment, creation, expansion, and development of businesses that employ Black people. BBA reinforces the positive public image of Black business.

I. Contact Information

A. Program Manager/Contact:	Roby Williams
B. Address:	Renaissance Business Center 555 Beale Street Memphis, TN 38103
C. Phone Number:	(901) 526-9300
D. Fax:	(901) 525-2357
E. Email Address:	robyswilliams@hotmail.com
F. Website:	www.bbamemphis.com
G. Hours of Operation:	Monday – Friday 8:30am - 5:00pm
H. Membership Required:	Yes
I. Fee-Based Services:	Yes

II. Services

- A. Counseling:**
- One-on-One
 - Group
- B. Technical Assistance:**
- Mentoring
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:**
- PCs, Internet
 - Phones, Fax

E. Access to Capital: N/A

F. Advocacy:

BBA offers the following advocacy and services for its members:

- Networking
- Lobbying
- On-Line Membership Directory
- Advertising for Renewal Community Businesses
- Investor Relations
- Procurement Discounts
- Branding

G. Contracted Services: N/A

H. Referral Services:

- Renaissance Business Center
- EmergeMemphis
- Mid-South Minority Business Council
- The Memphis Regional Chamber of Commerce
- The National Association of Women Owned Businesses
- The Hispanic Business Alliance

III. Clients Served

- A. Gender:** All
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Regional: Locally, Memphis; Mid-South Region
- E. Populations Served:** Adults (25+), Immigrants
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up and beyond
- I. Other Client Eligibility Criteria:**
 - Fees: Annual Membership Fee: \$150
- J. Not Eligible:**
 - All clients are eligible

IV. Access to Services

- Services are accessed by applying for membership over the phone or in person

BLACK UNITED FUND OF TENNESSEE

The Black United Fund of Tennessee, Inc. (BUF), an affiliate of the National Black United Fund, is an independent philanthropic organization that offers financial support to non-profit, 501(c)(3) organizations, agencies, and programs in the Memphis and Nashville areas. BUF concentrates in the communities of greatest needs to promote and enhance human services and community empowerment.

I. Contact Information

A. Program Manager/Contact:	Lirah B. Sabir, Phd., Executive Director
B. Address:	283 N. Bellevue Boulevard Memphis, TN 38105
C. Phone Number:	901-726-5353
D. Fax:	901-726-5355
E. Email Address:	memphisbdc@gmail.com
F. Website:	www.tenn.nbuf.org
G. Hours of Operation:	Monday – Friday 9:00am - 5:00pm
H. Membership Required:	No
I. Fee-Based Services:	No

II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:** N/A
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:**
 - Direct:
 - Payroll deductions from Shelby County, Federal Governments and as a designated agency through the United Way
 - Grants:
 - *Amount:* \$2500 or less
- F. Advocacy:** N/A

G. Contracted Services:

- NBUF has grant agreements to fill voids in the African-American community. NBUF grants are awarded to community based groups

H. Referral Services:

- Referrals are made based on applicant need

III. Clients Served

A. Gender:	N/A
B. Client Type:	N/A
C. Client Income:	N/A
D. Geographic Focus:	State-wide
E. Populations Served:	501(c)3 organizations, agencies, and programs in Memphis and Nashville
F. Sectors:	N/A
G. Company Size:	N/A
H. Stages of Business:	N/A
I. Other Client Eligibility Criteria:	N/A
J. Not Eligible:	N/A

IV. Access to Services

- Application/Intake Form

BUSINESS LICENSE/BUSINESS TAX DIVISION SHELBY COUNTY

The County Clerk's office is a division of Shelby County government which assists businesses operating in Memphis and Shelby County to purchase their license.

I. Contact Information

- A. Program Manager/Contact:** County Clerk Office
- B. Address:** Downtown Office:
150 Washington Avenue
2nd Floor
Memphis, TN 38103
East Branch Office:
1075 Mullins Station Road
West Wing
Memphis, TN 38134
- C. Phone Number:** 901-545-4249
- D. Fax:** 901-545-4215
- E. Email Address:** N/A
- F. Website:** www.shelbycountyttn.gov
- G. Hours of Operation:** Monday – Friday
Downtown: 8:00am – 4:15pm
Mullins Station: 9:30am – 5:15pm
- H. Membership Required:** No
- I. Fee-Based Services:** Yes
- Businesses located within the City limits must purchase a City and County license. The cost of the consolidated license is \$46.00
 - Businesses located outside the City limits – license cost is \$24.00
 - New businesses may contact the following for state and local requirements:

Beverage permits

City Business: 901-636-6711

County Business: 901-545-4249

Code Enforcement: 901-379-4200

Federal ID Number: 1-800-424-1040

Health Department: 901-544-7600

State Sales Tax: 901-213-1400

Additional Information

Chamber of Commerce: 901-543-3500

LINC: 901-725-8895

SCORE: 901-544-3588

II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:**
 - Other: Business License and State Sales Data
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:** N/A
- F. Advocacy:** N/A
- G. Contracted Services:** N/A
- H. Referral Services:** N/A

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** City-wide, County-wide
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** All
- I. Other Client Eligibility Criteria:**
 - Business location must be within City or County limits
- J. Not Eligible:** N/A

IV. Access to Services

- Application/Intake Form
- Verbal Request – Mailed Application

CENTER CITY COMMISSION

The Center City Commission is the primary leader in comprehensive redevelopment of Downtown Memphis and the official partnership between local government and the private business community in Downtown's revitalization.

I. Contact Information

A. Program Manager/Contact:	Andy Kitsinger, Vice President of Planning & Development
B. Address:	The Crump Building 114 North Main Street Memphis, TN 38103
C. Phone Number:	901-575-0592
D. Fax:	N/A
E. Email Address:	development@downtownmemphis.com
F. Website:	www.downtownmemphis.com
G. Hours of Operation:	8:30 am – 5:00 pm Monday – Friday
H. Membership Required:	N/A
I. Fee-Based Services:	N/A

II. Services Offered

A. Counseling:

- One-on-One

B. Technical Assistance: Hands-on

- Business Start-up/Acquisition

C. Skills Training (certificate programs, secretarial skills, etc.):

- N/A

D. Access to Information & Communication Technology:

- N/A

E. Access to Capital:

Loans:

Downtown Memphis Development Loan:

- *Uses:* Redevelopment loan for project within the Memphis Central Business Improvement District (CBID), which is bounded by Crump

Boulevard on the South, Danny Thomas Boulevard on the East, the Wolf River on the North and the Mississippi River on the West. The CBID extends through the Medical Center which is bounded by Linden Avenue on the South, Watkins Street on the East, Poplar Avenue on the North and Danny Thomas Boulevard on the West.

- *Amounts:* Up to \$90,000
- *Interest Rates:* 3%
- *Terms:* Amortized over a 20-year period with a balloon payment due at end of the 10th year

Tax Abatement Program:

Memphis Downtown Payment-in-Lieu-of-Tax (PILOT):

- *Uses:* Financial incentive which is designed to encourage commercial real estate development in and around the Memphis Central Business Improvement District by “freezing” property taxes at the predevelopment level for a predetermined period of time.
- *Amounts:* To be eligible for a PILOT, the value of the building renovations, site improvements or new construction must be equal to or greater than 60% of the total project cost
- *Terms:* PILOT financial incentive freeze can be up to a maximum of 20 years

Retail Forgivable Loan:

- Provides financial and practical assistance to new and additional retail business operations in targeted areas of Downtown Memphis
- Offers subordinated direct loans from the Center City Development Corporation which can be forgiven with no principal or interest due if the business remains in operation for at least five years
- CCDC loans will require private sector leverage of at least 2 to 1, (meaning for every dollar of CCDC forgivable loan there must be two dollars of bank financing) as well as a minimum of 20% equity investment in the total business development cost of the project.

Façade Improvement Grant

- Provides financial assistance to new Downtown retailers in improving storefronts and signage in targeted retail areas
- Matching grants are available from the CCDC for up to 50% of the cost of façade improvements for eligible improvements

F. Advocacy:

- *Networking:* economic development presentations to governing bodies at various city, county and state meetings, forums, seminars, etc.
- *Lobbying:* attend meetings and conduct presentations before the

legislative body

G. Contracted Services: N/A

H. Referral Services:

- Architectural Firms
- Marketing Firms
- Public Relations/Media
- Bidding Firms
- Statistical Parking Data
- Product RFPs

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Above 80% of Median
- D. Geographic Focus:** Downtown Memphis/Business Improvement District
- E. Populations Served:** Adults (25+)
- F. Sectors:** All
- G. Company Size:** 6-20 Employees
- H. Stages of Business:** All

I. Other Client Eligibility Criteria:

- Credit History: limited underwriting/approvals usually mirror bank underwriting guidelines
- Collateral Required: mirror bank collateral in a subordinated position
- Professional Experience: Review includes past performances of the potential borrower on other positions
- Equity Stake: Equity is required, percentages vary based upon loan
- Education/Skills Requirements: Not mandatory but helpful for applicants applying for loan programs

J. Not Eligible:

- Tax Delinquencies
- Litigations
- Bankruptcies

IV. Access to Services

- Application/Intake Form
- Referral
- Web-based Request

CENTER FOR INDEPENDENT LIVING (GOALS)

I. Contact Information

A. Program Manager/Contact:	Deborah Cunningham, Executive Director
B. Address:	1633 Madison Avenue Memphis, TN 38104
C. Phone Number:	901-726-6404 w/TTY
D. Fax:	901-726-6521
E. Email Address:	mcil@mcil.org
F. Website:	www.mcil.org
G. Hours of Operation:	Monday – Friday 9:00 am – 5:00 pm
H. Membership Required:	No
I. Fee-Based Services:	No

II. Services Offered

A. Counseling:

- One-on-One

B. Technical Assistance: Services

- Home modifications
- Nursing Home transition
- Information and referrals
- Peer outreach
- Budgeting
- Fair Housing Training
- Fair Housing Complaints

C. Skills Training (certificate programs, secretarial skills, etc.):

- Young people accessing leadership skills (PALS)
- Rockers N' Rollers
- Transportation Training

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy:

- Networking
- Lobbying

G. Contracted Services: N/A

H. Referral Services:

- ADAPT of Tennessee
- People First of Tennessee
- Benefits to Work Project
- Life After Blindness Center
- Marketing Firms
- Public Relations/Media
- Bidding Firms
- Statistical Parking Data
- Product RFPs

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	All
D. Geographic Focus:	Disabled
E. Populations Served:	N/A
F. Sectors:	N/A
G. Company Size:	6-20 Employees
H. Stages of Business:	All

K. Other Client Eligibility Criteria: N/A

L. Not Eligible: N/A

IV. Access to Services

- Upon Request

CITY OF MEMPHIS CONTRACT COMPLIANCE DIVERSITY DEVELOPER INCUBATOR

The Diversity Developer Incubator is a combination of course study and real life document submission. The first portion of this program is dedicated to introducing participants to real estate development. The courses will entail various topics as they relate to developing a project. These classes will run over a period of three months primarily on Wednesday evening and occasionally on Saturdays.

Participants will also interact with some of the more experienced minority and women developers from around the country. The more experienced minority and women developers will share their experiences and detail how they overcame various obstacles in order to accomplish their goals.

The final portion of the course will culminate in a class competition for a prized piece of City owned real estate. Based on all of the items discussed during the quarter, the participants will respond to a RFQ and a RFP designed by the City. A guest panel of judges will decide on the winning proposal and the piece of land will then be awarded to the winning participant for development.

I. Contact Information

A. Program Manager/Contact:	Carlee McCullough
B. Address:	125 N. Main, Ste. 440 Memphis, TN 38103
C. Phone Number:	901-576-6210
D. Fax:	901-576-6560
E. Email Address:	carlee.mccullough@memphistn.gov
F. Website:	www.ddi.memphistn.gov
G. Hours of Operation:	8:30 am – 5:00 pm
H. Membership Required:	No
I. Fee-Based Services:	Yes

II. Services Offered

A. Counseling:

- Group

B. Technical Assistance:

- Guidance on business and real estate development

C. Skills Training (certificate programs, secretarial skills, etc.):

- Diversity Developer Incubator

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services:

Referral agencies and services provided:

- Mid-South Minority Business Council (Uniform Certification Agency and MBE/WBE Certification)
- Pete Mitchell and Associates/Stephen Brown (Bonding/Insurance)
- Housing and Community Development (Technical Assistance, Business Plan Development)
- West Tennessee Venture Capital/Southeast Community Capital/Small Business Association/Banks (Financing)

III. Clients Served

- A. Gender:** Both
- B. Client Type:** MBE, WBE
- C. Client Income:** All
- D. Geographic Focus:** MSA (Crittenden, Desoto, Fayette, Tipton, Shelby)
- E. Populations Served:** 18+
- F. Sectors:** All
- G. Company Size:** 1-51 + employees
- H. Stages of Business:** Start-up and beyond

I. Other Client Eligibility Criteria:

- Professional experience based upon a review of prior projects

J. Not Eligible: N/A

IV. Access to Services

- N/A

CITY OF MEMPHIS RENAISSANCE BUSINESS CENTER

The City of Memphis Renaissance Business Center (RBC), a One-Stop-Shop, provides entrepreneurs and small businesses in Memphis with training, one-on-one counseling, access to capital and information to assist in their success.

I. Contact Information

A. Program Manager/Contact:	Beverly Goines, Deputy Director Patrice Harris, Manager
B. Address:	555 Beale Street Memphis, TN 38103
C. Phone Number:	901-526-9300
D. Fax:	901-525-2357
E. Email Address:	beverly.goines@memphistn.gov patrice.harris@memphistn.gov
F. Website:	www.cityofmemphis.org/rbc
G. Hours of Operation:	Monday – Friday, 8:30am – 5:00pm
H. Membership Required:	N/A
I. Fee-Based Services:	N/A

II. Services Offered

A. Counseling:

- One-on-One
- Group

B. Technical Assistance: Guidance and Hands-on

- Pre-Venture Start-up
- Business Start-up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Manufacturing Process/Production
- Finance/Budgeting/Accounting
- Information Technology

- Government Procurement
- International Trade/Export Assistance

C. Skills Training (certificate programs, secretarial skills, etc.):

- State of Tennessee Residential Limited License Contractors Program
- Contractors Assistance Training Programs
- Lead Certification

D. Access to Information & Communication Technology:

- PCs – Client Usage
- Internet Access
- Local Faxing
- Information System Usage
- CD ROM Data Library
- Counseling
- SBA Resource Center Training Sessions
- Workshops/Seminars

E. Access to Capital:

Direct & Indirect/Referral Partners:

- U.S. Small Business Administration
- Superior Financial Group
- Pathway Lending, formerly Southeast Community Capital
- Center City Commission
- Tennessee Valley Authority
- Other Local banks and lending institutions

Strategic Community Investment Fund (SCIF)

• *Uses:* Grants are often awarded on a competitive basis to eligible nonprofit organizations that have demonstrated expertise in community benefit projects. Non-profit organizations use the funding to provide programs and services in the areas of business, economic development, community development, and community initiatives.

• *Amounts Up To:* Amounts vary based upon the RFPs and/or the services to be rendered by the not-for-profit entity.

F. Advocacy:

- Other: Opportunities are offered throughout the year for small and minority business owners to interact with individuals or majority companies in an effort to improve growth leverage and/or other business enhancements.

G. Contracted Services:

Contractors:

- CP Brown & Associates (Bonding/Surety Products)
- Pete Mitchell & Associates (Multi-insurance Products)
- The Black Business Association (BBA)-(Technical assistance, networking opportunities)
- Tennessee Small Business Development Center (Counseling and technical assistance)
- Memphis Area Minority Contractors Association (MAMCA) – (Technical assistance, training, and support in all phases of construction)
- U.S. Small Business Administration (8(a)Certification, counseling, technical assistance, micro loan funds)
- University of Tennessee Procurement Technical Assistance Program (Technical assistance and government procurement assistance)

H. Referral Services:

- C.P. Brown & Associates
- Pete Mitchell & Associates
- State of Tennessee Economic Development Department
- Greater Memphis Regional Chamber
- Mid-South Minority Business Council
- National Association of Women Business Owners

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	LMI
D. Geographic Focus:	City-wide
E. Populations Served:	18+
F. Sectors:	All
G. Company Size:	All
H. Stages of Business:	All

I. Other Client Eligibility Criteria:

- Credit History: Normal underwriting guidelines with a degree of leniency to increase borrower capitalization

- Collateral Required: Mirror traditional lending collateral requirements but in subordinated positions
- Professional Experience: Management must have a degree of experience/track record in the type of start-up and/or existing business
- Equity Stake: Capital injection of at least 20% of project cost. Equity will vary based upon underlying factors such as collateral, market trends, type of business, cash flow ability, etc.
- Education/Skills Requirements: Basic as a part of the managerial analysis

J. Not Eligible:

- Workouts
- Negative Net Worth Companies
- Tax Delinquencies

IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral

COLLIERVILLE CHAMBER OF COMMERCE

The Collierville Chamber is a private, non-profit organization that represents businesses area wide. The Chamber is a voluntary federation of the local business community, uniting the efforts of business and professional individuals to ensure a healthy economic and socio-economic base to benefit the entire community. Membership is diverse, with representation from manufacturing, retail, service and corporate businesses ranging in size from one to 2,600 employees.

I. Contact Information

A. Program Manager/Contact:	Fran Persechini, President
B. Address:	485 Halle Park Drive Collierville, TN 38017
C. Phone Number:	(901) 853-1949 or 1-888-853-1949
D. Fax:	(901) 853-2399
E. Email Address:	info@colliervillechamber.com
F. Website:	www.colliervillechamber.com
G. Hours of Operation:	Monday – Friday 8:30am - 5:00pm
H. Membership Required:	Yes
I. Fee-Based Services:	Yes

II. Services Offered

- A. Counseling:**
- Small Business Counseling (Southwest Tennessee CommunityCollege/TSBDC).
- B. Technical Assistance: N/A**
- C. Skills Training (certificate programs, secretarial skills, etc.): N/A**
- D. Access to Information & Communication Technology: N/A**
- E. Access to Capital: N/A**
- F. Advocacy:**
- Networking is available for member businesses

G. Contracted Services:

- Access to (2) conference rooms for meetings at a nominal fee for members

H. Referral Services:

The Chamber makes referrals to the following entities, among others:

- University of Memphis
- Southwest Tennessee Community College
- TN Department of Economic Community Development
- TN Small Business Development Center
- Memphis Chamber of Commerce
- Employment agencies

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Collierville Area
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** All

I. Other Client Eligibility Criteria:

- Services Require Fees: Membership Dues

J. Not Eligible:

- See Geographic Focus

IV. Access to Services

- Services are accessed via referrals or written, verbal, and on-line requests.

EAST MEMPHIS BUSINESS & PROFESSIONAL WOMEN ASSOCIATION, INC. (BPW)

East Memphis Business and Professional Women Association, Inc.,(BPW) brings together women from all types of careers to network, share ideas, and build leadership and management skills. BPW is a voice of Memphis' working women to achieve equity in the workplace through leadership training, educational programming, advocacy, and support systems. Members benefit from networking opportunities, resources, career positioning, educational programs and visibility.

I. Contact Information

- | | |
|------------------------------------|--|
| A. Program Manager/Contact: | Marlen Fulton, President |
| B. Address: | 4326 Pinehurst Blvd.
Southaven, MS 38672 |
| C. Phone Number: | 901 489-4077 |
| D. Fax: | 901-473-4707 |
| E. Email Address: | mfulton0371@hotmail.com |
| F. Website: | www.eastmemphisbpw.org |
| G. Hours of Operation: | Meetings on the 3 rd Monday every month, 6:00 pm at the office of The Buyers Agent, in the Germantown Chamber of Commerce building, |
| H. Membership Required: | Yes |
| I. Fee-Based Services: | Yes |

II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:**
- Mentoring
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:**
- Acces to information regarding issues facing working women through the national organization, BPW/USA
 - Access to resource library for Women

E. Access to Capital:

- East Memphis BPW provides a yearly scholarship (\$500 - \$1000) to a woman trying to grow in her career or wanting to re-enter the workplace, application required

F. Advocacy:

Political Action Committee:

- The national organization of BPW/USA supports many issues facing working women and actively addresses Congress on these issues.

G. Contracted Services: N/A

H. Referral Services:

- East Memphis BPW offers members a networking and information support system

III. Clients Served

- A. Gender:** Both
- B. Client Type:** Open to all working women and men
- C. Client Income:** All
- D. Geographic Focus:** Mid-South
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up and beyond

I. Other Client Eligibility Criteria:

- Fees: \$65 Membership Fee

J. Not Eligible:

- All clients are eligible.

Access to Services

- **Verbal and Web-based Requests**

EMERGEMEMPHIS

EmergeMemphis, is a general business and technology-based incubator, whose guiding principles are, to enhance the viability of high growth entrepreneurship by providing infrastructure, services, and networking opportunities to both create wealth and expand the Mid-South economy.

I. Contact Information

- | | |
|------------------------------------|--|
| A. Program Manager/Contact: | Gwin Scott, President
Angela Jewell, Manager |
| B. Address: | 516 Tennessee Street
Memphis, TN 38103 |
| C. Phone Number: | 901-312-7700 |
| D. Fax: | 901-544-7163 |
| E. Email Address: | gwin@emergememphis.org
angela@emergememphis.org |
| F. Website: | www.emergememphis.org |
| G. Hours of Operation: | Monday – Friday
9:00am – 5:00pm |
| H. Membership Required: | N/A |
| I. Fee-Based Services: | N/A |

II. Services Offered

- A. Counseling:**
- One-on-One
- B. Technical Assistance: Guidance & Hands-on**
- Pre-Venture Start-up
 - Business Start-up/Acquisition
 - Business Plan Development
 - Information Technology
 - Sales/Marketing/Public Relations
 - Operations/Human Resources
 - Source of Capital
 - Loan Packaging Assistance
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

D. Access to Information & Communication Technology:

- Other: high speed T-1 lines for voice and data
- Plug and Play” connections in every office
- On-site assistance in web development
- Wireless connectivity
- Networking
- Voice-over IP, digital phone handsets
- Receptionist

E. Access to Capital: N/A

F. Advocacy: N/A

G. Contracted Services:

Provided under a Business Service Agreement:

- Receptionist, telephones, data lines, internet support, office space, common office facilities and maintenance, conference rooms, work areas
- General business consulting, mentoring, networking, assistance in business development, strategy formulation, operations, venture capital, and fund-raising

H. Referral Services:

- alt. Consulting
- Information Technology
- Angel Investors
- ADV
- Human Resources
- Public Relations
- Sales
- Legal

III. Clients Served

- | | |
|-------------------------------|------------------------|
| A. Gender: | Both |
| B. Client Type: | All |
| C. Client Income: | N/A |
| D. Geographic Focus: | City-wide, County-wide |
| E. Populations Served: | 18 + years |

- F. Sectors:** Service
G. Company Size: All
H. Stages of Business: All

I. Other Client Eligibility Criteria:

- Professional Experience: Demonstrate mission, experience and commitment to a business
- Education/Skills Required: Experience or advanced knowledge in field or area of business start-up

J. Not Eligible:

- Tax Delinquencies
- Litigations
- Bankruptcies

IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Request

GREATER MEMPHIS CHAMBER OF COMMERCE

Regional Chamber: A diverse organization of civic, community, business and professional leaders –whose collective mission is Economic Development, Community development and Member Development.

Small Business Council: The Greater Memphis Chamber launched the Small Business Council in 2007 especially geared toward the small and medium sized businesses. Of the more than 2,400 member businesses, roughly 90 percent of the membership has fewer than 100 employees.

I. Contact Information

A. Program Manager/Contact:	Reid Dulberger, Vice President of Memphis ED Administration Susan Hadley Maynor, Managing Director Economic Development
B. Address:	22 North Front Street Suite 200 Memphis, TN 38103
C. Phone Number:	901-543-3500
D. Fax:	901-543-3510
E. Email Address:	rdulberger@memphischamber.com smaynor@memphischamber.com
F. Website:	www.memphischamber.com
G. Hours of Operation:	Monday – Friday, 8:30am – 5:00pm
H. Membership Required:	Yes
I. Fee-Based Services:	Yes

Services Offered

- A. Counseling:**
- One-Stop-Shop Assistance
- B. Technical Assistance: Guidance**
- Information Technology
 - International Trade/Export Assistance
 - Loan Review/Analysis
 - Other: Business & Management Seminars and Training Programs
 - Loan packaging

C. Other Services

The members of the Existing Business Team can assist your business with:

- Financial Assistance
- Business and Economic Data
- Utility Assistance
- Site Selection
- Rapid Response Team
- Workforce Development
- Expansion Assistance
- Incentives

D. Skills Training (certificate programs, secretarial skills, etc.):

- Assistance with International Import/Export Trade
- Enterprise Process Services – Small Businesses and Entrepreneurs
- Contractual Agreement for Fast Track
- Tennessee Job Skills (TJS)
- Memphis Area Technology Council Services

E. Access to Information & Communication Technology: N/A

F. Access to Capital:

Indirect:

- Referral to State/Regional, Local, loan funds
- Tax Incentives (PILOTS, Bond Issues, etc.)

G. Advocacy:

- Networking: local programs for organizations, which promote business growth and expansion
- Lobbying: national programs (state and federal), which enhance business growth and expansion
- Other: track business trends locally and regionally

H. Contracted Services:

- General Business Services
- Accounting and Tax Information
- Consultation and Training Programs
- Fast Track Permitting
- Research Assistance

- Building and Land Data Base
- Mid-South Quality Productivity Center
- UT Center for Industrial
- Business Enterprise Resource office

Contractors & Services:

- alt.Consulting
- Tennessee Society of CPAs
- SCORE
- City of Memphis, Renaissance Business Center

I. Referral Services:

- Fifteen (15) or more agencies are used by the Chamber

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** N/A
- D. Geographic Focus:** Regional
- E. Populations Served:** Business owners
- F. Sectors:** All
- G. Company Size:** 100 Employees plus
- H. Stages of Business:** 1-3 years

J. Other Client Eligibility Criteria: N/A

K. Not Eligible:

- Other: Loan related requirements

Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests

Membership Fees

Investment Level	Employees	Advertising Credit	Business Intelligence Store Credit	Board of Advisor Membership
Business Investor: \$350	1-25 and 501(c)3	\$25	\$25	Not Applicable
Business Investor: \$500	26-50	\$25	\$25	Not Applicable
Business Investor: \$750	51-75	\$25	\$25	Not Applicable
Business Investor: \$1000	76-100	\$25	\$25	Not Applicable
Business Leader: \$1,500	101-150	\$75	\$75	Not Applicable
Business Leader: \$2,000	151-200	\$75	\$75	Not Applicable
Board of Advisor: \$3,500	201-300	\$150	\$150	1 Included
Community Investor: \$7,500+	301-500	\$350	\$350	2 Included
Community Leader: \$15,000+	501-700	\$1,000	\$1,000	3 Included
Community Visionary: \$25,000+	700+	\$1,500	\$1,500	5 Included
Board of Trustee: \$50,000+	700+	\$3,000	\$3,000	7 Included

HISPANIC CHAMBER OF COMMERCE

The Hispanic Business Alliance, Inc, is the premier Hispanic business membership organization in the Mid-South that assures Hispanic participation in economic and political development by empowering existing and future Hispanic business owners.

Contact Information

B. Program Manager/Contact:	Anna Martin us email
C. Address:	3050 Spottswood Memphis, TN 38111
D. Phone Number:	(901)576-6506
E. Fax:	N/A
F. Email Address:	anna@gotrinityinvestors.com
G. Website:	www.hispanicalliance.org
H. Hours of Operation:	Monday – Friday 9:00am - 5:00pm
I. Membership Required:	Yes
J. Fee-Based Services:	Yes

II. Services Offered

K. Counseling

- One-on-One
- Group

B. Technical Assistance:

Guided Technical Assistance is available in the following areas:

- Start-up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement
- Engineering/R&D

C. Skills Training (certificate programs, secretarial skills, etc.):

- Professional placement and career development opportunities

D. Access to Information & Communication Technology: N/A

E. Access to Capital:

- Access to capital is offered indirectly via referrals

F. Advocacy:

HBA offers the following advocacy and research services:

- Current Small Business/Economic Trends
- Networking
- Lobbying

G. Contracted Services: N/A

H. Referral Services:

Referrals are made in the following areas to the entities below:

- Services: Financial Services, Insurance, Real Estate, Immigration
- Agencies: Companies specializing in the above services, including Su Casa Realty, Prudential and VISA Inc.

III. Clients Served

L. Gender:	Both
M. Client Type:	Hispanic BEs All entities looking to work with Hispanic community
N. Client Income:	N/A
O. Geographic Focus:	Mid-South (TN, AR, MS)
P. Populations Served:	All
Q. Sectors:	Service
R. Company Size:	1-20 Employees
S. Stages of Business:	Start-up and beyond

I. Other Client Eligibility Criteria:

- **Services Require Fees:** Membership Fees

J. Not Eligible:

- Negative net worth companies

Access to Services

- Services are accessed by contacting HBA via phone or in person. Membership form available on-line.

LeMoyne-Owen College Community Development Corporation (LOC CDC)

The LeMoyne-Owen College Community Development Corporation in collaboration with the Center for Entrepreneurship offers a Micro Loan Program. The revolving Micro Loan Program provides small loans to micro businesses within the college community and Shelby County. The program also includes technical assistance to business owners and training in various areas.

I. Contact Information

I. Program Manager/Contact:	Jeffrey Higgs Jeremy Sanders, Senior Loan Officer
J. Address:	802 Walker Avenue Suite 5 Memphis, TN 38126
K. Phone Number:	901-672-8420
L. Fax:	901-672-8417
M. Email Address:	jhiggs@loc.org jeremy_sanders@loc.edu
N. Website:	www.loccdc.org
O. Hours of Operation:	Monday – Thur., 8:30am – 5:00pm Friday – 8:00am – 1:00pm
P. Membership Required:	No
Q. Fee-Based Services:	No

II. Services Offered

A. Counseling:

- One-on-One

B. Technical Assistance: Guidance & Hands-on

- Business Plan Development
- Source of Capital
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement
- Workforce Development Design

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy:

- Current Small Business/Economic Trends
- Commercial Development

G. Contracted Services:

- Business Plan Writing
- Accounting Assistance
- Small Business classes

Contractors & services provided:

- Memphis Business Development Center: Business Plan Writing
- ABC Accounting: Accounting Assistance
- LeMoyne-Owen College: Business Department
- BWC Consulting, LLC – Project Management and Capital Access

H. Referral Services:

- Renaissance Business Center
- City of Memphis
- Memphis Business Development Corporation (MBDC)
- Other non-profits
- Federal Funding Sources

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	LMI Only
D. Geographic Focus:	LeMoyne Owen College Community and Shelby County
E. Populations Served:	18+ years, Ex-offenders
F. Sectors:	All
G. Company Size:	1-20 Employees
H. Stages of Business:	Start-up to 5 years+

I. Other Client Eligibility Criteria: N/A

J. Not Eligible:

- Negative Net Worth Companies

IV. Access to Services

- Application/Intake Form

MEMPHIS AREA ASSOCIATION OF GOVERNMENTS (MAAG)

MAAG is a local development district (LDD) serving Fayette, Lauderdale, Shelby and Tipton counties in West Tennessee. MAAG's primary purpose is economic development through the promotion of job creation and increasing income.

I. Contact Information

A. Program Manager/Contact:	Jim Augus, Revolving Loan Administration
B. Address:	1420 Union Avenue 4 th Floor, Ste. 410 Memphis, TN 38104
C. Phone Number:	901-729-2871 ext. 105
D. Fax:	901-729-4107
E. Email Address:	jpangus@maagov.org
F. Website:	www.mgagov.org
G. Hours of Operation:	Monday – Friday 8:00am – 4:30pm
H. Membership Required:	N/A
I. Fee-Based Services:	N/A

II. Services Offered

A. Counseling: N/A

B. Technical Assistance: N/A

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology:

- Phone/walk-ins/e-mail/website

E. Access to Capital:

Direct:

- Working capital, equipment, improvement, and real estate purchase

Loans:

- Uses: Small Business Start-up
- Amounts: \$25,000 - \$150,000
- Interest Rates: 4% below prime, but not less than 4%
- Terms: 3 – 7 years
- Job requirement – one job per \$15,000 (MAAG portion)

- Leverage Ratio: 2 to 1 (MAAG cannot finance more than one-third of the overall project.)

F. Advocacy:

- Networking
- Lend support, financial statement/yearly, needs of trust residence

G. Contracted Services: N/A

H. Referral Services:

- Banks, City Loan Fund, Micro Loan, Renaissance Business Center

III. Clients Served

- A. Gender:** Both
- B. Client Type:** Small to midsize businesses
- C. Client Income:** All
- D. Geographic Focus:** Fayette, Lauderdale, Shelby and Tipton Counties
- E. Populations Served:** All
- F. Sectors:** All (except real estate development)
- G. Company Size:** All
- H. Stages of Business:** Start-up, Existing, Expansion

I. Other Client Eligibility Criteria:

- Credit History: 30 days
- Professional Experience: 3 years preference
- Job creation or retention

J. Not Eligible:

- Tax Delinquencies
- Refinance
- Litigations
- Real Estate Development

IV. Access to Services

- Application/Intake Forms
- Written & Verbal Requests
- Referral

MEMPHIS AREA MINORITY CONTRACTORS ASSOCIATION (MAMCA)

MAMCA is a non-profit organization comprised of the African American business owners with over 150 years combined experience in the construction and trade industry. MAMCA serves as a channel and provides networking opportunities, training, and mentoring to prepare and assist individuals in becoming business owners in the construction industry.

I. Contact Information

- | | |
|------------------------------------|---------------------------------------|
| A. Program Manager/Contact: | Kerrie Aaron |
| B. Address: | 555 Beale Street
Memphis, TN 38103 |
| C. Phone Number: | 901-526-9300 |
| D. Fax: | 901-525-2357 |
| E. Email Address: | Mamca_1@hotmail.com |
| F. Website: | www.memphisminoritycontractors.com |
| G. Hours of Operation: | Monday – Friday
9:30am – 1:30pm |
| H. Membership Required: | Yes |

II. Services Offered

A. Counseling:

- One-on-One
- Group

B. Technical Assistance: Hands-on

- Business Start-up
- Business Plan Development
- Industry/Product Research

D. Skills Training (certificate programs, secretarial skills, etc.):

- Enhancement workshops

E. Access to Information & Communication Technology:

- PCs, Phones, Fax, Internet (in the Renaissance Business Center)

F. Access to Capital: N/A

G. Advocacy: N/A

H. Contracted Services: N/A

I. Referral Services:

- Technical Assistance
- Local/State/Federal Agencies – Technical Assistance

III. Clients Served

- A. Gender:** Both
- B. Client Type:** Minority
- C. Client Income:** All
- D. Geographic Focus:** Memphis and Tri-State Area
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** 1-5 Employees
- H. Stages of Business:** Start-up and beyond

I. Other Client Eligibility Criteria:

- New or existing persons/company in construction and trade industry

J. Not Eligible: N/A

IV. Access to Services

- N/A

MEMPHIS BRANCH OF THE NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE (NAACP) – SMALL BUSINESS OPPORTUNITIES

The primary focus of the NAACP continues to be the protection and enhancement of the civil rights of African Americans and other minorities. The NAACP works at the national, regional, and local level to secure civil rights through advocacy for supportive legislation and by the implementation of strategic initiatives.

I. Contact Information

A. Program Manager/Contact:	Madeleine Taylor Interim Executive Director
B. Address:	588 Vance Avenue Memphis, TN 38126
C. Phone Number:	(901) 521-1343
D. Fax:	(901) 526-2637
E. Email Address:	nmemphi1@comcast.net
F. Website:	www.naacp.org
G. Hours of Operation:	Monday – Friday 8:30am - 5:00pm
H. Membership Required:	No
I. Fee-Based Services:	No

II. Services

A. Counseling:

- One-on-One

B. Technical Assistance:

NAACP Small Business Opportunities Program offers hands-on technical assistance in the areas of:

- Pre-Venture Start-up
- Business Start-up/Acquisition
- Business Plan Development

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy:

- NAACP represents the underserved in business and economic development

G. Contracted Services: N/A

H. Referral Services:

NAACP Small Business Opportunities makes referrals for the following services to the entities below:

- Loan Review/Analysis: Black Business Association
- Operations/Human Resources: Black Business Association
- Finance/Budgeting/Accounting: SCORE
- Government procurement, loan review/analysis: Mid-South Minority Business Council

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	All
D. Geographic Focus:	Tri-state Area
E. Populations Served:	All
F. Sectors:	All
G. Company Size:	All
H. Stages of Business:	All

I. Other Client Eligibility Criteria: N/A

J. Not Eligible:

- All clients are eligible

IV. Access to Services

- Services are accessed via an application form and personal interviews.

MINORITY ENTERPRISE DEVELOPMENT CORPORATION

I. Contact Information

A. Program Manager/Contact:	Lirah B. Sabir, Phd., Executive Director
B. Address:	283 North Bellevue Boulevard Memphis, TN 38105
C. Phone Number:	901-726-5353
D. Fax:	901-726-5355
E. Email Address:	memphisbdc@smail.com
F. Website:	N/A
G. Hours of Operation:	Monday – Friday 9:00am – 5:00pm
H. Membership Required:	N/A
I. Fee-Based Services:	N/A

II. Services Offered

A. Counseling:

- One-on-One

B. Technical Assistance: Hand-on

- Business Plan Development
- Loan Review/Analysis
- Finance/Budgeting/Accounting

C. Skills Training (certificate programs, secretarial skills, etc.):

Entrepreneur Services:

- Counseling – Start-up Businesses
- Business Planning and Growth Programs
- General Business Counseling and Information Dissemination
- Referral Services
- Non-Skills Training includes: Counseling, Marketing Services, Financial Services, Management Services and Phoenix Database

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services: N/A

III. Clients Served

- | | |
|-------------------------------|------------------------|
| A. Gender: | Both |
| B. Client Type: | All |
| C. Client Income: | N/A |
| D. Geographic Focus: | City-wide, County-wide |
| E. Populations Served: | N/A |
| F. Sectors: | All |
| G. Company Size: | All |
| H. Stages of Business: | All |

I. Other Client Eligibility Criteria: N/A

J. Not Eligible: N/A

IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-Based Requests

MEMPHIS PUBLIC LIBRARY & INFORMATION CENTER: FIRST TENNESSEE SMALL BUSINESS CENTER

First Tennessee Bank and the Memphis Public Library have formed a unique partnership, creating a centrally located facility that serves as a resource, referral and distribution center for Mid-South businesses. Located in the Business/Science Department of the Central Library, the Small Business Center is geared to serve the potential small business owner, the recently licensed entrepreneur and the established small business owner.

I. Contact Information

A. Program Manager/Contact:	Judy Hurley, Senior Librarian
B. Address:	3030 Poplar Avenue Memphis, TN 38111
C. Phone Number:	(901) 415-2734
D. Fax:	(901) 323-7108
E. Email Address:	hurleyj@memphislibrary.org
F. Website:	www.memphislibrary.org/ftsbc
G. Hours of Operation:	Monday – Thursday - 9:00am - 9:00pm Friday – Saturday - 9:00am-6:00pm Sunday - 1:00pm-5:00pm
H. Membership Required:	No (Library card required to check out materials)
I. Fee-Based Services:	No

II. Services Offered

A. Counseling: N/A

B. Technical Assistance: Materials only

Information and guidance is provided in the following areas:

- Pre-Venture Start-up
- Business Start-up/Acquisition
- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology:

- PCs, Internet

E. Access to Capital: N/A

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services:

The Small Business Center refers clients to the different agencies and organizations that are listed in the Business Pages of the website.

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** County-wide
- E. Populations Served:** Adults
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up and beyond

I. Other Client Eligibility Criteria:

- Services Require Fees: No

J. Not Eligible:

- All clients are eligible

IV. Access to Services

- Services are accessed via referral and web-based requests.

MEMPHIS RENEWAL COMMUNITY

Renewal Communities are federally designated geographic areas that have been identified as particularly distressed zones. Because these areas have a hard time attracting the businesses and residents needed for economic growth, the federal government offers tax incentives to businesses that are located in these areas and hire employees within the Renewal Community. Memphis is one of the largest renewal communities in America with 68 census tracts.

I. Contact Information

A. Program Manager/Contact:	Virginia Wilson
B. Address:	City of Memphis Intergovernmental Relations 125 Main Street, Rm. 336 Memphis, TN 38103-2079
C. Phone Number:	901-636-6457
D. Fax:	N/A
E. Email Address:	virginia.wilson@memphistn.gov
F. Website:	www.cityofmemphis.org/rc
G. Hours of Operation:	Monday – Friday, 8:30am – 5:00pm
H. Membership Required:	N/A
I. Fee-Based Services:	Yes: Commercial Revitalization Application Fee

II. Services Offered

A. Counseling:

- One-on-One
- Group

B. Technical Assistance: Guidance

- Pre-Venture Start-up
- Tax Incentives

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology:

- Website: www.cityofmemphis.org/rc

E. Access to Capital: N/A

Indirect:

- Tax Incentives-Credits and Deductions
- Commercial Revitalization Deduction

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services: N/A

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Neighborhood/Census Tract: Renewal Community
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** All

I. Other Client Eligibility Criteria: N/A

J. Not Eligible: N/A

IV. Access to Services

- Application/Intake Forms
- Written & Verbal Requests
- Referral
- Web-based Request

MEMPHIS/SHELBY COUNTY OFFICE OF PLANNING AND DEVELOPMENT

The Memphis and Shelby County Division of Planning and Development is a joint agency that serves both the City of Memphis and Shelby County Governments. Its mission includes the development of plans and programs that result in thriving and livable neighborhoods, safe and efficient buildings and enhanced economic development opportunities. The agency is comprised of six departments that provide services to both city and county residents.

I. Contact Information

A. Program Manager/Contact:	Maura Sullivan
B. Address:	City Hall 125 Main Street, Suite 468 Memphis, TN 38103
C. Phone Number:	901-576-6601
D. Fax:	901-576-6603
E. Email Address:	Maura.sullivan@memphistn.gov
F. Website:	www.dpdgov.com
G. Hours of Operation:	Monday – Friday, 8:00am – 5:00pm
H. Membership Required:	N/A
I. Fee-Based Services:	Yes – fees associated with application

II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance: Guidance and Hand-on**
- Tax Increment financing through CRT based on approved redevelopment plan/quality
 - Manufacturing Process/Production
 - Information Technology
 - Government Procurement
 - International Trade/Export Assistance
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:**
- N/A

E. Access to Capital:

- Extremely limited through CRA/TIF qualification

F. Advocacy:

- Other: There is a new position for advocacy being created not yet filled

G. Contracted Services:

- City of Memphis, Housing and Community Development (HCD)

Contractors and Services provided:

- Retail Studies in Communities
- Planning Studies in Communities

H. Referral Services:

Referral agencies and services provided:

- Community Enhancement
- Memphis Housing Authority
- City of Memphis, Renaissance Business Center
- Community Foundation of Greater Memphis

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Shelby County
- E. Populations Served:** All
- F. Sectors:** N/A
- G. Company Size:** N/A
- H. Stages of Business:** N/A
- I. Other Client Eligibility Criteria:** N/A
- J. Not Eligible:** N/A

IV. Access to Services

- Application/Intake Form
- Referral
- Web-based Requests
- Written & Verbal Requests

MEMPHIS US EXPORT ASSISTANCE CENTER

Memphis US Export Assistance Center brings together resources from across the U.S. Government to assist American businesses in planning their international sales strategies and succeed in today's global marketplace.

I. Contact Information

A. Program Manager/Contact:	David Spann
B. Address:	22 N. Front St., Suite 200 Memphis, TN 38103
C. Phone Number:	901-544-0930
D. Fax:	901-543-3510
E. Email Address:	David.spann@mail.doc.gov
F. Website:	www.export.gov
G. Hours of Operation:	9am – 5:30pm
H. Membership Required:	No
I. Fee-Based Services:	Yes

II. Services Offered

A. Counseling:

- In depth counseling to companies interested in exporting their products or services.

B. Technical Assistance:

- Guidance & Hands-on: Extensive guidance and hands-on assistance regarding the export process.

C. Skills Training (certificate programs, secretarial skills, etc.):

- Individual and group training

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

H. Advocacy:

- Advocacy assistance to U.S. companies bidding for foreign contracts

I. Contracted Services: N/A

J. Referral Services: N/A

III. Clients Served

- A. Gender:** Both
- B. Client Type:** Established companies with exportable products or services
- C. Client Income:** No limits
- D. Geographic Focus:** Western Tennessee
- E. Populations Served:** All
- F. Sectors:** All but exclusively for exporting
- G. Company Size:** No limits
- H. Stages of Business:** Expansion of established business

I. Other Client Eligibility Criteria:

- Must be an established company with an exportable product or service.

J. Not Eligible:

- Start-ups

IV. Access to Services

- N/A

MID-SOUTH MINORITY BUSINESS COUNCIL (MMBC)

MMBC is a private not-for-profit agency that provides certification services to minority women and disadvantaged business enterprises to assist them in gaining access to bid and proposal request from governmental agencies and major corporations. MMBC also provides developmental programs to foster increased growth and success of small minority businesses.

I. Contact Information

A. Program Manager/Contact:	Luke Yancy, III – President & CEO
B. Address:	158 Madison Avenue, Suite 300 Memphis, TN 38103
C. Phone Number:	901.525.6512
D. Fax:	901.525.5204
E. Email Address:	mmbc@mmbc-memphis.org
F. Website:	www.mmbc-memphis.org
G. Hours of Operation:	Monday – Thursday: 8:00 am – 5:00 pm; Friday: 8:00 am – 4:00 pm
H. Membership Required:	Yes, however, some training and developmental services are available to non-MMBC members
I. Fee-Based Services:	Yes

II. Services Offered

A. Counseling:

- Strategic Consulting Services
- Referral Services
- Joint Venture Opportunities

B. Technical Assistance:

- MMBC Business/Strategic Plan
- Power Communicator (marketing and presentation tools)
- Business Valuation (value of business)
- Programs:
 - Quarterly Training Seminars
 - Quarterly Speaker Series
 - Service Provider Referral Service
 - Center for Emerging Entrepreneurial Development (CEED)
 - Memphis Business Academy

C. Skills Training (certificate programs, secretarial skills, etc.):

- Memphis Business Academy – Transitioning to become a CEO

D. Access to Information & Communication Technology:

- The MMBC does not directly provide access to information and communication technology, but can make referrals to gain access.

E. Access to Capital:

- MMBC Working Capital Loan Fund
- MMBC Loan Services (Referral service to other funding sources)

F. Advocacy:

- MMBC advocates for minority and women owned businesses in Memphis, Shelby County and surrounding areas.

G. Contracted Services: N/A

H. Referral Services:

Deeply Discounted Rates for preferred provider services including:

- Accounting/Bookkeeping
- Legal
- Bonding & Insurance
- Marketing/Advertising
- Loan Packaging
- Employee Healthcare
- Human Resources/Workforce Development
- Bidding, Estimating, Contract Review
- Business Protection Services

III. Clients Served

A. Gender:	All
B. Client Type:	Minority & Women Owned Businesses
C. Client Income:	All
D. Geographic Focus:	Memphis MSA
E. Populations Served:	Business Owners & Corporations (Supply Diversity)
F. Sectors:	Service, Manufacturing, Construction
G. Company Size:	All
H. Stages of Business:	Established Businesses and some start-ups

I. Other Client Eligibility Criteria:

Members must have 51% ownership of a Minority or Women owned & operated business enterprise

J. Not Eligible: N/A

IV. Access to Services

- Certified Minority and Women Owned Enterprises have access to all of the MMBC services. Non-certified companies have access to the Technical Assistance & Developmental Pool.

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

The mission is to propel women entrepreneurs into economic, social and political spheres of power worldwide. NAWBO offers members a selection of benefits for their business including opportunities for networking, support, encouragement, idea exchange, and discounts on goods and services. NAWBO seeks to strengthen the wealth creating capacity of its membership, promote economic development, create innovative and effective changes in the business culture, build strategic alliances, coalitions, and affiliations; and transform public policy and influence opinion makers.

I. Contact Information

A. Program Manager/Contact:	Nita Black
B. Address:	2809 Kirby Parkway, Suite 118-142 Memphis, TN 38119
C. Phone Number:	(901) 413-1315
D. Fax:	N/A
E. Email Address:	nitab@memphisoriginals.com
F. Website:	www.nawbo.org (password required)
G. Hours of Operation:	Monday – Friday, 8:00am - 4:00pm
H. Membership Required:	Yes
I. Fee-Based Services:	Yes

II. Services

A. Counseling:

- Group

B. Technical Assistance:

Guided technical assistance is offered in the following areas:

- Pre-Venture Start-up
- Business Start-up/Acquisition
- Business Mentoring
- Membership Benefits for Female Business Owners

C. Skills Training (certificate programs, secretarial skills, etc.):

NAWBO offers the following skills-building opportunities:

- Business incubator seminars to assist business owners in obtaining certification.
- Education Network
- Various Seminars, Classes, Conferences

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy:

NAWBO offers the following advocacy and research services:

- Current Small Business/Economic Trends: Center for Female Business Research
- Networking
- Lobbying
- Political Action Committee

G. Contracted Services: N/A

H. Referral Services:

NAWBO provides the following referrals to the entities below:

- Job training: Workforce Investment Act Network
- Various business services: Renaissance Business Center
- Referrals to bookkeepers, marketers, etc.

III. Clients Served

- A. Gender:** Women
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Tri-County/State, Greater Memphis Area
- E. Populations Served:** Adults (25+), Ex-offenders, Refugees, Immigrants
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up and beyond

I. Other Client Eligibility Criteria:

- Fees: Membership and Events Fees
- Distressed Businesses: NAWBO works with “distressed” business owners to help them recover their businesses.

J. Not Eligible: N/A

IV. Access to Services

- Services are accessed by visiting the website or calling to request a membership application.

RISE FOUNDATION

The RISE Foundation (Responsibility, Initiative, Solutions, Empowerment) is a non-profit corporation whose mission is to empower low income residents of Memphis and Shelby County to build and sustain financial assets.

I. Contact Information

A. Program Manager/Contact:	Linda L. Williams, Executive Director
B. Address:	22 N. Front Street, Suite 680 Memphis, TN 38103
C. Phone Number:	901-507-6644
D. Fax:	901-507-6640
E. Email Address:	linda@risememphis.org
F. Website:	www.risememphis.org
G. Hours of Operation:	Monday – Friday, 8:30am - 5:00pm (by appt.)
H. Membership Required:	No
I. Fee-Based Services:	No

II. Services Offered

A. Counseling:

- N/A

B. Technical Assistance:

Hands-on technical assistance is offered to Memphis Housing Authority residents and residents eligible for Earned Income Tax Credit in the following:

- Personal Finances

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology: N/A

E. Access to Capital:

- Individual Development Accounts are available to Memphis Housing Authority residents and residents eligible for Earned Income Tax Credit in Memphis/Shelby County

F. Advocacy:

- N/A

G. Contracted Services:

- Consulting

H. Referral Services:

RISE makes referrals for the following services to the entities listed below:

- Homeownership Education: Memphis Housing Resource Center

III. Clients Served

- A. Gender:** All
- B. Client Type:** All
- C. Client Income:** Low income
- D. Geographic Focus:** Memphis and Shelby County
- E. Populations Served:** Adults (25+) Memphis Housing Authority (MHA) Residents and MHA Section 8 Housing Certificate Holders; Earned Income Tax Credit eligible residents
- F. Sectors:** N/A
- G. Company Size:** N/A
- H. Stages of Business:** N/A

I. Other Client Eligibility Criteria:

- N/A

J. Not Eligible

- All clients are eligible

IV. Access to Services

- Services are accessed via an application form.

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

The Service Corps of Retired Executives (SCORE) Chapter 68, is a locally-chartered volunteer association and resource partner of the Small Business Administration. SCORE Memphis offers free and confidential counseling to start-up businesses and existing small businesses that seek advice. SCORE Memphis serves the Tennessee counties of Shelby, Tipton, Fayette and adjoining counties in Arkansas and Mississippi.

I. Contact Information

A. Program Manager/Contact:	Vernon Tabor
B. Address:	5100 Poplar Avenue, Suite 1701 Memphis, TN 38137
C. Phone Number:	901-544-3588
D. Fax:	901-544-0557
E. Email Address:	scorememphis@comcast.net
F. Website:	www.scorememphis.org
G. Hours of Operation:	Monday – Friday, 9:00am – 12:00pm
H. Membership Required:	N/A
I. Fee-Based Services:	N/A

II. Services Offered

A. Counseling:

- One-on-One
- Group

B. Technical Assistance: Guidance

- Business Start-up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Finance/Budgeting/Accounting

C. Skills Training (certificate programs, secretarial skills, etc.):

- Seminars & Workshops

D. Access to Information & Communication Technology:

- E-mail counseling

E. Access to Capital:

- Loans counseling

F. Advocacy:

- Current Small Business/Economic Trends

G. Contracted Services:

- SBA resource partner
- Counseling and mentoring services provided to small business sector

H. Referral Services:

- Refer clients to other agencies

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** County-wide, Mid-South Region
- E. Populations Served:** 18+
- F. Sectors:** All
- G. Company Size:** 1-50 Employees
- H. Stages of Business:** Start-up and beyond

I. Client Eligibility Criteria: N/A

J. Not Eligible:

- Litigations

IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral

SOUTH MEMPHIS ALLIANCE

South Memphis Alliance (SMA) is a non-profit community based organization that works with local community associations to build an urban information network that promotes better community services, education, and civic engagement

I. Contact Information

A. Program Manager/Contact:	Reginald Milton/CEO
B. Address:	1048 S. Bellevue
C. Phone Number:	901-774-9582
D. Fax:	901-774-9586
E. Email Address:	milton@smaweb.org
F. Website:	smaweb.org
G. Hours of Operation:	Monday – Friday, 8:30am – 4:30pm
H. Membership Required:	Yes, for community associations
I. Fee-Based Services:	Yes

II. Services Offered

A. Counseling:

- Counseling: *Stand By Me*
 - Group and individual in Anger Management, HIV/AIDS Prevention, Conflict Resolution, and Goal Setting

B. Technical Assistance:

- 12-week training on Small Business Operations
- Leasing of office space

C. Skills Training (certificate programs, secretarial skills, etc.):

- Community Organizing - Asset Based Community Developed
- Street Smart – youth intervention certified

D. Access to Information & Communication Technology:

- PC's phones, copier, faxing, internet
- A/V meeting rooms

E. Access to Capital:

- Loans up to \$5,000
- Financial support to affiliate community associations

F. Advocacy:

- Family-to-Family Crisis services

G. Contracted Services:

- Anger Management, HIV/AIDS prevention, Conflict Resolution, and Goal Setting, Money Management

H. Referral Services:

- Children Counseling

III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Medium to low income
- D. Geographic Focus:** South Memphis
- E. Populations Served:** All ages
- F. Sectors:** Service, Loans, Grants, Education, Advocacy
- G. Company Size:** 1 – 6 Employees
- H. Stages of Business:** 8 to 9 years

I. Other Client Eligibility Criteria:

- Education/Skills Requirements: Vary depending on service

J. Not Eligible:

- Workouts
- Negative Net Worth Companies
- Tax Delinquencies
- bankruptcies

IV. Access to Services

- Written & Verbal Requests

PATHWAY LENDING

Pathway Lending, formerly Southeast Community Capital, is a Community Development Financial Institution (CDFI) created in December 1999 to increase access to capital for those disadvantaged Tennessee businesses unable to access traditional financing with emphasis on low- and moderate- income communities in Tennessee, resulting in new jobs and wealth creation.

I. Contact Information

J. Program Manager/Contact:	Amy Bunton
I. Address:	201 Venture Circle Nashville, TN 37228
J. Phone Number:	615-425-7171
K. Fax:	615-425-7172
L. Email Address:	info@pathwaylending.org
M. Website:	www.pathwaylending.org
N. Hours of Operation:	Monday – Friday, 8:00am – 5:00pm
O. Membership Required:	No

II. Services Offered

K. Counseling:

- One-on-One
- Group

P. Technical Assistance: Hands-on

- Business Start-up/Acquisition
- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting

K. Skills Training (certificate programs, secretarial skills, etc.): N/A

L. Access to Information & Communication Technology:

- Phones/walk-ins/e-mail/wedsite

M. Access to Capital:

- Direct
- Loans: Small Business Loans & Energy Efficiency Loans
Uses: Building and Land Purchases/Acquisition
Expansion Capital- equipment purchases, permanent working capital, inventory or lines of credit

Purchase Order Finance/ Contract Financing

Amounts: \$35,000 to \$500,000

Terms: 1 to 5 years

N. Advocacy: N/A

O. Contracted Services/ Partners:

- Fund Manager for cities in Tennessee: Nashville, Knoxville, Tri Cities and Jackson

Contractors & Services Provided:

- U.S. Small Business Administration Micro Lender
- State of Tennessee
- U.S. Department of Agriculture Rual Development
- Tennessee Valley Authority
- U.S. Treasury (CDFI)
- U.S. Economic Development Administration
- Metropolitan Nashville, Tennessee
- Oak Ridge National Laboratory Partnerships Directorate

H. Referral Services:

Services Provided:

- Participatory Loans
- Technical Assistance

Referral Agencies & Services Provided:

- Lending Institutions - Participatory Loans
- Local/State/Federal Agencies – Technical Assistance

III. Clients Served

L. Gender:	Both
M. Client Type:	All
N. Client Income:	All
O. Geographic Focus:	Only lends to companies operating in TN: Neighborhood/ Census Tract, City-wide, County-wide
P. Populations Served:	18+
Q. Sectors:	All
R. Company Size:	All
S. Stages of Business:	All

P. Other Client Eligibility Criteria:

- Business must be located in Tennessee
- Personal guarantee of business owner(s)
- Credit History: Normal underwriting guidelines with a degree of leniency to increase borrower capitalization
- Collateral Required: Mirror traditional lending collateral requirements but in subordinated positions
- Professional Experience: Management must have a degree of experience/track record in the type of start-up and/or existing business
- Equity Stake: Capital injection of at least 10% of project cost. Equity will vary based upon underlying factors such as collateral, market trends, type of business, cash flow ability, etc.
- Education/Skills Requirements: Basic as a part of the managerial analysis

Q. Not Eligible:

- Tax Delinquencies
- Litigations
- Bankruptcies

IV. Access to Services

- Application/Intake Form
- Web-based Requests

STATE OF TENNESSEE DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT/BERO

The State of Tennessee Department of Economic and Community Development provides information to communities and employers who want to attract, maintain and increase jobs in Tennessee. They work with a network of organizations to help ensure the success of start-up and existing businesses to encourage their future growth.

I. Contact Information

A. Program Manager/Contact:	Sharon Taylor McKinney
B. Address:	Donnelley J. Hill Office Building 170 N. Main Street 12 th Floor Memphis, TN 38103
C. Phone Number:	901-543-7426 (direct)
D. Fax:	901-543-7905
E. Email Address:	Sharon.k.taylor@state.tn.us
F. Website:	www.tnecd.gov/bizdev.htm
G. Hours of Operation:	Monday – Friday, 8:00am – 4:30pm
H. Membership Required:	N/A
I. Fee-Based Services:	Yes

II. Services Offered

- A. Counseling:**
- One-on-One
- R. Technical Assistance: Guidance**
- Pre-Venture Start-up
 - Business Plan Development
 - Industry/Product Research
 - Source of Capital
 - Loan Packaging
 - Manufacturing Process/Production
 - Information Technology
 - Government Procurement
 - International Trade/Export Assistance

S. Skills Training (certificate programs, secretarial skills, etc.):

Technical Assistance Programs with state affiliated institutions of higher learning for problem solving for manufacturers, governmental agencies, service companies and retailers:

- The Tennessee Manufacturing Extension Program
- Oak Ridge Center for Manufacturing Technology
- Tennessee Technology Center
- Jackson State Community College
- Dyersburg State Community College
- Southwest Tennessee Community College
- The University of Tennessee at Martin
- The University of Memphis
- Tennessee Small Business Development Centers
- SBA Prequalifications Program

T. Access to Information & Communication Technology:

Services may be available at various locations

U. Access to Capital:

Direct:

SBA– 7(A) Loan Guaranty Program (government-backed program)

- *Uses:* Inventory, materials, furniture, fixtures, machinery, equipment, household improvements, purchase ongoing business, repayment account, payable and other business debts, working capital and real estate
- *Amounts:* Lender fee 50 basis points per year; Guaranty one-time fee to borrower between 2% and 3.5% of guaranty amount
- *Interest Rates:* Will not exceed 2.75% over the prime lending rate
- *Terms:* Maturities up to 7 years for working capital and up to 25 years for fixed assets
- *Guaranty:* 75% of loans, up to a maximum of \$750,000; 80% for loans of \$100,000 or less

Low Documentation Loan:

- *Uses:* Inventory, materials, furniture, fixtures, machinery, equipment, household improvements, purchase ongoing business, repayment account, payable and other business debts, working capital and real estate
- *Interest Rates:* Follow commercial rates, prime plus 2.25% - 2.75%
- *Terms:* Small loans may carry a higher rate

7(A) CAP Lines – Direct:

CAP Lines finances small businesses' short term, cyclical working needs. Short term working capital loans for:

- Seasonal
- Contract
- Builders
- Standard Asset-Based
- Small Asset-Based
- SBA regulations governing the 8(A) Program also governs this program; the SBA will guarantee up to \$750,000

Export Working Capital Program:

- SBA guarantees up to 75% of a secured loan up to a maximum of \$750,000
- SBA gurantees up to 80% on loans of \$100,000 or less
- Loan maturities up to three years, with annual renewal
- Loans for single or multiple export sales can be extended for pre-shipment working capital and post-shipment exposure coverage
- Proceeds can only be used to finance export transactions

504 Direct Loan Program:

V. Advocacy: N/A

W. Contracted Services: N/A

X. Referral Services: N/A

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	Above 80% of Median
D. Geographic Focus:	State-wide
E. Populations Served:	Adults (25+), Elderly (55+)
F. Sectors:	Service, Retail, Manufacturing, Construction
G. Company Size:	All
H. Stages of Business:	All

Y. Other Client Eligibility Criteria

- Credit history: Partnerships or joint ventures with other lenders
- Collateral Required: Same criteria used by partnership lenders, collateral mirror lender(s), but in subordinated position
- Equity Stake: Normal equity of traditional and non-traditional lenders
- Education/skills Requirements: Mirror lender credit criteria

Z. Not Eligible:

- Tax delinquencies
- Litigations
- Bankruptcies

IV. Access to Services

- N/A

TENNESSEE DEPARTMENT OF TRANSPORTATION SMALL BUSINESS DEVELOPMENT PROGRAM

Located within the Department's Civil Rights Office, the Small Business Development Program assists and encourages business opportunities for Small and Disadvantaged Business Enterprises (DBE's) participating in federally funded projects in the highway construction and transportation industries. The Program makes every effort to assure equal employment opportunities both within its own organization and within the organization of its contractors and subcontractors.

II. Contact Information

A. Program Manager/Contact:	Sherrie Mays
B. Address:	James K. Polk Building 505 Deaderick Street Suite 1800 Nashville, TN 37243
C. Phone Number:	615-791-3681 (888) 370-3647
D. Fax:	(615) 741-3169
E. Email Address:	Sherri.d.mays@tn.gov
F. Website:	www.tdot.state.tn.us
G. Hours of Operation:	Monday – Friday, 7:30am – 5:00pm
H. Membership Required:	No
I. Fee-Based Services:	No

II. Services Offered

A. Counseling:

- One-on-One

B. Technical Assistance:

The Department offers guided technical assistance in the following areas:

- Business Plan Development
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement
- Engineering/R&D

C. Skills Training:

Skills training is available in the following areas:

- Computer Training
- Construction Math
- Blueprint Reading
- Estimating
- Basic Business Accounting

D. Access to Information & Communication Technology: N/A

E. Access to Capital: N/A

F. Advocacy:

The Department offers the following advocacy and research services:

- Current Small Business/Economic Trends
- Networking

G. Contracted Services:

The Department offers the following services through a contractual relationship with a supportive service provider:

- Business Plan Development
- Industry Research
- Marketing/Public Relations
- Operations/Human Resources

H. Referral Services: N/A

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	N/A
D. Geographic Focus:	State-wide
E. Populations Served:	Adults (25+)
F. Sectors:	Service, Construction
G. Company Size:	6-20 Employees
H. Stages of Business:	3 years +

I. Other Client Eligibility Criteria:

- Professional Experience: Must be for-profit companies managed by owners with authority and experience to control daily operations and management of firm.
- Equity Stake: The owners must be able to show at least 51% ownership through real and substantial capital investments.

J. Not Eligible: N/A

IV. Access to Services

- Services are accessed via application or a web-based request

TENNESSEE SMALL BUSINESS DEVELOPMENT CENTER SOUTHWEST TENNESSEE COMMUNITY COLLEGE

The Tennessee Small Business Development Center (TSBDC) offers free assistance to help business owners grow and develop successful, thriving businesses. TSBDC has 2 full service centers and 2 satellite offices in Shelby and Lafayette counties, along with several smaller affiliate offices, ready to serve the small business community. They also maintain an International Trade Center and a Technology and Energy Services Center for those in need of specialized help.

I. Contact Information

A. Program Manager/Contact:	David H. Doyle
B. Address:	Southwest Tennessee Community College (STCC) 737 Union Avenue, Parrish Bldg., RM 134 Memphis, TN 38103
	Renaissance Business Center (RBC) 555 Beale Street Memphis, TN 38103
C. Phone Number:	(STCC) 901-333-5085 (RBC) 901-526-9300
D. Fax:	(STCC) 901-333-5698 (RBC) 901-525-2357
E. Email Address:	dhdoyle@wouthwest.tn.edu
F. Website:	www.tsbdc.org
G. Hours of Operation:	STCC Monday – Friday, 8:00am – 4:30pm RBC Monday – Friday, 8:00am – 5:00pm
H. Membership Required:	No
I. Fee-Based Services:	No charge for One-on-One counseling; nominal charge for some training sessions.

II. Services Offered

A. Counseling:

- One-on-One
- Group
- online

B. Technical Assistance: Guidance

- Pre-Venture Start-up
- Business Start-up/Acquisition

- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Manufacturing
- Process/Production
- Finance/Budgeting/Accounting
- Information Technology
- Government Procurement
- Engineering/R&D
- International Trade/Export

C. Skills Training (certificate programs, secretarial skills, etc.): N/A

D. Access to Information & Communication Technology:

- Other: complete Request For Counseling form (counselors, phones, faxes, Internet, etc.)

E. Access to Capital: N/A

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services:

- UT Center for Industrial Services, SCORE, banks and community development entities

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	All
D. Geographic Focus:	West TN
E. Populations Served:	Adults (21+)
F. Sectors:	All
G. Company Size:	1-200 Employees

H. Stages of Business: Start-ups and beyond

I. Other Client Eligibility Criteria: N/A

J. Not Eligible:

- Not-For-Profit Organizations
- Illegal Businesses
- Financial Institutions

IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests
- on line

TENNESSEE VALLEY AUTHORITY (TVA)

The Tennessee Valley Authority is a federal corporation and the nation's largest public power company. The TVA has three areas of responsibility: energy, environment, and economic development. The TVA supports small, disadvantaged, minority, and women-owned firms and targeted commercial sector businesses through strategic partnerships, outreach activities, networks, electronic tools, and business assistance.

I. Contact Information

A. Program Manager/Contact:	Spencer Sessions Economic Development Specialist
B. Address:	50 N. Front, Ste. 550 Memphis, TN 38103
C. Phone Number:	901-577-2610
D. Fax:	901-577-2620
E. Email Address:	slsessions@tva.gov
F. Website:	www.tvaed.com
G. Hours of Operation:	Monday – Friday, 8:00am – 5:00pm
H. Membership Required:	N/A
I. Fee-Based Services:	N/A

II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:**
- Industry/Product Research
 - Referral to Agency Services
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:**
- Market Research
 - Supplier and Customer Base Research
- E. Access to Capital:**
- Economic Development Funds are available to stimulate economic development and leverage capital investment in the TVA power service area. TVA uses them to promote economic expansion and encourage job

creation. TVA dedicates a portion of its loan funds to support minority business development. Loans are evaluated based on a project's financial viability, management quality, community impact, number of jobs created and funds leveraged. Visit their website at www.tvaed.com/loans.htm for details.

F. Advocacy: N/A

G. Contracted Services: N/A

H. Referral Services: N/A

III. Clients Served

A. Gender:	Both
B. Client Type:	All
C. Client Income:	All
D. Geographic Focus:	Tennessee Valley
E. Populations Served:	All
F. Sectors:	All
G. Company Size:	All
H. Stages of Business:	All

I. Other Client Eligibility Criteria: N/A

J. Not Eligible: N/A

IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests

UNIVERSITY OF TENNESSEE'S CENTER FOR INDUSTRIAL SERVICES

The Center for Industrial Services (CIS) is an agency of the University of Tennessee Institute for Public Service. The CIS goal is to help Tennessee manufacturers become more productive, profitable and competitive by providing assistance in new production techniques or business practices, market expansion, regulatory compliance, sustainability and much more. CIS has regional offices across the state, including a Memphis office with local representatives to assist clients with their needs.

I. Contact Information

- A. Program Manager/Contact:** Al Cash, Regional Administrator
Debra Dupree
Harry Kitchens
- B. Address:** UT CIS Memphis Regional Office
2670 Union Avenue Extended, Suite 1123
Memphis, TN 38112
- C. Phone Number:** 901-323-9339 (Al)
901-323-9340 (Debra)
901-323-9341 (Harry)
- D. Fax:** 901-323-9191
- E. Email Address:** a.cash@tennessee.edu
debra.dupree@tennessee.edu
harry.kitchens@tennessee.edu
- F. Website:** www.cis.tennessee.edu
- G. Hours of Operation:** Monday – Friday, 8:00 am – 5:00 pm
- H. Membership Required:** No
- I. Fee-Based Services:** Yes. Some services may be free (prepaid)

II. Services Offered

A. Counseling:

- One-on-one and group for certain programs

B. Technical Assistance:

Customized consulting and technical assistance to help clients reduce costs, increase productivity and market share is provided in the following areas:

- Lean Manufacturing
- Business Transformation (Comprehensive strategies for reducing costs and increasing market share)

- Quality Management
- Six Sigma
- Energy Management
- Human Performance Technology
- Environmental Compliance, Zero Waste and Sustainability
- Occupational Safety and Health
- Procurement Technical Assistance (Government Contracting)
- Small Business Innovative Research, Manufacturing Research Development, & Economic and Entrepreneurial Growth
- Industrial Video Production
- E-business/Computer Systems

C. Skills Training (certificate programs, secretarial skills, etc.):

Open enrollment or in-plant training is available in the following areas:

- Lean Manufacturing (Lean Certificate Series, Value Stream Mapping, Workplace Organization and Visual Controls, Quick Changeover/Setup Reduction, Total Productive Maintenance, etc.)
- Business Transformation (Advanced Lean Applications)
- Six Sigma Green and Black Belt
- Quality Management (ISO 9001, ISO/TS 16949, ISO 13485, Continual Improvement, Internal Auditor, Problem Solving, etc.)
- Basics of Federal and State Government Contracting
- Completing 8(a) Business Development and Small Disadvantaged (SDB) Certification Applications
- SBIR (Small Business Innovation Research) Proposal Writing Workshops
- Leadership Skills (Communications, Conflict Management, Team Building, etc.)
- Environmental Regulations Compliance, Reporting and Environmental Management Systems
- Energy Management Certificate Training
- Occupational Health and Safety (Safety Programs, Ergonomics, Hazwoper, Emergency Response, OSHA General Industry, Hazard Communication, Confined Space, etc.)
- E-business and Computer Systems

D. Access to Information & Communication Technology:

- CIS can provide expertise in computer hardware, software and information systems. Training, assessments, system evaluation and selection services can be provided.

E. Access to Capital: N/A

F. Advocacy: N/A

G. Contracted Services:

Some services may be offered to clients through third party professionals with vast experience in the area of expertise required.

H. Referral Services:

Clients are referred, as appropriate, to our partner organizations and other local, state and federal resources. These organizations include, but are not limited to:

- Tennessee Department of Economic and Community Development
- Tennessee Chamber of Commerce and Industry
- Tennessee Valley Authority
- Tennessee Department of Environment and Conservation
- Tennessee OSHA
- NIST (National Institute of Standards and Technology)
- Manufacturing Extension Partnership
- Oak Ridge National Laboratory
- Defense Logistics Agency
- U.S. Small Business Association (SBA)
- Workforce Investment Network (WIN)
- US Export Assistance Center

III. Clients Served

A. Gender:	All
B. Client Type:	All
C. Client Income:	All
D. Geographic Focus:	Statewide
E. Populations Served:	Tennessee Business and Industry
F. Sectors:	All
G. Company Size:	All
H. Stages of Business:	All

I. Other Client Eligibility Criteria: N/A

J. Not Eligible: N/A

IV. Access to Services

- Clients may request services by contacting the local representatives via phone, fax Email or through the CIS website.

U.S. SMALL BUSINESS ASSOCIATION

The U.S. Small Business Administration is an independent agency of the Federal Government that helps people launch and grow their businesses. In addition to providing government guaranteed loans through banks, the SBA offers various counseling and workshops for all entrepreneurs, including women- and minority-owned businesses, and economically disadvantaged business owners. The SBA in Tennessee has an extensive network of public and private partnerships with organizations dedicated to assisting the small business community in order to promote economic development.

DESCRIPTION

III. Contact Information

R. Program Manager/Contact:	Saundra Jackson
S. Address:	Renaissance Business Center 555 Beale Street Memphis 38103
T. Phone Number:	(901) 526-9300
U. Fax:	(901) 525-2357
V. Email Address:	saundrajackson@sba.gov
W. Website:	http://www.sba.gov/
X. Hours of Operation:	Monday – Friday, 8:30am - 5:00pm
Y. Membership Required:	No
Z. Fee-Based Services:	Yes: Loan guarantees, nominal cost for training/counseling

Services

AA. Counseling:

- One-on-One

BB. Technical Assistance

The SBA offers guided and Hands-on Technical Assistance in the following areas:

- Business Start-up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Review/Analysis

- Manufacturing Process/Production
- Finance/Budgeting/Accounting
- Information Technology
- Government Procurement
- Engineering/R&D

K. Skills Training (certificate programs, secretarial skills, etc.): N/A

L. Access to Information & Communication Technology:

- PCs, phones, fax, Internet

M. Access to Capital:

Loans are available:

- *Uses:* Working Capital, expansion, start-up, equipment, inventory, etc.
- *Amounts:* \$500 - \$1,000,000 (dependent on need)
- *Interest Rates:* Prime + 2 ³/₄%
- *Terms:* 5 – 25 years (dependent on need; no penalty for prepayment)

N. Advocacy:

The SBA offers advocacy and research services in the following areas:

- Current Small Business/Economic Trends
- Networking
- Lobbying

O. Contracted Services: N/A

P. Referral Services:

Referral services are available and based on client needs

Clients Served

- | | |
|-------------------------------|--|
| A. Gender: | Both |
| B. Client Type: | All |
| C. Client Income: | Very Low |
| D. Geographic Focus: | Nation-wide |
| E. Populations Served: | All |
| F. Sectors: | Profit-making Enterprises |
| G. Company Size: | All |
| H. Stages of Business: | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

QUICK REFERENCE GUIDE

Organization	Contact Information	Purpose
Alcoholic Beverage Commission	170 N. Main St., 11 th Floor Memphis, TN 38103 Business: 901-543-7284 www.state.tn.us/abc/	If your business operation involves the purchase or sale of alcohol, a license is required and may be obtained by contacting the
Equal Employment Opportunity Commission (EEOC)	1407 Union Ave., Suite 621 Memphis, TN 38103 Business: 901-544-0115 http://www.eeoc.gov/memphis/	The Equal employment Opportunity Commission is available to provide information on Title 7 of The Civil Rights Act of 1964 which prohibits discrimination on the basis of race, sex, color, religion or national origin. The Commission also provides information regarding the Age Discrimination Act, the Equal Employment Act, and the Americans with Disabilities Act.
IRS Internal Revenue Service	22 N. Front Street, Suite 400 Memphis, TN 38103 Business: 1-800-829-1040 901-544-3245 901-544-3243 www.irs.gov	To receive forms for any tax purpose or for answers to tax questions, visit the local office of the IRS; an appointment is not necessary Federal Identification Number
Memphis Area Career Center	Collierville 942 W. Poplar 901-853-4752 Downtown 444 N. Main Street 901-545-2240 MHA 700 Adams Avenue 901-544-1150 Raleigh 2850 Austin Peay 901-543-7842 Sommerville 121 W. Court Square 901-465-7347 http://www.memphiscareercenter.com/index.htm	The center is a partnership between the private sector, non-profit agencies, and federal job training and education programs. It provides a variety of services including: Job Search & Labor Market Information; Computer Training; Unemployment Services; Career Counseling; Skills Training: Adult Education; Career Development Workshops; Resume Writing Workshops and Interviewing Skills.

Organization	Contact Information	Purpose
Memphis & Shelby County, Department of Construction Code Enforcement	6465 Mullins Memphis TN 38134 Business: 901-379-4270 http://www.dpdgov.com Code Enforcement	A business locating in a commercial area of Memphis and/or Shelby County must obtain a Certificate of Use and Occupancy. The fee for this certificate is \$69.00. Businesses are not permitted to operate in residential areas. All applicants must contact this office The City of Memphis and Shelby County also has regulations on the size, design, lighting and construction of exterior business signs. Information concerning the details of requirements and the compliance of proposed sign design can be obtained from the Shelby County Construction Code Enforcement Office (Sign Section).
Memphis & Shelby County, Health Department	814 Jefferson Avenue Memphis, TN 38103 Business: 901-320-5401 http://www.co.shelby.tn.us/county	If your business operations involve the purchase, processing or sale of food items, or the cutting, styling or the cutting, styling or care of hair, a permit may be required by the Memphis & Shelby County Health Department
Memphis Fire Prevention Bureau	2668 Avery Avenue Memphis, TN 38112 Business: 901-320-5401 http://www.cityofmemphis.org/Navigate.asp?SectionId=&sec=PUBLICSAFETY&opt=FIREDEPT	The Memphis Fire Prevention Bureau is a department within the Memphis Fire Department that performs building inspections, electrical inspections and plumbing inspections for businesses prior to the issuing of a use and occupancy permit. After the fact, they perform routing inspections to assure that safety standards are being met. They are available to answer any question regarding safety standards and/or requirements.
Memphis Light, Gas and Water	220 S. Main Street Memphis, TN 38103 Business: 901-528-4270 http://www.mlgw.com/	MLGW offers numerous services for commercial and industrial customers, ranging from publication to on-line reference libraries, from outdoor lighting design to coordination of energy improvements, and from involvement with industry organizations to designated representatives for select companies within target industries.
Secretary of State of Tennessee – Corporate Division	312 8 th Avenue N. 6 th Floor Nashville, TN 37243 Business: 615-741-2286 http://www.state.tn.us/sos/bus_srv/index.htm	Any small business which has elected to conduct operations as a business corporation must be aware of the state requirements for a corporation's creation, maintenance of its status, and additional reporting and tax obligations unique to corporate existence at both State and Federal levels. The Secretary of State's Office will provide assistance in this area, as well as registering out-of-state corporations who wish to operate in Tennessee. The State will not engage in either the practice of Law or Accounting; competent legal advice is strongly recommended before making a commitment to create and maintain a small business corporation

Organization	Contact Information	Purpose
Shelby County Assessor's Office – Personal Property Tax	1075 Mullins Station Road Memphis, TN 38134 Business: 901-372-7200 160 N. Main Street, Ste. 600 Memphis, TN 38103 Business: 901-372-7300 http://www.assessor.shelby.tn.us	This tax is imposed on a business' tangible personal property located within the City of Memphis and/or Shelby County. An annual tax schedule is automatically sent to any business subject to this tax. Information concerning the applicability of this tax and reporting requirements can be obtained by contacting this office.
Shelby County Fire Department	1115 Sycamore View Drive Memphis TN 38134 Business: 901379-7076 www.shelbycountyttn.gov	Information regarding fire safety and prevention may be obtained through the Shelby county Fire Department. Businesses located in unincorporated areas of Shelby County are subject to inspection to assure that fire codes are being met.
State of Tennessee, Department of Employment Security	1295 Poplar Avenue Memphis, TN 38104 Business: 901-543-7535 http://www.state.tn.us/labor-wfd/cc	Generally speaking, the owner of a small business is not considered an employee of that business; however, if the business hires someone to work for an agreed compensation, that individual may be an employee. The hiring of an employee may require quarterly reporting and remittance to the State. Information concerning the applicability of state employment laws and regulations can be obtained through this office.
State of Tennessee, Department of Labor and Workforce Development - Wage and Hour Division	167 N. Main street, Suite 484 Memphis, TN 38103 Business: 901-544-3418 http://www.state.tn.us/labor-wfd	To obtain information regarding minimum wage and overtime regulation, call the local office from 8:00 – 4:30 on Mondays only. You may also obtain information on the Family and Medical Leave Act, Child Labor Act, Farm Labor Laws, and government contract.
State of Tennessee, Department of Revenue – Sales Tax Registration	3150 Appling Road Barlett, TN 38133 Business: 901-213-1400 www.tennessee.gov/revenue	All prospective businesses should contact the Tennessee Department of Revenue to determine the applicability of the sales and use tax regulation to the proposed business activity. If the business is responsible for collecting and reporting the sales and use tax, proper registration forms will be provided upon request. Seminars for basic record keeping are offered on the second Thursday of every other month.
State of Tennessee, Division of Occupational Safety & Health – (TOSHA)	170 N. Main Street, 11 th Floor Memphis, TN 38103 Business: 901-543-7259 http://tennessee.gov/labor-wfd/tosha.html	TOSHA will provide small business owners with posters and guidelines needed to comply with a variety of State & Federal regulations.

Organization	Contact Information	Purpose
State of Tennessee, Business Enterprise Resource Office	170 N. Main Street Memphis, TN 38103 Business: 901-543-7426 www.state.tn.us/ecl/minority.htm	<p>The Business Enterprise resource office (BERO) provides counseling for start-up and existing businesses, makes referrals for technical assistance, arranges training seminars and also provides information on procurement opportunities within the State Government. In addition, a support staff in Nashville assists with procurement, research, finance and training.</p> <p>In addition the agency also has a Telecommunication Assistance Program (T.A.P.) that encourages the creation and support of small and/or minority-owned telecommunications businesses by issuing loan guaranties to banks for qualified borrowers. this program can issue loan guaranties up to 80% of the principal borrowed for a maximum of \$400,000. Services provided are free to any business with 51% minority ownership operating in West Tennessee.</p>
Workman's Compensation Insurance	170 N. Main Stree, 11 th Floor Memphis, TN 38103 Business: 901-543-6077 or 1-800-332-2667 www.state.tn.us/labor-wfd/wcmision.html	<p>A federal website that guides you through the maze of government rules and regulations and provides access to services and resources to help you start, grow, and succeed in business.</p>
www.business.gov		<p>A federal website that guides you through the maze of government rules and regulations and provides access to services and resources to help you start, grow, and succeed in business.</p>

INDEX

Advance Memphis	3
Alt. Consulting	6
Black Business Association	8
Black United Fund of Tennessee	10
Business License/Business Tax Division	12
Center City Commission	14
Center for Independent Living (Goals)	17
City of Memphis Contract Compliance – Diversity Developer Incubator	19
City of Memphis Renaissance Business Center	21
Collierville Chamber of Commerce	25
East Memphis Business & Professional Women Association, Inc. (BPW)	27
Emerge Memphis	29
Greater Memphis Chamber of Commerce	32
Hispanic Business Alliance	36
LeMoyne-Owen College Community Development Corporation (LOC CDC)	38
Memphis Area Association of Governments (MAAG)	41
Memphis Area Minority Contractors Association (MAMCA)	43
Memphis Branch of the National Association for the Advancement of Colored People (NAACP) - Small Business Opportunities	45
Minority Enterprise Development Corporation	47
Memphis Public Library & Information Center: First Tennessee Small Business Center	49
Memphis Renewal Community	51
Memphis/Shelby County Office of Planning and Development	53
Memphis US Export Assistance Center	55
Mid-South Minority Business Council (MMBC)	57
National Association of Women Business Owners (NAWBO)	60
RISE Foundation	62

Service Corps of Retired Executives (SCORE)	64
South Memphis Alliance	66
Pathway Lending.....	68
State of Tennessee Department of Economic & Community Development/BERO.....	71
Tennessee Department of Transportation Small Business Development Program	75
Tennessee Small Business Development Center at Southwest Tennessee Community College	78
Tennessee Valley Authority (TVA).....	81
University of Tennessee’s Center for Industrial Services	83
U.S. Small Business Association.....	87
Quick Reference Guide.....	89