



Northern Community Investment Corporation

Strengthening businesses, communities, and employment opportunities.

NORTHERN COMMUNITY INVESTMENT CORPORATION **SMALL BUSINESS TECHNICAL ASSISTANCE GRANTS** **AVAILABLE IN NORTHEAST KINGDOM**

NCIC has received an award from the USDA-RD Rural Business Enterprise Grant (RBEG) Program. The purpose of this project is to provide funding for technical assistance services for small and emerging businesses in the Northeast Kingdom. These Funds are available for small business in NCIC's service area in Vermont (Caledonia, Essex and Orleans counties).

Many small businesses may benefit from professional consulting services, but those services may be difficult to afford. Through this program NCIC can help. Examples of technical assistance include:

Energy Efficiency Audits/Design	Education & Training
Marketing & Sales Strategies	Engineering & Architectural Reports
Permitting Assistance	Finance & Accounting
Website Development	Feasibility Studies

The business will be responsible for at least 30% of the total project cost and must provide match prior to commencement of the work by the consultant. Grant funds can pay for up to 70% of project cost, upon satisfactory completion of the project. USDA RBEG Funds can only be used for "small businesses" - 50 or fewer employees and generally less than \$1,000,000 gross profit (sales – cost of goods sold).

The business will need to complete an application, with assistance from NCIC as needed. NCIC will then review application - USDA concurrence is required for grant approval. If an application is accepted and approved, NCIC can assist in developing a Request for Proposals, and help solicit proposals from qualified firms. The business will select a consultant and then NCIC will issue a purchase order for the work to begin.

The business owner will need to provide a business plan (if available), financial projections, current financial statements, and recent income tax return. All applications should clearly describe how the project will enable the business to improve, expand, and increase employment opportunities.

For further information, questions, or application - please contact:

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This project is funded by Northern Community Investment Corporation through a Rural Business Enterprise Grant (RBEG) from USDA Rural Development. NCIC is an equal opportunity employer, lender and provider. Funding from this program is provided without regard to sex, marital status, race, color religion, national origin, age, physical or mental disability, receipt of income from public assistance or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.