



Available Resources for Value-Added Enterprises

*Information contained in this fact sheet is also presented
in UT Extension PB 1761 “Tapping Available Resources”*

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One of the most critical steps in taking an idea all the way to a successful business is being able to identify and call upon all available programs, resources and information sources that exist to assist developing businesses. While various information sources and assistance programs are available, identifying and accessing the appropriate contacts for these is often a very challenging and even discouraging process.

This directory is intended to help identify available programs, agencies and resources and provide enough information to make contacts with the sources more efficient and effective. Identified sources listed here are programs which provide assistance to value-added enterprises, small businesses and/or rural businesses in Tennessee. The programs are categorized according to the type of assistance provided — financial, technical or marketing.

A brief description of each program is included but intricate and specific details or requirements for each program are not included. The listings in this directory are intended to provide an initial scan of available programs, but are not intended to provide all of the information necessary to receive assistance from the programs. For more specific details and information, the program provider should be contacted directly. The program descriptions included here should serve as a helpful preparation for specific follow-up contacts with the program providers.

List of Available Assistance to Value-Added Enterprises in Tennessee

Financial Assistance

<u>Program</u>	<u>Program Description</u>	<u>Provider</u>
Minority Business Development Loan Fund	<p>Revolving loan fund that supports start-up, growth and expansion efforts of minority- and women-owned businesses, as well as other socially and economically disadvantaged businesses in the Tennessee Valley Authority service area.</p> <p><i>Additional information:</i> www.tvaed.com/loans.htm</p>	<p>Tennessee Valley Authority (TVA) Economics Development P. O. Box 292409 Nashville, TN 37229-2409 (615) 232-6225</p>
Business Incubator Tenant Loan Fund	<p>Incubators that are members of the TVA Business Incubation Network are eligible for loans on behalf of their tenant companies. These firms (foods, industrial, service, etc.) must complete an application process and provide documentation in support of their loan application. The loans from this revolving fund are intended to help young businesses meet their short-term needs for cash flow and operating capital.</p> <p><i>Additional information:</i> www.tvaed.com/loans.htm</p>	
Enhanced Growth Credit	<p>Substantial credits on power bills may be available to companies in the Tennessee Valley. Eligibility is determined by Standard Industrial Classification (SIC) code, type of power used and kilowatt usage.</p> <p><i>Additional information:</i> www.tvaed.com/loans.htm</p>	
Southern Appalachian Fund	<p>A venture capital fund providing equity capital and operational assistance to qualifying businesses in low-income census tracts in the Appalachian counties of Georgia, Alabama and Mississippi. The fund invests in early- and expansion-stage companies and has a broad industry focus that includes manufacturing, technology and software.</p> <p><i>Additional information:</i> http://www.southappfund.com and www.tvaed.com/loans.htm</p>	

<p>Special Opportunities Counties Loan Fund (SOC)</p> <p>Rate Options for Power</p>	<p>Counties in the TVA power service area which have the lowest per-capita income, the highest percentage of residents below the poverty level and the highest annual unemployment rates are designated as Special Opportunity Counties. Companies in these geographic areas may be eligible for loans. Funds may be used for infrastructure development, buildings, equipment, or real estate based on the project's capital investment and the number of jobs created by the venture. <i>Additional information:</i> www.tvaed.com/econfund_spec.htm</p> <p>Determines ways to use electricity more efficiently and cost-effectively. The way power is used may determine the rate for power and lower cost. Several rate options exist. <i>Additional information:</i> www.tvaed.com/reliability.htm</p>	
<p>Tennessee Small Business Energy Loan</p> <p>BERO: Business Enterprise Resource Office</p>	<p>Provides assistance to existing, qualified businesses to help upgrade the level of energy efficiency in buildings, plant and manufacturing processes. Free energy audits are available. Loans can be repaid over a period of time not to exceed seven years. <i>Additional information:</i> http://www.state.tn.us/ecd/energy_sbhel.htm (800) 342-1340 – Energy Division</p> <p>Provides financial assistance to small, minority- and women-owned businesses. <i>Additional information:</i> http://www.tennessee.gov/ecd/bizserv_minority.htm (800) 872-7201 – Business Services</p>	<p>Tennessee Department of Economics and Community Development 312 8th Avenue North - 9th Floor Nashville, TN 37243</p>
<p>Ag Tag Program</p>	<p>Provides funds for statewide innovative marketing projects and activities to non-profit and tax-exempt agricultural organizations, government entities, cooperatives and institutions. Projects should be new and innovative and serve to build Tennessee's agriculture economy. Projects must promote market development or provide information, education or awareness about agriculture in Tennessee. Enhancements to existing projects may be considered, but the</p>	<p>Tennessee Department of Agriculture Market Development Division P.O. Box 40627 Nashville, TN 37204</p>

<p>Producer Diversification Cost Share</p>	<p>project enhancements need to be innovative for maximum consideration. <i>Additional information:</i> http://picktnproducts.org/agtag.html (615) 837-5160</p> <p>Provides assistance to improve farm income in Tennessee through the production of diversified agricultural products by providing reimbursement of 35% cost share, up to the maximum, for activities or items in farm infrastructure, marketing and specialty equipment. The maximum cost share for each category is \$10,000. However, a producer may be eligible for cost-share in more than one category, but cannot receive more than \$10,000 in any fiscal year. Funding for this program is subject to re-appropriation. <i>Additional information:</i> http://tennessee.gov/agriculture/enhancement/growth.html Questions concerning this program may be directed to Agricultural Growth Initiative Coordinator at (615) 837-5346 or via e-mail at Ag.Growth@state.tn.us</p>	
<p>Various Programs</p>	<p>The focus is economic development and financial and technical assistance. Tennessee is divided nine districts, and programs vary from district to districts. The nine districts, their locations and phone numbers are:</p> <ul style="list-style-type: none"> • East Tennessee Development District – Alcoa – (865) 273-6003 • First Tennessee Development District – Johnson City – (423) 928-0224 • Greater Nashville Regional Council – Nashville – (615) 862-8828 • Memphis Area Association of Governments – Memphis – (901) 729-2871 • Northwest Tennessee Development District – Martin – (731) 587-4213 • Southwest Tennessee Development District – Jackson – (731) 668-7112 • South Central Tennessee Development District – Columbia – (931) 381-2040 • Southeast Tennessee Development District – Chattanooga – (423) 266-5781 • Upper Cumberland Development District – Cookeville - (931) 432-4111 <p><i>Additional information and map site:</i> http://www.state.tn.us/tacir/PDF_FILES/Infrastructure?Infra03_DDmap.pdf</p>	<p>State of Tennessee Development Districts (An office is located in each of nine districts. See middle column.)</p>

<p>Renewable Energy Systems and Energy Efficiency Improvement Program</p>	<p>Provides loans, loan guarantees and grants to farmers, ranchers and rural small businesses to purchase renewable energy systems and make energy efficiency improvements. The funds are available to support a wide range of technologies encompassing biomass (including anaerobic digesters), geothermal, hydrogen, solar and wind energy, as well as energy efficiency improvements. <i>Additional information:</i> http://www.rurdev.usda.gov/tn/ http://www.rurdev.usda.gov/rd/farmland/9006resources.html</p> <p>(615) 783-1341</p>	<p>USDA Rural Development 3322 West End Avenue, Suite 300 Nashville, TN 37203</p>
<p>Value-Added Producer Grants (VAPG)</p>	<p>Provides grants to independent producers, farmers and rancher cooperatives, agricultural producer groups and majority-controlled producer-based business ventures. The purpose of the grants is primarily to support the development and implementation of business plans and marketing strategies for value-added products. <i>Additional information:</i> www.rurdev.usda.gov/rbs/coops/vadg.htm http://www.rurdev.usda.gov/tn/ -- click on programs / business and cooperative</p> <p>(615) 783-1341</p>	

<u>Technical Assistance</u>		
<u>Program</u>	<u>Program Description</u>	<u>Provider</u>
Architectural and Engineering Services	Provides, but is not limited to, site evaluation, land development plans and analysis for environmental and compliance studies. <i>Additional information:</i> www.tvaed.com/technicalservices/index.htm	Tennessee Valley Authority Economic Development P. O. Box 292409 Nashville, TN 37229-2409 (615) 232-6225
Economic Research Analysis	Provides, but is not limited to, economic impact analysis, company lists, market research and industry reports and comparative advantage analysis. <i>Additional information:</i> www.tvaed.com/technicalservices/index.htm	
BERO: Business Enterprise Resource Office	Provides technical assistance to small, minority- and women-owned businesses. <i>Additional information:</i> http://www.tennessee.gov/e cd/bizserv_minority.htm	Tennessee Department of Economic and Community Development Business Services 312 8 th Avenue North Nashville, TN 37243 (800) 872-7201
One Stop Business Resource (Web-based)	Assists entrepreneurs in obtaining proper permits, licenses, certificates and tax number as well as searching, selecting and reserving a business name. <i>Additional information:</i> http://www.tnanytime.org/osbr/demo/splash.html	
The Small Business Environmental Assistance Program (SBEAP)	Provides technical, administrative and regulatory support for small businesses and serves as a liaison between some regulatory agencies and small businesses. <i>Additional information:</i> http://www.state.tn.us/environment/ea/sbeap	Tennessee Department of Environment and Conservation 8 th Floor, L&C Annex 401 Church Street Nashville, TN 37243-1551 (800) 734-3619
Required Work-Related Posters	Provides free posters containing employment laws and other work-related information to be shared with employees as required by law. <i>Additional information:</i> http://www.state.tn.us/labor-wfd/poster.htm	Tennessee Department of Labor and Workforce Development Andrew Johnson Tower, 8 th Floor Nashville, TN 37243-0655 (615) 741-6642

<p>The Tennessee Manufacturing Extension Program (TMEP)</p>	<p>Through consulting, education and training, this program helps Tennessee manufacturers increase productivity, competitiveness and profitability. <i>Additional information:</i> http://www.cis/utk/edu/TMEP</p>	<p>The University of Tennessee Center for Industrial Service 193 Polk Ave, Suite C Nashville, TN 37210 (888) 763-7439</p>
<p>University of Tennessee Extension, MANAGE Program</p>	<p>Allows analysis of the total farming business using individualized information, a review of current financial situation, identification of strengths and weaknesses in the farm business, development of individualized farm and financial plans, exploration of alternatives both on and off the farm, evaluation of capital investment opportunities including land and/or machinery purchases, analyzing the likely consequences of changing the scope of enterprises and determining appropriate production practices. <i>Additional information:</i> Local county Extension office or visit the MANAGE Web site at http://economics.ag.utk.edu/mang.html or call toll-free MANAGEMENT information line at (800) 345-0561.</p>	<p>University of Tennessee Extension Knoxville, TN 37996</p>
<p>Various Programs</p>	<p>Provide business advice to all types of businesses, including retail, manufacturing, service provider or professional. Also available is one-on-one counseling to small business entrepreneurs and training in e-commerce, marketing, preparing financial statements, starting and managing a small business and writing a business plan.</p> <p>Seventeen offices, not counting the lead center, are part of the SBDC Network in Tennessee. The locations and phone numbers of these 17 offices are:</p> <ul style="list-style-type: none"> Blount Co. - (865) 983-2241 Chattanooga - (423) 756-8668 Clarksville - (931) 221-1370 Cleveland - (423) 674-8707 Columbia (Affiliate Office) - (931) 388-5674 Cookeville - (931) 372-3638 Dyersburg - (731) 286-3201 	<p>Tennessee Small Business Development Centers (SBDC) Lead Center Middle Tennessee State University P.O. Box 98 Murfreesboro, TN 37132 (615) 849-9999</p>

	<p>Hartsville - (615) 374-4607 Jackson - (731) 424-5389 Johnson City- (423) 439-8505 Kingsport (Satellite Office) - (423) 578-6235 Knoxville - (865) 246-2663 Memphis (Union Avenue) - (901) 333-5086 Memphis (Beale Street) - (901) 526-9300 Murfreesboro-(615) 898-2745 Nashville - (615) 963-7179 Oak Ridge - (865) 483-2668 <i>Additional information:</i> http://tsbdc.org</p>	
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<u>Marketing Assistance</u>		
<u>Program</u>	<u>Program Description</u>	<u>Provider</u>
Pick Tennessee Products (PTP)	Permits the use of the Pick Tennessee Products logo on product packaging and in promotional materials for qualified products or services. Producers of qualified products or services can also be listed on the Pick Tennessee Products Web site. <i>Additional information:</i> http://picktnproducts.org	Tennessee Department of Agriculture Marketing Development Division P.O. Box 40627, Melrose Station Nashville, TN 37204 (615) 837-5160