

Local Services for Business Support

Free Services

One-on-one business assistance.

- The Small Business Development Centers have Business Counselors on staff who can meet with you to answer your individual business questions, such as financial analysis, hiring, and marketing. The SBDC that is closest to Bowdoinham is Coastal Enterprises, Inc. (CEI) located in Brunswick. Their address is 30 Federal St., Suite 100, Brunswick ME 04011. Their phone number is 504-5900. Their website is www.ceimaine.org. If you go to www.mainesbdc.org, you will see a list of the other location. Usually, the SBDC counselors want you to have a draft business plan to show them before they offer you assistance. There are free workshops that can help you with this task. One example is New Ventures Maine. Their website lists all the business classes that are being offered statewide including their center in Brunswick. www.newventuresmaine.org.
- SCORE is a program of the Small Business Administration. They have a host of retired business professionals who are available to offer you both elementary and sophisticated business advice. It is helpful to let them know about your specific need so they can match you with a business counselor who can give you good guidance. There are 7 SCORE chapters in Maine. The Augusta chapter covers the mid-coast area. The phone number is 622-8509 and their website is www.augustame.score.org.
- For women, there are 2 organizations that are particularly designed to meet your needs. One is New Ventures Maine. Their emphasis is on workshops and training, but one-on-one assistance is also available. Their local office in Brunswick is located at The Brunswick Landing (former Naval Air Station) . Their phone number is 386-1664. Jenn Dobransky is the Microenterprise Coordinator for the area.
- The Women's Business Center is a part of Coastal Enterprises, Inc. (see above). They have several locations around the state. You can find more information about them at www.wbcmaine.org.

Workshops and Training

- There are some excellent on-line and in-person workshops on a variety of business topics. You can access them through www.mainesbdc.org. Click on the "Workshop" tab to see all the workshops that are offered across the state by a wide array of organizations.
- New Ventures Maine has an array of free workshops. They are offered at centers across the state including South Portland, Brunswick, Rockland, Augusta, and Lewiston, (for the more local locations). Go to their website at www.newventuresmaine.org to see their full array of free services.

Specific Assistance

- You may want to consider a student intern. If you have a specific need around developing a marketing campaign or getting help with business analysis, a student who is majoring in those topics may be able to help. UMA, for instance, is working closely with the town of Gardiner and other Kennebec towns to offer student intern help.

Fee for Service

There are some wonderful professionals—many in Bowdoinham—who can offer specific business help with such things as marketing, branding, website development, bookkeeping and tax preparation. As professionals, they will charge for these services—usually an hourly rate. There may be a time in your business development when it is really important to get the expertise that a professional can offer.

Money!!

For the most part, it is a huge myth that there is “all kinds of grant money” for small businesses, women in business, start-up businesses, etc., etc.! Usually, business financing will come either through your own resources (including friends, family, and acquaintances), or through a financial institution (bank or credit union). There are some community organizations that offer business loans. In our area, the big player is CEI. Any lender is going to want to see some kind of proposal or business plan before they consider a business loan request. That said, here are some grant sources you may want to check out:

- Maine Technology Institute. These grants are usually for technology-based businesses or for businesses that are using technology in a new way. You can check them out at www.mainetechnology.org.
- For farm based businesses that are doing value added food production, there are some Department of Agriculture grants. Check with the Maine Department of Agriculture for more information. (www.maine.gov/agriculture)
- Maine Arts Commission. For artists and artisans, there are some grant possibilities through MAC. Their website is www.maineart.maine.gov.
- For individuals who are disabled and who are getting help through Vocational Rehabilitation, there is some grant money available. Be sure to ask your counselor about this program.
- The Community Development Block Grant program has a business grant program that is rarely accessed by Maine towns. Check with your local town to see if they have this program in place. CDBG loans are also a feature of these programs.
- If a family is receiving Temporary Assistance for Needy Families (TANF), there is a small amount available (\$500) to help with business start-up expenses if starting a business is a part of the family’s work plan and contract.

- Women, Work, and Community has a very, very small mini-grant program that is focused on marketing endeavors. Check with the Bath office (see above) to see about the schedule and process for applying for a mini-grant.
- From time to time, an organization may announce a grant program for small businesses. Keep your eyes open. Be very alert, however, for scams!

A local resource for financing is the Bowdoinham Community Development Initiative (BCDI). It is a non-profit Maine corporation designed to stimulate, grow and sustain healthy enterprises, create “resilient” jobs, and facilitate “smart growth” collaboration among the for-profit, non-profit, and government sectors in the local community. Full information about the organization can be found at www.bcdimaine.org.

One aspect of BCDI is a loan fund linking small enterprises in Bowdoinham to neighbors who are willing and ready to invest in a local undertaking that will benefit the individual and the community. The focus is on farms, food, forests, the music and art that accompany them and the businesses that support those sectors. The proposed loans are very low interest with flexible repayment terms tailored to meet the specific needs and capacities of the beneficiary. The amount of a BCDI Loan may be a minimum of \$500 and maximum of \$15,000. The repayment of the loan is expected within 12 months of disbursement, with a maximum repayment time of 24 months. (These terms may be adjusted as the fund matures).