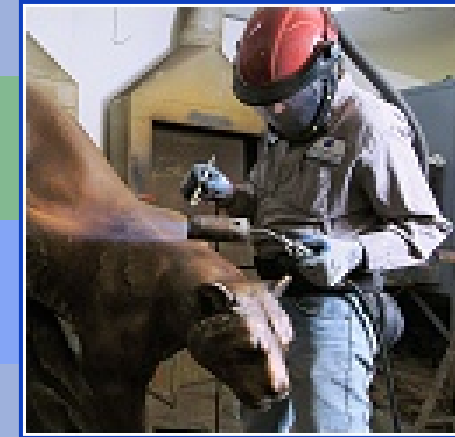


Business Resource Guide

w w w . c i t y o f l o v e l a n d . o r g



w w w . c i t y o f l o v e l a n d . o r g

Where Art & Science Meet

Business Resource Guide
Provided by
The City of Loveland’s Business Development Office
in partnership with
The Loveland Business Assistance Network

**Loveland Business
Assistance Network (LBAN)**

The Loveland Business Assistance Network is a group of agencies that have joined together in an effort to help individuals who are starting a business in the City of Loveland and individuals who have an existing business in Loveland. Taking initiative from the Colorado Office of Economic Development & International Trade’s “Advancing Colorado” campaign, the City of Loveland’s Business Development Manager invited local, regional and state agencies who offer resources, or tools, that will help address questions about starting a new business in Loveland or tools for existing businesses to address questions from marketing to workforce issues. These agencies have joined together in an effort to “Advance Loveland”; today that group has become the Loveland Business Assistance Network (LBAN). The LBAN meets monthly to discuss how Loveland businesses are being helped and what tools are needed to further help them.

This booklet is designed as a guide, it includes tools necessary to start and support a business. Please remember this is a guide only and is not meant to offer advice.

We do suggest that you complete the “Checklist” on page 1 if you are starting a new business. The checklist outlines a number of very important steps you need to follow to assure the success of your new venture.

If you are just beginning to investigate going into business for yourself, we strongly urge you to take the time - anywhere between six and 18 months - to thoroughly research your business idea and prepare yourself for the challenges and sacrifices an entrepreneurial venture requires. At the end of this preparation process you should have a well-developed business plan and the necessary financial resources in place to survive for a time without a salary. You will also need to determine what form your business will take - corporation, partnership or sole proprietorship - as well as create a unique name for your company.

More Useful Resources

Product Development

University of Colorado Business Advancement Center (CUBAC)
5353 Manhattan Cr., Suite 202, Boulder, CO 80303
(303) 492-8395
www.colorado.edu/cubac

The CUBAC provides services to technology-based businesses. CUBAC offers services that support the growth of technology industries in Colorado; including market research and analysis, new venture feasibility, and business plan assistance.

The University of Colorado at Boulder
The University offers assistance to businesses through the President’s Office. Several University departments can assist businesses with:

- Development of a product through mechanical, electrical, or chemical engineering;
- Development of information technology, tele-communications, or market research;
- Executive development.

College of Engineering and Applied Science
Administrative Offices/Information
422 UCB, Boulder, CO 80309/(303) 492-5071

Department of Chemical and Biological Engineering
424 UCB, Boulder, CO 80309-0424/(303) 492-7471

Department of Electrical and Computer Engineering
425 UCB, Boulder, CO 80309-0425/ (303) 492-7327

Interdisciplinary Telecommunications Department
Engineering Center OT 317
530 UCB, Boulder, CO 80309-0530/(303) 492-8916

Department of Mechanical Engineering
427 UCB, Boulder, CO 80309-0427/(303) 492-7151

Aerospace Engineering Sciences
Campus Box 429, Boulder, CO 80309-0429/(303) 492-6417

Department of Civil, Environmental, and Architectural Engineering
428 UCB, Boulder, CO 80309-0428/(303) 492-6382

Department of Computer Science
430 UCB, Boulder, CO 80309-0430/(303) 492-7514

More Useful Resources

The World Trade Center Denver

Phone: (303) 592-5760/Web Address: www.wtcdn.com

Email: wtcdenver@att.net

The WTCD is a part of a network of over 306 World Trade Centers worldwide. The membership body provides support services and information to businesses.

http://www.bplans.com

This web site offers a wealth of information about oper-ating a small business including articles from real small business owners.

http://www.business.gov

Also called the US Business Advisor, this web site is a one-stop link to all information and services the federal gov-ernment provides for businesses.

National Association of Development Companies (NADCO)

Phone: (703) 748-2575/Web Address: www.nadco.org

NADCO is the industry association for certified development companies. This site contains much useful informa-tion about the 504 Loan Program.

http://www.score.org

The Service Corps of Retired Executives. This organization has a wealth of resources. You can learn from success-ful business people who operated businesses in your specific industry. This is a good place to go when starting a business or to seek free counsel for existing businesses.

United States Small Business Administration

Web Address: www.sab.gov

You can find on-line brochures and many other useful publications/sources of information on their web site.

Kauffman Foundation’s eVenturing

Web Address: www.eventuring.org

This is an excellent entrepreneurial web site. The site provides original articles, written by entrepreneurs for en-trepreneurs, and aggregates “the best of the best” content on the Web related to starting and running high-impact companies.

http://www.microbusiness.org

The MicroBusiness Development Corporation is a Colorado nonprofit organization that provides micro enterprise support services.

Better Business Bureau

BBB of the Mountain States

8020 S. County Road 5, #100, Fort Collins, CO 80528

Phone: (970) 484-1348/Email: info@mountainstates.bbb.org

Web site: www.mountainstates.bbb.org

http://www.count-me-in.org

A web site with resources to help women get started in business.

Health Requirements

Larimer County Environment Health Department

1525 Blue Spruce Drive, Fort Collins, CO 80524

Phone: (970) 498-6700 Email: web_health@larimer.org

Web Address: www.co.larimer.co.us/health

Bingo and Raffle Information

Colorado Secretary of State

1560 Broadway, Suite 200, Denver, CO 80202

Phone: (303) 894-2680 Email: sos.licensing@sos.state.co.us

Web Address: www.sos.state.co.us/pubs/bingo_raffles

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Starting a New Business Checklist

Answer **YES** or **NO** to the following:

- 1. You have written a description of the product and/or service that you will be providing, and have defined the market area you are going to serve.
- 2. You have written a business plan, defining your long-range and short-range goals and objectives.
- 3. You have written a financial plan, including projected profit and loss statements and cash flow statements for a period of at least two years for three scenarios - what you expect, the worst case, and the best case.
- 4. You have outlined the financial requirements for your start up costs and your three cash flow projections. You have secured financial backing to cover the worst-case projections for at least two years.
- 5. You have studied and identified your market, checked zoning and building code regulations, state and local licensing requirements and found a good location for your business.
- 6. You have developed an advertising plan and budget.
- 7. You have decided under what business form you will operate - sole proprietorship, partnership, LLC, or corporation.
- 8. You have consulted an attorney, an accountant, a banker and an insurance agent and you have followed their advice.

**IF YOU DID NOT ANSWER YES TO ALL
OF THE ABOVE QUESTIONS, THEN STOP!!**



You are not ready to begin a business.

If you need further help to develop your business plan several resources are listed on the following pages.

Employee Regulations

Wages/Working Conditions and More

The Colorado Department of Labor and Employment, Labor Standards Office administers laws governing wages, minimum wage, working conditions, the Youth Employment Act, the Labor Peace Act, and the Colorado Works Program.

(303) 318-8441 or (888) 390-7936/ (888) 685-0891 for Spanish
www.coworkforce.com/LAB

Federal Payroll Taxes

If you paid out wages of \$1,500 or more, or if you had at least one employee for any part of a week in any of 20 different weeks during the year, you are subject to the tax. If you owe more than \$100 at the end of the calendar year, you must file from 8109-B and pay it then. Otherwise, you must pay when filing for 940 annually.

Federal Payroll Taxes (800) 829-4933
Internal Revenue Service(800) 829-4933
www.irs.gov

Federal Hourly Wage Law

Federal wage and Hour Law established the minimum wage for covered nonexempt employees. Currently it is \$5.15 per hour. The federal minimum wage provisions are contained in the Fair Labor Standards Act.

U.S. Department of Labor
1801 California St., Suite 935,Denver, CO 80202
(720) 264-3250, www.dol.gov

Denver District Office
U.S. Department of Labor OLMS
1999 Broadway, Suite. 2435,Denver, CO 80201
(720) 264-3231

Civil Rights and Discrimination

Civil rights and employment discrimination questions should be directed to the Colorado Civil Rights Commission.

Colorado Civil Rights Division
1560 Broadway, Suite. 1050,Denver, CO 80202
(303) 894-2997 or (888) 262-4845, www.dora.state.co.us/civil-rights

Americans with Disabilities Act/Jobs Accommodations Network
(800) 526-7234, www.jan.svu.edu

Employee Regulations

Colorado Department of Labor & Employment

633 17th Street, Suite 201
Denver, CO 80202

Division of Labor

The Colorado Division of Labor administers laws and regulations governing wages, minimum wage, working conditions, youth employment, and certain union issues and grievances. The Division assists with wage topics, pay disputes, and the recovery of earned compensation.

Unemployment Insurance Benefits

(303) 381-9000
(800) 388-5515

The Unemployment Insurance (UI) Program provides temporary and partial wage replacement to workers who have become unemployed through no fault of their own. The program is funded by employer paid taxes and provides benefits to those who meet the eligibility requirements of the Colorado Employment Security Act.

Unemployment Insurance Tax

Internal Revenue Service
(800) 829-4933, www.irs.gov
Colorado Unemployment Insurance/ Operations Tax Branch
(303) 318-9100, www.coworkforce.com/UIT
(800) 480-8299

The payment of Unemployment Insurance Benefits is supported by the collection of taxes from employers. Employer accounts and liability are established once the employer has registered with the Unemployment Insurance Operations Tax Office.

Workers' Compensation

Division of Workers' Compensation
633 17th Street, Suite. 400, Denver, CO 80202
www.coworkforce.com/DWC
(303) 318-8700 Email: workers.comp@state.co.us
Employer Services: (303) 318-8640
Department of Labor & Employment
Labor Standards New Hire Reporting
(303) 318-8441 (303) 297-2849

The Division of Workers' Compensation provides state of the art information to enable injured workers, employers, insurance carriers and self-insured employers to comply with the statutory requirements of the Workers' Compensation Act and to encourage safety on the job and containment of costs, and when injuries occur, understandable, fair, useful and efficient processes of resolution at a reasonable cost.

Workers' Compensation is a requirement for all employers in Colorado if one or more full or part-time persons are employed. A person hired to perform services for pay is presumed by law to be an employee. Workers' compensation insurance may be purchased from any of the more than two hundred private insurance companies that conduct business in the State of Colorado. Businesses are encouraged to shop for the best rates and service.

You will need to show the Social Security number, name and wages for each employee. Penalties assessed for late payments are \$50 per report plus \$50 for each quarter the report is late.

City of Loveland Office of Business Development

500 East Third Street, Suite 330, Loveland, CO 80537

Contact: Betsey Hale

Phone: (970) 962-2304 Fax: (970) 962-2900

Email: haleb@ci.loveland.co.us

Web Address: www.cityofloveland.org/econdev/econdevhomepage.htm

Office Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.

Mission/Focus

The mission of the City of Loveland Business Development Office is to assist citizens, community groups and economic development organizations with the creation and retention of sustainable employment which contributes to the long term economic diversity of our community.

We accomplish this by:

- Promoting collaboration with our economic development partners at local, regional and state levels;
- Fostering an environment supportive of entrepreneurial endeavors;
- Supporting the recruitment of primary jobs to the region; and
- Marketing Loveland, Colorado and its strengths as a community with a proactive business climate and highly educated and trained workforce.

Background

Guiding Principle 13 of the City of Loveland Comprehensive Plan states the City will "Promote the adequate provision of employment opportunities in an effort to sustain the economic health of the Loveland Community and the *Northern Colorado Region*." This guiding principle led to the reestablishment of the City's business development department in 2006. The department's responsibilities focus on keeping Loveland a, "Business Enabling" community. Staff is responsible for maintaining effective, productive partnerships with other economic development groups as well as foster strong partnerships with the business community. The business development department seeks to "engineer solutions" with the private sector to ensure economic and community sustainability.

Programs/Services

Loveland Business Assistance Network (LBAN)
Ombudsman for the Business Community
Business Development Web site: www.cityofloveland.org/econdev/econdevhomepage.htm
City of Loveland Business Appreciation Event and Resource Expo
City of Loveland Site Selector Prospect Packet; available online
Small Business Resource Guide; available online.
City of Loveland Economic Development Policy and Incentives Information; available online



Loveland Downtown Urban Renewal Authority

500 East Third Street, Suite 310
Loveland, CO 80537
Contact: Mike Scholl
Phone: (970) 967-2607 Fax: (970) 962-2945
Email: schollm@ci.loveland.co.us
Web Address: www.cityofloveland.org/lrplanning/lrmainpage.htm
Office Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.

Mission/Focus

The City of Loveland’s Community and Strategic Planning staff administers downtown planning activities, including the Urban Renewal Authority and several related programs. Utilizing efficient and effective market-phased tactics, we seek to attract appropriate and vibrant private capital to downtown. Specifically, our efforts explore opportunities to leverage public investments that will attract primary employers, retailers, restaurants, and residential units to downtown.

Background

Downtown Loveland has not only weathered every economic cycle of the past 130 years, it has emerged as the cultural and civic heart of our city. With neighbors such as vibrant art galleries, prominent cultural facilities, a regionally renowned emerging dining district, and unique specialty retail shops, your business can truly be part of an exciting and profitable downtown renaissance in Northern Colorado. Notable current and planned projects in Historic Downtown Loveland include:

- A recently completed \$25 million full block mixed-use Lincoln Place project;
- Major civic projects including new parking facilities and expansion of the museum, performing arts center, and recreational center;
- The \$11 million dollar redevelopment of the old County Fairgrounds into a riverfront park that includes a river walk, baseball fields, dog park and a farmer’s market facility;
- Park Place Plaza, a mixed-use project that includes great Class A office space and condos;
- Four blocks of streetscape and landscape improvements along Lincoln Avenue;
- Recently completed major storm water infrastructure upgrades; and
- New lofts, restaurants, and boutiques opening every month.

Programs/Services

- Site selection assistance
- Downtown market intelligence
- Historic preservation loans and/or grant
- Tax Increment Financing arrangements
- Facade improvement grants

Utilities

Telephone

Local and long distance telephone service in Loveland is available from several providers. To locate a provider check the yellow pages of your telephone book.

Water & Sewer

City of Loveland
Utility Billing Office
500 East Third Street
Loveland, CO 80537
(970) 962-2111
The City of Loveland is the owner of our own water and electric utilities. New customers must contact the Utility Billing Office to apply for water, electric and other utility services.

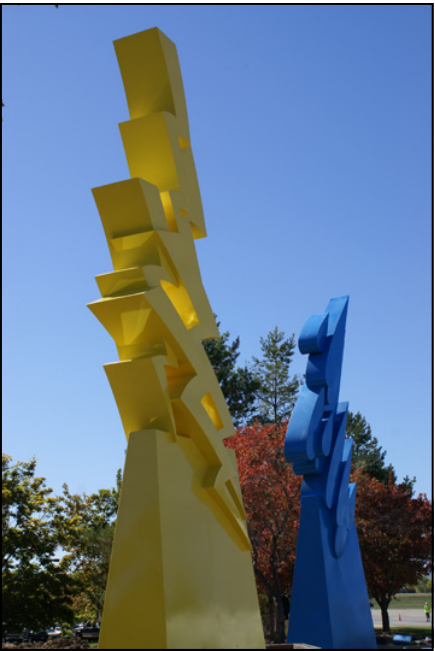
Solid Waste

The City of Loveland does provide trash and garbage collection for residential customers, but does not offer commercial pick-up. Local businesses should consult the yellow pages under “Garbage” to locate a company that offers commercial collection services in Loveland.

Natural Gas

Xcel Energy
www.xcelenergy.com
Customer Service: (800)-895-4999

You can sign-up for gas services using the Xcel Energy web site.



Trademarks & Patents

Trade Name

Colorado Secretary of State Business Center
1700 Broadway, Suite 100, Denver, CO 80290
(303) 890-2200 press 2
sos.business@sos.state.co.us

A Trade Name is the name under which a company conducts business, or by which its business, product/service are identified. It may or may not be registered as a trademark.

U.S. Patent & Trademark Office
(800) 786-9199
www.uspto.gov

Patents

A patent is a government granted property right to control a technology for a specific period of time; in most cases the period is 20 years. A patent can be issued for any machine, process, composition or material or design that is novel, non-obvious and useful.

Colorado Secretary of State
Corporations Division
1560 Broadway, Suite 200
Denver, CO 80202
(303) 894-2251
www.sos.state.co.us/pubs/business/main.htm

Trademark

U.S. Patent and Trademark Office
(703) 308-9000
www.uspto.gov

A trademark is any word, name, symbol, or device or any combination thereof adopted and used by a person to identify goods made or sold or services rendered, and to distinguish them from goods made or sold or services rendered by others.

A business name is not generally eligible for registration as a trademark, except when the name is used for advertising or placed on goods, i.e., when the name of the entity is used to describe the source of goods or services. Contact an attorney to learn ways to your business name and if you can trademark your business name.

In Colorado you cannot register a trademark until you have actually used it in your business. At the federal level, you can register a trademark prior to actual use; however, it will require additional paperwork and fees when it is placed into use. Trademarks are registered with the Colorado Secretary of State, if used in Colorado. If your trademark will be used in more than one state, it can be registered with the U.S. Patent and Trademark Office. It is possible to search trademark availability using the Internet, however, an Internet search is not conclusive.

Inventors' Roundtable

Northern Colorado
Loveland/Longmont/Fort Collins/Boulder
Contact: Doug Collins, Phone: (970) 224-2116

The Inventors' Roundtable is a free, educational round table meeting where inventors and entrepreneurs can discuss the inventing, manufacturing, individual financing, and venture capital process. At these meetings you can get your questions answered by patent attorneys and marketing, finance, venture capital, manufacturing (domestic and overseas) and licensing experts, and others who have been there and done that. Don't spend a dime before it's time.

Small Business Development Center-Loveland

Contact: Robin Shukle-Shea
Phone: (970) 667-4106 Fax: (970) 663-6082
441 East 4th Street, Suite 101
Loveland, CO 80538
Email: sbdcloveland@frii.com
Web Address: www.sbdcloveland.org
Office Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m. or by appointment outside these hours

Mission/Focus

The Small Business Development Center of Loveland's mission is to help create more successful businesses in Loveland by providing high quality and cost-effective small business assistance, information and support.

Background

The Center incorporated as a non-profit entity in 1990. The Center is funded primarily by the City of Loveland and receives in-kind support from the Chamber of Commerce and the Northern Colorado Economic Development Corporation.

Programs/Services

One on One Counseling

Counseling is conducted by a business consultant and supported by a host of volunteer entrepreneurs and professional business consultants.

Financial Resources

We can help identify and tap financial resources and also administer a local micro lending program in concert with area banks.

Workshops & Seminars

Enhancing business skills is the focus of workshops and seminars conducted throughout the year on a variety of pertinent topics.

Comprehensive Referral System

The SBDC will connect you with compatible governmental agencies or specialized programs on a federal, state, or regional level to optimize your network capabilities.

Resource Material

The center has a variety of business forms, resource guides, business plan outlines, etc.

Loveland Economic Gardening Program

Contact: Andrea Tucker
Phone: (970) 663-4293 Fax: (970) 663-6082
441 East 4th Street, Suite 101
Loveland, CO 80538
Email: tuckea@lovelandeconomicgardening.com
Web Address: www.lovelandeconomicgardening.com
Office Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.

Mission/Focus

The goal of the LEGP is to help small businesses in Loveland flourish. This is to be accomplished by providing assistance and resources promoting a strong, entrepreneurial atmosphere.

Background

The LEGP is a joint project of the City of Loveland, the Loveland Chamber of Commerce and the Loveland Center for Business Development. We work with new and existing small businesses in marketing, business strategy and other areas of general business management by providing free or low-cost tools and information.

Programs/Services

- **Strategy Review Session**
Businesses will meet with LEGP staff to review various components of the business’s current strategy and operations. Following the strategy session, the LEGP team provides a report customized specifically for the business including an outline of suggestions and additional assistance the LEGP may provide.
- **Client Profiling and Creation of Marketing/Mailing Lists**
Through resources available to the LEGP, we can help businesses better understand the profile of their existing clients. We can then use this information to help target new clients and develop a strategy for reaching them. Our team can also provide customized mailing lists for both business-to-business and business-to-consumer* marketing on a local and national basis.
**Note that business to consumer lists are provided one time free of charge and then clients are referred to local private sources for this information in the future.*
- **Client & Competitor Mapping**
Using Geographic Information Systems (GIS) computer mapping functions and related data, we are able to determine demographics, consumer expenditures and lifestyle data for your business. We can also map your current customer and competitor locations. GIS provides an ideal way to visualize and conduct analysis on your current and future market areas.
- **Custom Business Research**
We have access to highly sophisticated information available from commercial online databases. Within a few minutes, it is possible to obtain information on:
Your competitors, including financial information, background on principals, new product releases and company strategies
Trends within your particular industry
New local, regional, national and foreign markets, including market share
Trademarks, patents, and legislation
Mailing lists

Licenses/Permits/Taxes Continued

State of Colorado Taxes

Colorado Department of Revenue
Fort Collins Regional Service Center
1121 W. Prospect Road, Bldg. D
Fort Collins, CO 80526
(303) 283-3278 or (303)238-7378
www.revenue.state.co.us/

To obtain a Colorado Tax I.D. number, sales tax account and/or a Colorado wage withholding account, and unemployment account, complete the Colorado Business Registration (CR-0100). All employers are required to withhold an amount for the payment of state and federal income tax and FICA from the wages paid to their employees. Employers are also required to match their FICA payment and pay a State and Federal Unemployment Tax.

It will cost an employer 12% - 15% of the amount paid for wages to cover the various taxes and Worker’s Compensation insurance. These must be paid on all full or part-time employees, with the exception of independent contractors. It is necessary to fill out a W-2 form for each employee at the end of the year. Payroll services are available and recommended for any businesses with more than one employee.

State of Colorado Business License

Not all businesses require a license to operate in the State of Colorado. The following link will connect you with a database of business license and permit requirements by type of business activity.
<http://www.state.co.us/oed/industry-license/index.cfm>

City of Loveland Sales/Use Tax

City of Loveland, Revenue/Sales Tax Office, Suite 320
500 E. Third Street
Loveland, CO 80537
(970) 962-2968
Web site: <http://www.ci.loveland.co.us/finance/SalesTax/SalesTaxMain.htm>

The City of Loveland is a Home Rule City. A home rule city administers its own city sales tax and the laws regarding sales tax may vary from those established by the State of Colorado. Home rule cities operate as self-collected cities because they administer and collect their own city sales tax. The Colorado Department of Revenue has no jurisdiction over sales and use taxes imposed by these cities. City taxes collected for such areas must be remitted directly to the home rule city.



Licenses/Permits/Taxes

Employer Identification Number (EIN)

Internal Revenue Service
<http://www.irs.gov/businesses>

An EIN is also known as a Federal Tax Identification Number, and is used to identify a business entity. Generally, businesses need an EIN. You can apply for your EIN on-line through the IRS web site listed above using form SS4. Your EIN number, in most cases, will be assigned to you immediately.

City of Loveland Business License

The City of Loveland does not require business licenses. If you are going to conduct your business from your home you will need to submit a checklist for a Major or Minor Home Occupation, depending on the type of business you will be conducting. You can get information for Home Occupations at:

City of Loveland, Current Planning Office
500 E. Third Street, Suite 310
Loveland, CO 80537
Phone: (970) 962-2523 or (970) 962-2525
Web Address: <http://www.cityofloveland.org/currplanning/SubmitChecklists.htm>

Before starting any business make sure your building is zoned for the type of business you will be conducting. Be sure to check with State and County regulations for types of businesses.

In Home Services

If you are planning to open a Daycare Service or other service in your home, the City of Loveland also requires you to submit a request for a Major Home Occupation.

Phone: (970) 962-2523 or (970) 962-2525
Web Address: <http://www.cityofloveland.org/currplanning/>
Email: paulsr@ci.loveland.co.us
Current Planning Office
500 East Third Street, Suite 310
Loveland, CO 80537



Small Business Development Center-Larimer County

125 South Howes Street, Suite 150
(First Floor in Key Bank Tower)
Fort Collins, CO 80521
Contact: Donna Beaman
Phone: (970) 498-9295 Fax: (970) 498-8924
Email: sbdc@frii.com
Web Address: <http://www.sbdc-larimer.com/>
Office Hours: Monday - Friday, 8:00 a.m. - 4:00 p.m.

Mission/Focus

The mission of the Small Business Development Center (SBDC) of Larimer County is to support the economic development goals of the State of Colorado by providing high-quality and cost-effective small business assistance, information and support which fosters the successful growth and development of small business and results in a positive long-term economic impact on our community.

Background

Since 1988, Colorado SBDCs have been committed to helping entrepreneurs start and expand small businesses. As a governmental agency in partnership with the Small Business Administration and the Colorado Office of Economic Development & International Trade, the SBDC combines the resources of federal, state and local government in addition to the educational system and private sector to provide needed services. Front Range Community College is the local hosting institution for the Fort Collins SBDC serving Larimer County.

Programs/Services

Free one-on-one counseling

Counseling is conducted by business consultants, mentors and advisors. Through counseling, a variety of business issues can be addressed such as: business feasibility, business planning, marketing, financing, employee issues, business purchase and valuation, bidding and pricing, franchising and more.

Low-cost Workshops

A variety of classes relating to business start-up, business planning, financial management, taxes and record keeping, insurance, employment law and marketing are offered on a regular basis.

Financial assistance

The SBDC helps business owners identify potential financing sources which include government supported lending programs such as SBA loans and local micro loans.

Networking and Referrals

The SBDC can provide a list of additional resources that provide local, state and federal small business assistance, in addition the SBDCs provide experts in the areas of legal and tax advice.

Northern Colorado
Economic Development Corporation (NCEDC)

3553 Clydesdale Parkway, Suite 230, Loveland, CO 80538
Phone: (970) 667-0905 Fax: (970) 669-4680
Email: Info@ncedc.com
Web Address: www.ncedc.com

Mission/Focus

To sustain and enhance the economic vitality of Northern Colorado while maintaining our environment and quality of life.

Background

The NCEDC is a 501c(6) not-for-profit corporation. We are dedicated to assisting regional primary employers to grow and improve employment opportunities and overall quality of life for the citizens of Northern Colorado.

Programs/Services

State of Colorado Business Assistance/Incentive Programs

- **Colorado FIRST and Existing Training Assistance:** Programs can be used to offset training costs other than trainee's salary. Funding amounts available are based on training needs, salary levels, timetables, and available resources.
- **New Job Creation:** A performance based incentive may be claimed by any employer that creates a certain number of new full-time jobs in the state as a result of opening a new business or relocating or expanding an existing business.
- **Colorado Economic Development Commission:** This state entity has funds available for qualified projects. Each project is considered separately on factors such as the number of jobs, salary levels, location, local participation, and resource availability.
- **Feasibility Study Grants:** The planning and feasibility study grant program is designed to provide funding to determine the feasibility of a project or to plan for a project.
- **Manufacturing:** Tax exempt Colorado private activity bonds may be established; a Colorado Venture Capital Authority.
- **Enterprise Zones:** The Enterprise Zone Program provides incentives for private enterprise to expand and for new businesses to locate in economically distressed areas of Colorado as designated by the Colorado Economic Development Commission (EDC).
- **Workforce:** NCEDC can provide assistance with the coordination of programs provided by the Larimer County Workforce Center, Colorado State University, Front Range Community College, the NoCo Network and others to attract high quality workers.
- **Development Review Process:** NCEDC and governmental partners can assist with expediting regulatory and permit process/development review process.
- **Liaison/Point of Contact:** Will work between any and all governmental entities involved in transaction.
- **Real Estate/Community Tours:** Customized for client(s).
- **Press Releases/News conferences:** NCEDC can arrange events to promote the company as an employer of choice in the community.
- **University Access:** NCEDC can facilitate customized access to Colorado State University Colleges and programs.

Business Structure

A **Limited Liability Company (LLC)** is a relatively new business structure allowed by state statute. LLCs are popular because, similar to a corporation, owners have limited personal liability for the debts and actions of the LLC. Other features of LLCs are more like a partnership, providing management flexibility and the benefit of pass-through taxation.

For additional information, refer to Small Business Administration’s “Choose A Structure” webpage.

<http://www.sba.gov/smallbusinessplanner/start/chooseastructure/index.html>



Business Structure

Colorado Secretary of State
Phone: (303) 894-2200
Email: sos.business@sos.state.co.us
Web site: www.sos.state.co.us

Business Structure

When beginning a business, you must decide what form of business entity to establish. Your form of business determines which income tax return form you have to file. The most common forms of business are a sole proprietorship, partnership, corporation, and S corporation. A Limited Liability Company (LLC) is a relatively new business structure allowed by state statute. Legal and tax considerations enter into selecting a business structure.

A **sole proprietor** is someone who owns an unincorporated business by himself or herself. However, if you are the sole member of a domestic limited liability company (LLC), you are not a sole proprietor if you elect to treat the LLC as a corporation.

A **partnership** is the relationship existing between two or more persons who join to carry on a trade or business. Each person contributes money, property, labor, or skill, and expects to share in the profits and losses of the business.

In forming a **corporation**, prospective shareholders exchange money, property, or both, for the corporation's capital stock. A corporation generally takes the same deductions as a sole proprietorship to figure its taxable income. A corporation can also take special deductions.

Eligible domestic corporations can avoid double taxation (once to the shareholders and again to the corporation) by electing to be treated as an **S corporation**. Generally, an S corporation is exempt from federal income tax other than tax on certain capital gains and passive income.

Colorado Office of Economic Development & International Trade

1625 Broadway, Suite 2700
Denver, CO 80202
Contact: Peter Roskop, North Center Business Development Representative
Phone: (303) 892-3840 Fax: (303) 892-3848
Email: peter.roskop@state.co.us
Web Address: www.AdvanceColorado.com

Mission/Focus

The Colorado Office of Economic Development and International Trade offers a host of programs and services tailored to support business development at every level. They include business retention and relocation services, a bioscience and emerging industries program, business finance programs like the Venture Capital Authority and CAPCO, the Colorado Tourism Office, the Colorado Council on the Arts, the Colorado International Trade Office, the Colorado Small Business Development Centers, minority and women-owned business services and economic research. Business Development Representatives provide a variety of technical assistance with site selection, research on economic conditions and comparisons, and coordination with local and regional economic development agencies and services.

Background

The Office of Economic Development and International Trade has existed as part of the Governor's Office since 1987, but its predecessors date to the 1960's for the business development and even earlier in the State's history in the case of tourism promotion.

Programs/Services

- Business Incentive Programs
- Business Finance Programs
- Training Programs
- Assessment Programs
- SBDC Network
- Minority and Women Business Resources
- Arts Programs
- Grants
- Tax Credits
- And more...



Loveland Chamber of Commerce

5400 Stone Creek Circle
Loveland, CO 80538
Contact: Brian Willms, President/CEO
Phone: (970) 667-6311 Fax: (970) 667-5211
Email: info@loveland.org
Web Address: www.loveland.org
Office Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.
Visitors Center: (970) 667-5728

Mission/Focus

The mission of the Chamber of Commerce is to enhance the economic well-being of the community and to promote:

- A positive community self image
- A strong partnership with business, education, government, & community
- Shopping locally
- Tourism

Background

The Loveland Chamber of Commerce has been a viable resource to the community for more than 100 years. Early chambers promoted the sale of goods, organized markets, made and enforced rules of trade, protected goods in transit, and even operated their own trading floors. The emergence of the chamber as a true community organization came much later, as businessmen began to realize that their own prosperity depended on the development of a prosperous community.

The Chamber of Commerce of the 21st Century can no longer just ask its members “What do you want your Chamber to do?” Instead, it asks, “What kind of a community do we want ours to be?”

Programs/Services

The state of the community depends on the success of its businesses. Through networking, educating, referring and supporting, the Chamber promotes a climate where business can operate in a productive and profitable manner. The Loveland Chamber ‘fills the gaps’ by providing services for business where other organizations do not.

In a fast-paced, constantly changing global marketplace, today’s chambers are becoming more active in government affairs, realizing that many of the problems facing them can best be dealt with in the legislative arena, providing business advocacy. The Chamber provides that legislative voice for business through the Northern Colorado Legislative Alliance.

Additionally, the Chamber provides:

- **Business Education** (Monthly workshops, special speakers, industry focus groups)
- **Leadership** (Leadership Loveland - developing tomorrow’s community leaders)
- **Networking** (Business After Hours, weekly leads groups, Ambassadors, Business Expo)
- **Promotion** (Business Directory, web site listings & banner ads, ribbon cuttings, monthly newsletters and weekly E-Newsletters, sponsorship opportunities, and annual awards banquet)
- **STIR Loveland** is Loveland’s young professional’s group. STIR Loveland meets once a month to promote individual business development, networking and community involvement.
- **Information and Referrals** (Web site-connecting the community and members, referrals to business resources, Visitors Center - first stop for many tourists)
- **Shop Loveland** campaigns (Attracting local sales tax dollars to enhance the community’s infrastructure)
- **Partnerships** (Economic Gardening program, Engaging Loveland, Downtown Loveland Association, Northern Colorado Economic Development Corp., City of Loveland, Thompson School District)
- **Community Pride** (New Teachers Breakfast, Corn Roast Festival, Valentine Re-mailing program, and Business Expo & Trade Show)

Bricks & Mortar

Current Planning/Commercial Signs

500 East Third Street, Suite 310
Loveland, CO 85037
Phone: (970) 962 -2523 or (970) 962-2525
<http://www.ci.loveland.co.us/currplanning/cpmain.htm>

Commercial signs must meet the standards the City has established for each of the City’s zone districts. The Current Planning Office administers sign regulations. A sign plan must be submitted and approved for all new signs prior to being presented to the Building Department for a building permit.



Bricks & Mortar

Current Planning Office/Zoning

500 East Third Street, Suite 310
Loveland, CO 85037
Phone: (970) 962 -2523 or (970) 962-2525
<http://www.ci.loveland.co.us/currplanning/cpmain.htm>

The zoning on all property in Loveland establishes the land uses allowed on a specific property. Zoning requirements also control specific development requirements. Title 18 of the Loveland Municipal Code gives details on each zoning district and what is allowable uses in those districts, such as:

- Site development standards - building height, density, landscaping, and setbacks
- Special use permits
- Fences, walls and obstructions
- Parking requirements
- Signs
- Accessory uses
- Home occupations
- Flood plain management
- Nonconforming uses

Current Planning Office/Development Proposals

500 East Third Street, Suite 310
Loveland, CO 80537
Phone: (970) 962-2523 or (970) 962-2525
<http://www.ci.loveland.co.us/currplanning/cpmain.htm>

The Current Planning Office is responsible for reviewing and processing development proposals, including annexation of land, zoning, and final site plans to locate buildings and parking. Planning staff will assist you with the development proposal and will be the liaison with other City departments in helping you to get your project through review.

Before you lease or purchase a location for your business, remember that any contract should be contingent on the premises meeting the Uniform Building Code, Fire Code, and any special codes that govern your particular business (i.e. health department requirements). You must check the property zoning to be sure your business can legally operate at that location. Current Planning can verify the zoning of a specific property.

A change of occupancy, use, or ownership can require that premises be brought up to the current code. You may wish to work with a design professional that is knowledgeable about the codes to assure that the requirements are met.

Larimer County Workforce Center/Business & Enterprise Program

200 West Oak Street, Suite 5000
Fort Collins, CO 80526
Contact: Geniphyr Ponce-Pore
Phone: (970) 498-6694 Fax: (970) 498-6673
Email: gponcepore@larimer.org
Web Address: www.larimer.org and www.lcbe.org
Office Hours: Monday - Friday, 8:00 a.m. - 4:30 p.m.

Mission/Focus

Larimer County supports a healthy economy as part of an overall healthy community. This program was started to find ways to better understand the needs and challenges of our local businesses, to identify local to global trends that impact our economy, and to link our businesses with the resources they need to succeed. Larimer County partners regionally share and leverage resources, and create solutions for a healthy, diverse, innovative, and resilient economy.

Background

The focus is the development of a culture that supports innovation and entrepreneurship, further developing regional and interdisciplinary partnerships to share resources and create solutions for a healthy, diverse economy with good jobs; the development of a Business and Enterprise section of the county web page to supply clarity in navigating regulations and finding support; information and financing for business; launching a public outreach strategy to understand the needs of businesses in Larimer County; developing a regional business resource guide; and the continued support of promising emerging industries such as clean energy industry and biosciences, as well as rural enterprise.

Programs/Services

- Workforce Related Services
- Research, Trends
- Industry Support
- Policy Development
- Providing a voice to business in County Government
- Central point of contact for business in Larimer County
- Entrepreneurship and Innovation Support



Loveland Public Library

300 N. Adams Ave.
Loveland, CO 80537
Phone: (970) 962-2402 Fax: (970) 962 -2905
Web Address: <http://lovelandpubliclibrary.org/business.htm>
Office Hours: Monday-Thursday, 9:00 a.m. - 8:00 p.m., Friday 9:00 a.m. - 6:00 p.m.
Sundays during the school year 1:00 p.m. - 5:00 p.m.

Mission/Focus

The Loveland Public Library’s goal is to provide open and equal information access to the public. The Adult Services Department offers the business community a diverse collection of books and electronic resources to fulfill its needs. Our staff is dedicated to providing the best possible services in a comfortable, professional atmosphere. Our purpose is to help the public access in a timely manner the information and materials needed to fulfill their projects.

Background

The Loveland Public Library has been serving the community for over 100 years. It operates as a department of the City of Loveland and receives its operating expenses from the City’s General Fund. The current building was constructed in 1987 as part of the Civic Center complex.

Programs/Services

A large collection of books, audiotapes and videos including such business topics as:

- Business start up and planning
- Business law including incorporation guides
- Management
- Marketing and customer relations
- Finance, Accounting & Taxes

Access to numerous proprietary electronic databases and business reference materials, including:

- Reference USA - a great resource for creating your own business-to-business mailing lists.
- Business Source Premier - full-text articles from more than 2,300 journals

Free on-line and paper handouts, including:

- Resource lists for new & existing business owners
- Business web sites
- Directory of local networking clubs

A variety of local, regional, and national business newspapers and magazines

Free Internet access and use of Microsoft Office Software

Research help from trained reference librarians

Housing Authority of City of Loveland (HACOL)

375 West 37th Street, Suite 200
Loveland, CO 80538
Contacts: Jeff Feneis
Phone: 970-635-5945 Fax: 970-635-5793
Email: JFene@Lovelandhsg.org
Web Address: www.lovelandhsg.org
Office: Monday - Friday, 8:00 a.m. - 5:00 p.m.

Mission/Focus

To create opportunities for home and community through housing. As such we are developers and managers of affordable workforce and senior housing. We also administer loan programs for down payment assistance and home renovation loans. We work to create a balance between jobs and housing. In this regard we can work with employers on tailoring an employee assistance program to meet the needs of their workforce.

Background

HACOL was created in 1972 by resolution of the Loveland City Council. It has a 5 member Board appointed by the City Council to five year terms. Its current annual operating budget is approximately \$12 million. In addition new development activity averages about \$10 million annually.

Programs/Services

- Down payment assistance for first time homebuyers
- Housing renovation loan program
- Affordable rental housing for seniors and families
- Real estate development
- Information and referral
- Home Match Foreclosed Home Purchase Program



Engaging Loveland

231 W. 4th Street
Loveland, CO 80537
Phone: 970.980.4764 Fax: 970.663.0955
Contact: Kim Vecchio
Email: kvecchio@engaginglovelandinc.org
Web Address: www.engagingloveland.org



Mission/Focus

Established in 2006, Engaging Loveland, Inc. is a non-profit organization, 501(c)(6). Our mission is to enhance and support the development of community-wide events and celebrations; and to enhance tourism and attendance. It will also enhance the economic health of businesses in Loveland.

This organizational structure is based on the successful business model developed for the Loveland Center for Business Development.

Engaging Loveland, Inc. will work with all segments of the community to facilitate the basic infrastructure by pursuing the following:

Programs/Services

Business & Industry: To support an environment that is conducive to the economic vitality of business and industry through events/activities in all areas of Loveland

Culture, Civic and Other Common Interests: To support civic and cultural entities through events/activities that enhance the development of the arts and humanities

Education: To support area educational institutions and programs through events/activities that provides quality learning experiences and opportunities for a diverse community of learners

Agriculture: To support agriculture programs, encourage urban/rural cooperation and be sensitive to water and environmental issues

Health Care: To support all segments of the health care community that facilitate the continuing development of a regional health care system through events/activities that provides a comprehensive range of services and access to care

Monfort College of Business - Colorado Business Resource Center

The Colorado Business Resource Center
Monfort College of Business
Campus Box 145
University of Northern Colorado
Greeley, CO 80639-0252
Phone: (970) 351-1054
Email: CBRC@unco.edu
Web Address: <http://mcb.unco.edu/web/cbrc/index.html>
Office Hours: Monday-Friday, 8:00 a.m. - 5:00 p.m.



Mission/Focus

Our mission is to provide accurate and helpful information services to potential, emerging, and existing small business owners that support the successful launch of their business venture. These services include directing business to the wide range of resources that support their development goals, including the preparation of business feasibility analysis and methods for recognizing emerging market place opportunities.

We will provide these services in partnership with the Greeley Small Business Development Center, State, Regional and Community Agencies, and Corporate Sponsors to develop small business programs that benefit our small business owners, UNC and our community's economic development efforts.

Background

The Colorado Business Resources Center (CBRC) was formed in 2003 as a non-profit, student operated program, funded by the Monfort College of Business, Aims Community College, Colorado Lending Source, Union Colony Bank, Weld/Larimer Revolving Loan Fund, New Frontier Bank, and other corporate investors.

Programs/Services

- Assist clients in understanding the basics of beginning a business
- Provide each client with contact information
- Supply resources to clients
- Refer clients to the SBA or SBDC if we cannot meet their business needs
- Start up Business Kit
 - Our Information specialists will create a custom business kit for any scenario.
 - A full-color, Colorado Business Resource Guide
 - Forms pertaining to legal structures, employer/employees, and taxes
 - Licensing and regulations when available

Colorado State University Division of Continuing Education

Colorado State University
Fort Collins, CO 80523
Contact: Bob Colmenares
<http://www.learn.colostate.edu/noco>
(970) 491-5288 or (877) 491-4336
Email: questions@learn.colostate.edu

Mission/Focus

The Division of Continuing Education is part of CSU's historic land-grant commitment to provide educational outreach throughout Colorado. In addition to our online degree programs, we offer professional development degrees, certificates, workshops and business consulting services in Loveland, Fort Collins, Brighton, and Denver.

Programs/Services

Areas of professional and individual development focus include

- Leadership Development
- Teamwork
- Project Management/Work Process Improvement
- Job Skills
- Work Life Balance
- Personal Enrichment



Colorado Lending Source (CLS)

155 E. Boardwalk Drive, Suite 306
Fort Collins, CO 80525
Phone: (970) 232-3120
Email: joe@cloradolendingsource.org
Web Address: www.coloradolendingsource.org

Mission/Focus

Our mission is to foster the economic growth of diverse small businesses within, along, across and all over this big, wide, beautiful state of Colorado.

Background

Colorado Lending Source (CLS) is a private, nonprofit, community-based economic development corporation that helps small business owners access, attractive, long-term, FIXED RATE financing on (primarily) owner-occupied commercial real estate and capital equipment acquisition projects. Established in 1990, the mission of CLS is to foster the economic growth of diverse small businesses in our community.

Loan Programs & Financing Options

SBA 504 Loan Program

Used when a small business is buying, improving and/or building a facility, or when a small business wants to finance the purchase of capital equipment.

NMTC Loan Program

Used to assist small businesses who are located or are locating in eligible census tracts, purchase or refinance facilities or large capital equipment items.

CRF Loan Program

Used when a small business has a financing project that would normally be ineligible for assistance under the SBA 504 program.

RLF Loan Program

Used in conjunction with the SBA 504 program to help identified "Public Policy Goal" small businesses secure small, CLS-self-funded working capital loans.

Loveland Business Team

1151 Eagle Drive #108
Loveland, CO 80537
Contact: Gordon Peterson
Phone: (970) 461-8805
Email: lbt@lovelandbusinessteam.com
Web Address: www.lovelandbusinessteam.com

Mission/Focus

The Loveland Business team is a networking group of men and women, mostly small business owners, involved in community activities. LBT members are interested in their community, and we try to bring in interesting speakers to educate us about trends in business and politics, show us how to work smarter, or inspire us to a new level. The City of Loveland and the Chamber of Commerce representatives give a quick review of what is happening in the area.

Background

The Loveland Business team is the unification of several business support groups which originated in Loveland over 20 years ago. “TEAM” (The East Eisenhower Merchants) and “Loveland Business Link” eventually joined forces to form a new, stronger association. Our boundaries are not limited to Loveland and members come from Greeley, Estes Park, Windsor, Ft. Collins and Longmont.

Programs/Services

Monthly Newsletter -full of information about LBT members, speakers, upcoming events, business happenings, and the Business Spotlight of the Month
Business Spotlight- Each month a collection of business cards from all attending members is gathered and a card is drawn. That business is featured as the Business Spotlight in our newsletter.
Marketing Display-Members are welcome to hand out promotional materials at our meetings.
Networking - Time is scheduled before meetings to visit with fellow business people.
Referrals and Directory-Our members like to do business with other members. The Membership Directory is a useful resource for members and guests alike.
Leadership Opportunities - Join our Board of Directors or chair an event or project.
Special Meetings-Each February we sponsor a community Valentine Poetry contest. Each October we hold a special evening social event. This free event is a thank-you to our members and a way to introduce prospective members. December White Elephant Gift Exchange.
Projects and Events-During the year the LBT may participate in several community events such as the Road Knights Car Show, the Corn Roast Festival, and Octoberfest. In addition, our members often volunteer for other community events as fund raisers for LBT. Our service projects include donations in many different areas, including the House of Neighborly Services, Project Self-sufficiency, baskets for needy families, scholarships, the Police Fair, Young Women of the West, Prom-O-Rama, Odyssey of the Minds and the Boys and Girls Clubs.

Front Range Community College (FRCC)

4616 S. Shields Street
Fort Collins, CO 80526
Contact: Dr. Phyllis Abt
Phone: (970) 204-8363 FAX: (970) 204-8484
Email: Phyllis.abt@frontrange.edu
Web Address: www.frontrange.edu
Office Hours: Monday - Friday, 8:00 a.m. - 10:00 p.m. some Saturdays

Mission/Focus

FRCC is a higher education institution that provides college level instruction, in both general education and occupational areas, which may lead to a certificate, an associate degree in Applied Science, Arts, Science or General Studies, or transfer to a four-year institution. We also provide college preparatory education and non-credit instruction for personal and professional development, recreation and fitness, and individual and family enrichment. We serve employees of local businesses and industries by providing workplace skill development from customized and/or credit-generating courses.

Background

FRCC’s Larimer Campus is located in southwest Fort Collins. The campus has 175,000 square feet of space in 7 buildings and also offers classes in leased space in 6 off-campus locations. Currently FRCC/LC serves 5,000 college students, 400 high school students, 2,000 continuing education students, and 450,000 patrons of the Harmony Library annually.

Programs/Services

- Associates of Arts, Associate of Science and Associate of General Studies Degrees
- Career and Technical Certificates and Degrees
- Guaranteed Transfer Courses (GTPathways)
- College Preparatory Education
- High School Career and Technical Programs
- Non-credit and Continuing Education Courses
- Customized Business and Industry Training
- On-line Instruction
- Academic Advising
- Admissions and Records
- Bookstore
- Career Services
- Career and Personal Counseling
- Credit for Prior Learning
- Financial Aid and Scholarships
- Fitness Center
- GED Classes
- Learning Opportunity Center
- Library
- Single Parent Program
- Small Business Development Center
- Student Life
- Testing Center
- Veterans Services

Aims Community College

104 East 4th Street
Loveland, CO 80537
Contact: Tim Rees, Esq., Associate Dean
Phone: (970) 667-4611, x331 Fax: (970) 635-9022
Email: tim.rees@aims.edu
Web site: www.aims.edu
Summer Hours: Monday - Thursday, 7:00 a.m. - 6:00 p.m.
Fall Hours: Monday - Friday, 7:00 a.m. - 10:00 p.m.

Mission/Focus

Aims Community College has a campus in downtown Loveland at 104 East 4th Street. The Loveland Campus, donated by the McKee Charitable Trust, opened in the fall of 1990. In addition to traditional classrooms, the Loveland Campus has five state-of-the-art computer classrooms, a science laboratory, a new Certified Nursing Assistant Laboratory (or CNA Lab), and an Academic Resource Center, which provided computers, videos and other supplemental resources to enhance students' learning. In 2002, the Loveland Campus began offering classes in hybrid and interactive video-conferencing formats.

Aims Loveland also offers a High School Diploma Program, customized training for business and industry, non-credit seminars and workshops for the general community, and career classes. With advising and proper planning students may complete an Associate of Arts degree on the Loveland Campus. Several of the classes needed to complete an Associate of Science degree are offered on the Loveland Campus with students traveling to the Greeley Campus to complete the higher-level courses.

Other services provided at the Loveland Campus include: admissions and registration, a full-service bookstore, academic advising, financial aid information, GED testing, assessment, personal and career counseling, and week-end/night school opportunities.

Programs/Services

Accounting	Online Continuing Education
Business	Math
Certified Nursing Assistant	Natural Sciences
Communications Media	Biology
Computer Information Systems	Geology
College Prep Math	Physical Education
College Prep Reading/English	Dance
Criminal Justice	Fitness
Education	Psychology
Emergency Medical Services	Social Sciences
English	Anthropology
Ethnic Studies/Foreign Languages	Economics
Humanities	Geography
• Literature	History
• Philosophy	Political Science
• Theatre	Sociology
Speech	
Visual and Performing Arts	
• Art	
• Music	

Downtown Loveland Association

P.O. Box 7535
Loveland, CO 80537
Contact: Bob Dolittle
Phone: (970) 669-5173
Email: bobdooli@gmail.com
Web Address: www.downtownloveland.org

Mission/Focus

The mission of the Downtown Loveland Association is to redevelop downtown Loveland, promote a sense of community and provide a unified voice.

Background

The Downtown Loveland Association is a volunteer, non-profit community association that is committed to revitalizing the heart of Loveland.

Programs/Services

The DLA has four committees to help drive our mission. They are Business Vitality, Design & Management, Events & Promotions, and Membership.



Colorado Enterprise Fund (CEF)

1888 Sherman Street, Suite 530
Denver, CO 80203
Contact: Lewis Hagler, Director of Operations
Phone: (303) 860-0242
Email: microloans@coloradoenterprisefund.org
Web Address: www.coloradoenterprisefund.org

Mission/Focus

Our mission is to foster economic opportunity through business ownership by providing loans and management assistance to disadvantaged business owners, including women, minorities and low-income persons.

Background

Colorado Enterprise Fund (CEF) is a non-profit community development financial institution founded in 1976 to help small businesses. We provide small business loans up to \$150,000 to entrepreneurs who are unable to obtain financing from traditional sources. If you receive a loan from CEF, you will have access to management consulting and business training from our experienced staff.

Loan Programs

- The loan range amount is from \$1,000 to \$150,000
- Current interest rates range from 9% to 12% per year
- Loans may be amortized up to 7 years or longer in some cases
- Note: Start up businesses are usually limited to loans of \$25,000 and less

CEF does utilize basic lending guidelines when reviewing a loan application. CEF is more flexible in how those guidelines are applied and all aspects of a request are reviewed in the decision making process. Some of the typical factors that are reviewed when evaluating a loan request include:

Credit Report - while good credit is important, CEF attempts to be more flexible than a traditional lender when reviewing your credit report.

Collateral - Collateral is considered a secondary source of repayment if the cash flow of the business is inadequate to repay the loan. Collateral is typically required for loans, however the size of the loan and other factors may influence the required amount.

Equity (owner investment) - CEF wants to see that an applicant has something at stake in the business. For a start-up it may be in the form of cash or equipment or other assets already owned by the business before the loan. A start-up business may require from 25-50% investment of the owner's personal funds invested to qualify for funding. In addition, a start-up business loan is typically limited to \$25,000.

Cash flow/Profitability - As the primary source for repayment, financial statements are reviewed to determine cash flow and profitability.

**The above is not intended to be an exhaustive description of CEF's underwriting process.*

Colorado Business Incubation Association (CBIA)

Phone: (303) 774-0499
Email: info@ColoradoBusinessIncubation.org
Web Address: www.coloradobusinessincubation.org

Mission/Focus

Entrepreneurial businesses are the economic engines of Colorado - past, present, and future. In order to fulfill the economic and societal promise that entrepreneurship offers, entrepreneurs across Colorado need increased and ready access to support services and opportunities like those offered by and through community-based business incubators.

Colorado is home to several national award-winning business incubators, and their contribution to the state's economic vitality will be so much greater when their resources are better integrated. Recognizing the increasing need, a team of working business incubation professionals launched an initiative to enhance CBIA to fulfill the vision.

Programs/Services

When incubators across the state join together, entrepreneurs and communities will benefit through:

- **More extensive services for incubator clients.** Start up companies throughout Colorado will have greater access to the facilities, contacts, and special expertise available in the entire network of incubators, supported by a shared web site. Best practices will be chronicled and shared.
- **More efficient advice and technical assistance to communities interested in business incubation.** A centrally administered process, supported by a central staff, will ensure timely and affordable assistance with minimal impact on existing incubators.
- **Support for professional development of incubator managers and staff.** Networking events and conferences will provide both formal and informal learning opportunities for professional managers and staff.
- **Greater public awareness about the community and economic benefits of business incubation.** CBIA will involve incubator professionals, sponsors, clients, and graduates in an on-going marketing/education campaign. The shared web site will provide information about incubation programs across the state.
- **Greater interest by high-level professional service providers and sponsors in incubator and clients' needs.** By joining together in an association, incubators and their clients across the state will be viewed as a valuable, accessible market partner.
- **Clearer and more influential "voice" of business incubation to regional, state, and local policy-makers.** The experience and insights of all facets of business incubation can be easily accessed and consolidated to provide advice and recommendations to policy-makers.

Rocky Mountain Innovation Initiative (RMI²)

200 W. Mountain Avenue, Suite A
Fort Collins, Colorado 80521
Contact: Kelly Peters
970.221.1301
Email: kelly.peters@rmi2.org
Web Address: www.rmi2.org

Mission/Focus

The mission of RMI² is to enable and accelerate the success of high growth, high impact, innovation-based startup companies and to promote the development of an entrepreneurial culture and infrastructure to sustain and nurture scientific and technology-based industries in the Northern Colorado region.

Programs/Services

Business Incubation:

Through its Fort Collins Innovation Center and future Loveland Innovation Center, RMI² identifies and selects high-potential startups to receive customized business consulting and advisory support, professional services, access to shared resources, promotion, and subsidized office/lab space in its Fort Collins facilities over a multiyear program time span.

- Target Companies: Early stage companies engaged in developing and selling products of a scientific or technical nature, for sale mostly outside of the Northern Colorado region, and that generally involve innovation and intellectual property.
- Over twenty companies have received assistance through the predecessor Fort Collins Technology Incubator program, creating 114 primary jobs at an average salary of \$65,570 and attracting over \$42M in equity investment capital.



Funding Partners

214 South College Avenue, 2nd Floor
Fort Collins, CO 80524
Contact: Joe Rowan
Phone: (970) 494-2021 Fax: (970) 494-2022
Email: Joe@fundingpartners.org
Web Address: www.fundingpartners.org
Office Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.

Mission/Focus

Provide capital and technical assistance for the creation or preservation of workforce housing that compliments economic development initiatives.

Background

A not-for-profit financial institution serving as a lending conduit for banks, thrifts, governmental agencies and foundations to streamline project financing while lowering the overall cost of capital. Initially formed by the cities of Loveland and Fort Collins, Funding Partners operates statewide in providing direct loans to project developers, homebuyers and third-party loan servicing.

Programs/Services

- Technical Assistance - Identify mixed-use projects, analyze project feasibility, structure financing and implement project development.
- Pre-development construction financing - Single advance, revolving and construction draw mezzanine debt products to support the creation of residential housing units (owner occupied or rental) attainable to low-moderate income employees.
- Acquisition Assistance - Subordinate home purchase financing for low-moderate income employees
- Employee Home Ownership Program EHOP® - Third-party benefit administration for employers looking to attract and retain a high qualified workforce by rewarding loyalty and lowering turnover expense through housing assistance.



Colorado Housing & Finance Authority (CHFA)

1981 Blake Street
Denver, CO 80202-1272
Steve Johnson
(303) 297-CHFA (2432)
(800) 877-CHFA (2432)
Email: stevej@colohfa.org
Web Address: www.colohfa.org/business
Office: Monday - Friday, 8:00 a.m. - 5:00 p.m.

Mission/Focus

The Colorado Housing & Financing Authority works throughout Colorado to:

- Increase the availability of affordable, decent, and accessible housing for lower income Coloradans; and
- Strengthen the state’s economy by providing financial assistance to businesses.

Loan Programs & Financing Options

- You can choose to secure your loan directly from CHFA or through a participating local bank. In addition to traditional loan products, CHFA offers banks the ability to fix the interest rate on Small Business Administration (SBA) loans.
- If an existing business wants to acquire owner-occupied commercial property or manufacturing equipment, CHFA offers competitive, fixed rates with equity contributions as low as 10%. CHFA Direct and the SBA 504 loan both feature a fully amortizing, fixed interest rate.
- CHFA Direct provides owner-occupied real estate financing for loan amounts ranging from \$50,000 to \$20,000,000 with down payments as low as 15%. It features a fully amortizing, fixed rate with loan terms up to 20 years. This program also allows financing of manufacturing equipment. Prospective businesses should apply directly to CHFA. Manufacturing businesses with project amounts exceeding \$2 million may be eligible for special tax exempt financing.
- SBA 504 Loan. With as little as a 10% down payment, businesses can finance commercial owner-occupied real estate. A typical loan structure includes a first mortgage from CHFA representing 50% of the total project, with the SBA providing a second mortgage for 40%. Both loans include a 20-year fixed interest rate and may also be used to finance machinery for up to 10 years. By limiting the down payment requirement, firms are able to preserve cash for investment back into their businesses.

GIS Alley Rocky Mountain Geospatial Cluster

Website: <http://gisalley.com/>
Contact: Kelly Peters
(970) 221-1301
kelly.peters@rmi2.org

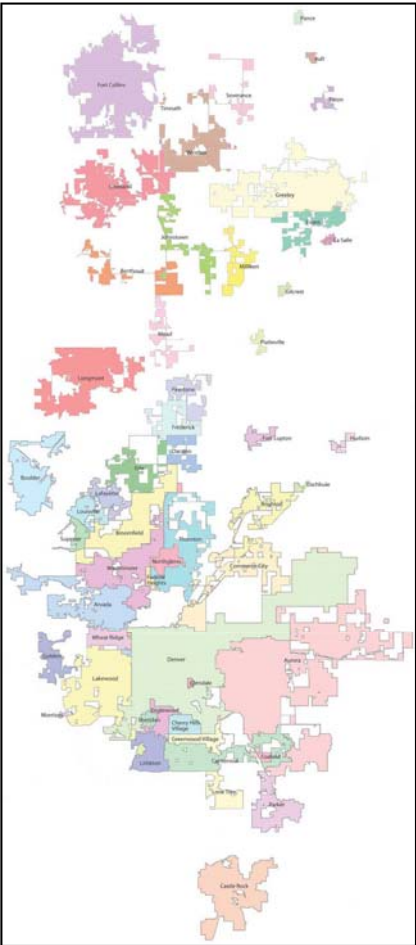
The Rocky Mountain Geospatial Cluster is a collaborative working group from private and public entities seeking to enhance the geospatial, or location-based, industry in the region by building on existing competencies.

Vision

Northern Colorado is recognized globally as having a strong legacy in geospatial and location-based technologies. Northern Colorado houses the private and public coordination capability to solve world-wide location-based problems in a unified manner.

Programs/Services

- Track the growth and vitality of member companies.
- Brand the Rocky Mountain Geospatial Cluster as the leading organization for geospatial solutions.
- Identify gaps in geospatial ecosystem that inhibit growth and pinpoint tactics for further local geospatial industry.
- Identify collaboration opportunities to showcase members’ technologies and resources, draw national attention, and develop commercial opportunities.
- Join forces to develop a major showcase project by utilizing shared geospatial technologies.



Larimer Bioscience Cluster

Website: <http://www.larimerbioscience.org>
Contact: Kelly Peters
970-221-1301
kelly.peters@larimerbioscience.org

Mission/Focus

The mission of the Larimer Bioscience Cluster is to mobilize resources, coordinate actions and identify long-term partnerships to grow Larimer County into an important regional and national center for the biosciences.

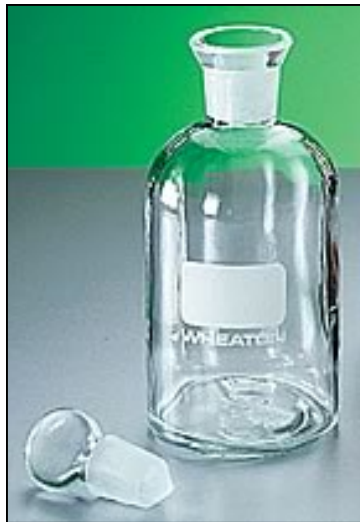
Background

The monthly Larimer Bioscience Initiative meetings date back to January 2004. The forty or so members of the Initiative are the work horses, the backbone of the Larimer Bioscience Cluster. Collectively the group determined the vision and focus for the Cluster, wrote the 2005 Strategic Plan and accomplished many of the Action Items presented in the Plan. In January 2008 the group released a Revised Strategic Plan to reflect new dreams as well as the actions, resources and leadership required to transform the dreams into reality.

Programs/Services

Key Strategies:

- Improve the availability of funding for bioscience companies.
- Enhance the success rate of startup bioscience companies & support existing firms.
- Address bioscience workforce needs.
- Support CSU's role in maximizing commercialization of bioscience discoveries.
- Integrate clinical activities at Poudre Valley Health System with research at CSU.
- Stimulate creation of wet lab facilities for startup bioscience companies.



Northern Colorado Clean Energy Cluster

Phone: (970) 207-0058
Email: info@cleanenergy.com
Web Address: <http://www.nccleanenergy.com>

Mission/Focus

The Northern Colorado Clean Energy Cluster is a public/private sector partnership that serves as a clearinghouse to connect entrepreneurs and major power users with researchers and government officials, and encourages innovation, new job creation and investment in the region. The Cluster seeks to create and promote clean, renewable energy opportunities that could help increase the region's energy independence.

Background

In 2005, the Fort Collins Area Chamber of Commerce Board of Directors identified two focus areas for the year; 1) economic development and 2) supporting CSU in addressing its financial challenges. To address these goals, the Chamber's environmental committee put forth the recommendation for the Chamber to support advancement of a Clean Energy Cluster.

As well, the Northern Colorado Economic Development Corporation has identified the growth of science-based clusters as a key means of development in the region.

In July of 2005 NCEDC and the Fort Collins Chamber hosted a Focus Group meeting of academic and business leaders in the Clean Energy field to explore the strength of the region's current assets in clean energy and gain advise on how to best advance the cluster.

As a result of the 2005 Focus Group and a series of meetings in the Winter of 2006 with broad participation and input from dozens of interested participants, the Northern Colorado Clean Energy Cluster was launched in May 2006.

Programs/Services

The Cluster is not JUST a networking group. We are actively exercising the power of our considerable resources and relationships to facilitate projects that might not otherwise happen. Whether its political will, spreading risk, infusing capital dollars to meet targeted gaps, or introducing important players, our role and track record is in realizing tangible projects with quantifiable economic, environmental, and social value to our region. The Cluster is currently supporting a number of clean energy projects including:

- An intelligent grid simulation demonstration project
- An algae-based biofuels project
- An emerging solar technology program
- A working farms initiative based on increased use of wind energy and biofuels

