

THE RESOURCE GUIDE

A COMPREHENSIVE GUIDE
TO
BUSINESS ASSISTANCE PROVIDERS
AND
ALTERNATIVE FINANCIAL RESOURCES



SMALL AND MICRO BUSINESS DEVELOPMENT
FOR THE ST. LOUIS REGION

THE RESOURCE GUIDE

IS BROUGHT TO YOU THROUGH THE EFFORTS OF:



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This guide can be downloaded from the Federal Reserve Bank’s web site.

Go to www.stlouisfed.org, click the “Community Development” tab, click “Other Publications,” and scroll down to “The Resource Guide.”

How to Use This Guide

This book is a catalogue of business assistance and alternative capital resources providers in the St. Louis metropolitan region that serve small and micro businesses. For this purpose, those terms are defined as follows:

Small Business

A small business is generally defined as one with up to 500 employees, with annual revenues of under \$10,000,000.

Micro business and Microenterprise

A micro business or microenterprise is a very small business generally defined as a sole proprietorship, partnership or family business with five or fewer employees, limited access to the commercial banking sector and requiring relatively small amounts of capital (usually \$25,000 or less).

This guide is a starting point to help you find resources in the St. Louis metropolitan region that can help you with your business start-up or expansion. It is assumed that the reader is familiar with commercial lenders in the St. Louis area. Therefore, the guide does not include references to traditional lending sources, such as banks, savings and loans and credit unions.

The guide has two features that will help you quickly find the services you need: an alphabetical listing of business assistance and financing providers and grids that cross-reference types of services with page numbers.

The grid for business assistance providers lists providers by services they offer and areas of specialization. The alternative financial resources grid lists those resources by the amount of funding needed and type of financing available.

Using the grids is fast and easy. Look across the top of the grid and find the type of service or amount of financing you need. Then look down the left side of the grid for the area of specialization or category of financing. The intersecting grid provides page numbers for descriptions of the services or financing available.

SECTION I: Business Assistance Resources

Definitions of Terms

There are many types of business assistance services available in the St. Louis area. The definitions of the terms below, used in the grid on the following page, broadly define the kinds of services that are available.

Business Start-Up

Business training and consultation that addresses issues of concern to businesses that are in the planning stage or have been in existence for less than six months.

Ongoing Management

Business training and consultation services that address specific operational issues, which often arise after the start-up phase of a new business.

Access to Financing

Assistance with locating and or securing loans or investment capital from an assistance provider's own loan pool or from other sources with which they work.

Business Incubator

A facility that offers new businesses affordable space, shared services and equipment, and access to technical and financial assistance and networking under one roof. Incubators are designed to accelerate the growth and success of new businesses. Businesses that reside in an incubator graduate and leave the incubator to an independent status after a period of time.

Technology Access and Training

Training in and or access to technology, such as computer technology, needed in the operation of the business.

Referral Services

The assistance provider refers clients to other resources for related services that are available through a network of assistance providers.

Networking

Opportunities to exchange information and ideas with other business people who have similar interests and concerns.

BUSINESS ASSISTANCE PROVIDERS

TYPES OF SERVICES AVAILABLE

AREA OF SPECIALIZATION*	Business Start-up	Ongoing Management	Access to Financing	Business Incubator	Technology Access/Trng.	Referral Services	Networking
Small Business	2, 3, 4, 5, 6, 8, 9, 10, 13, 14, 18, 19	1, 2, 3, 5, 6, 8, 9, 11, 13, 18, 19	2, 3, 4, 5, 9, 10, 11, 12, 13, 18	1, 18	1, 3, 5, 8, 9, 11, 18, 19	3, 4, 10, 12, 13, 18	1, 3, 11, 12, 14, 15, 16, 18, 19
Microbusiness	2, 3, 4, 5, 7, 9, 10, 13	2, 3, 5, 7, 9, 13	2, 3, 4, 9, 13	1, 12	3, 5, 9	3, 4, 7, 9, 13	3, 7,
Home-based Business	2, 3, 4, 7, 9, 10, 13	2, 3, 7, 9, 13	2, 3, 4, 9, 13		3, 9	3, 4, 7, 10, 13	3, 7,
Women-owned	2, 9	2, 9	2, 9		2, 9		
Minority-owned	2	2	2, 12		2	12	12
Immigrant-owned	3	3	3		3	3	3
Low income-owned	2, 7,	2, 7,	2, 4,		2,	4, 7,	7,
St. Louis City	2, 3, 4, 6, 7, 10, 13	2, 6, 7, 11, 13	2, 3, 4, 10, 11, 12, 13	11	2, 3, 11	3, 4, 7, 10, 12, 13	3, 7, 11, 12
St. Louis County	2, 4, 6, 7, 13	2, 6, 7, 11, 13	2, 4, 11, 12, 13	11	2, 11	4, 7, 12, 13	7, 11, 12
St. Charles County	8, 13	1, 8, 13	12, 13	1	1, 8	12, 13	1, 12
Jefferson County							
Metro East	4		4, 12			4, 12	12
Industry Specific	3, 9, 17	3, 5, 9, 17	3, 9		3, 5, 9	3, 5,	3, 17

* Though many business assistance providers offer services to a wide range of businesses and business owners, the grid notes those who have indicated a specific focus in the areas of specialization listed.

Business Assistance Resources: Alphabetical Listing

Business Links – International Institute of Metropolitan St. Louis	BA 3
Economic Development Center of St. Charles County BA 01	
Grace Hill/Larry Parker Neighborhood Services Business Center	BA 2
Justine Petersen Housing and Reinvestment Corp Microenterprise Development Program	BA 4
Service Corps of Retired Executives (SCORE)	BA 6
Sojourner Career and Support Center	BA 7
St. Charles Community College Business and Industry Institute	BA 8
St. Louis Community College Office of Continuing Education	BA 9
St. Louis Development Corp. Business Assistance Center	BA 10
St. Louis Enterprise Centers	BA 11
St. Louis Minority Business Council	BA 12
St. Louis Small Business Development Center	BA 5
St. Louis University Smurfit-Stone Center for Entrepreneurship	BA 19
Technology Entrepreneur Center	BA 18
University of Missouri Outreach and Extension Small Business Development Center	BA 13
Washington University Coffee with the Experts	BA 15
Entrepreneur and Innovator Workshop Series	BA 16
Hatchery	BA 14
World Trade Center St. Louis	BA 17

Business Assistance Resources: Descriptions

Program name:	<u>ECONOMIC DEVELOPMENT CENTER OF ST. CHARLES COUNTY</u>
Description:	<p>The Economic Development Center of St. Charles County offers a small business incubator for new and expanding businesses that operate under one roof with affordable rents, shared services and equipment and access to a wide range of professional, technical and financial programs.</p> <p>The center also offers business development services to businesses located in or looking to relocate to St. Charles County. It is the SBA 504 facilitator for businesses in St. Charles County.</p> <p>Conference rooms also are available for meetings and/or technology training for up to 75 people.</p>
Geographical area served:	St. Charles County
Fees:	Costs of the incubator program include below-market rental rates for office space with the center. Rates vary depending on amount of space rented. There is also a fee for conference room rental.
Information:	Economic Development Center of St. Charles County 5988 Mid Rivers Mall Dr. St. Charles, MO 63304 (636) 441-6880

Program name: GRACE HILL/LARRY PARKER NEIGHBORHOOD SERVICES BUSINESS CENTER

Description: The center provides St. Louis entrepreneurs the opportunity to learn how to start and run a small business. A three-module training program teaches participants skills needed to run a small business and how to develop business, management, and marketing plans. A business consultant helps finalize the business plan. Once small-business clients complete the program, the center helps them find loans and capital resources. Grace Hill is also designated by the SBA as its Women's Business Center, offering classes and seminars in managing a business, business development, loan packaging, business counseling and internet training.

Geographical area served: Emphasis is on the City of St. Louis. The Women's Business Center services the St. Louis Metropolitan Area.

Fees: Fees vary for the different programs.

Information: Women's Business Center
2324 N. Florissant Ave.
St. Louis, MO 63106
(314) 539-9840

Web site:
www.gracehill.org/neighborhoodservices/NS.DS.businessctr.htm

E-mail: kentram@gracehill.org

Program name: BUSINESS LINKS—INTERNATIONAL INSTITUTE OF METROPOLITAN ST. LOUIS

Description: The International Institute provides linguistically and culturally customized training and technical assistance to refugee and immigrant entrepreneurs. Experienced consultants provide training and assistance in the areas of business plan development, business management, access to financing and compliance with business licensing and other regulations. Specialized services are available for select industries such as residential/commercial cleaning service, arts and crafts, construction, child care and food service.

Geographical area served: St. Louis metropolitan area

Fees: Enrollment fee: \$20

Information: Matt Schindler
Business Links
International Institute of Metropolitan St. Louis
3654 S. Grand
St. Louis, MO 63118
(314) 773-9090, ext. 133
E-mail: schindlerm@iistl.org

Program name: JUSTINE PETERSEN HOUSING & REINVESTMENT CORP.
MICROENTERPRISE DEVELOPMENT PROGRAM

Description: JPHRC's Microenterprise Program stresses individualized business and credit counseling focusing on the strengths of the business and entrepreneur. Each small business client is counseled to complete specific tasks that will enhance the ability to succeed in business and to succeed in obtaining financing. Through this program, small business clients may obtain assistance in developing a business plan, correcting personal credit issues, and financial resource referrals.

Geographical area served: St. Louis Metropolitan Area

Fees: \$20 for credit report

Information: Justine Petersen Housing & Reinvestment Corp.
5031 Northrup Ave.
St. Louis, MO 63110
(314) 664-5051

Program name: ST. LOUIS SMALL BUSINESS DEVELOPMENT CENTER

Description: The St. Louis Small Business Development Center offers a range of training programs and personalized consulting to meet specific business needs. SBDC consultants are available to help finalize business plans; offer suggestions in the preparation of marketing plans, and develop a relationship with a bank. The training programs help attendees understand what it takes to own and operate a business, understand financial statements, and learn the basics of dealing with human resource issues, among other topics. Using in-depth analysis tools, SBDC consultants can help businesses make better management decisions and improve overall company performance. They can help entrepreneurs identify problem areas and find solutions. A unique specialty is helping research oriented technology businesses make application for SBIR funding.

Geographical area served: St. Louis City and St. Louis, St. Charles, Jefferson and Franklin counties in Missouri

Fees: There is no cost for the counseling and a minimal cost to cover materials for the training programs.

Information: Alan Richter
St. Louis Small Business Development Center
315 Lemay Ferry Road, Suite 131
St. Louis, MO 63125
(314) 631-5374
Web site: www.missouribusiness.net
E-mail: RichterA@missouri.edu

Program name: SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

Description: SCORE offers free small-business counseling to area startups and existing businesses. SCORE also conducts a monthly seminar, "How to Start and Manage Your Own Business." SCORE volunteers determine clients' needs and provide referral services to area agencies providing small-business assistance. SCORE assists small-business clients aspiring to own their own business as well as those wishing to expand an existing business.

Geographical area served: St. Louis Metropolitan Area

Fees: Free of charge

Information: SCORE
200 N. Broadway, Suite 1500
St. Louis, MO 63102
(314) 539-6600, ext. 242 or 243
Web site: www.stlscore.org
E-mail: info@stlscore.org

Program name: SOJOURNER CAREER AND SUPPORT CENTER

Description: Sojourner provides microenterprise training and development services to underemployed persons, welfare recipients and others in need of training or technical assistance in starting or expanding a microbusiness. The services help participants identify their creative talents and channel them into marketable and profitable skills.

Geographical area served: St. Louis city and county

Fees: Sliding scale

Other: Participants must attend the “Do I Want To Be My Own Boss” seminar to assess entrepreneurial potential. This seminar is an intense, self-assessment to help individuals determine if entrepreneurship is an option for their future.

Information: Connie Wilson
726-0119

Program name: ST. CHARLES COMMUNITY COLLEGE BUSINESS & INDUSTRY INSTITUTE

Description: The Institute offers a variety of training programs for business clients. Workshops and seminars are available for employers and can be designed to meet their specific needs. Services are provided to employers in keeping up with changing technologies, meeting licensing and certification requirements, computer literacy, and solving organizational problems. Programs include, but are not limited to, Leadership Skills, Customer Service, Teambuilding, Diversity Workshops, Communications Skills Training, and Computer Training;

Geographical area served: Five-county area: St. Charles, Lincoln, Pike, Montgomery and Callaway

Fees: Classes are priced the same whether on campus or on your company's site. For workshops and seminars, a flat rate is charged.

Other: Missouri community colleges can access special state funds for job training for new and expanding Missouri industries. The program provides assistance in reducing the cost associated with expanding a work force or locating a facility in the state of Missouri.

Information: Lita M. Pender
Director, Workforce Development
St. Charles County Community College
4601 Mid Rivers Mall Dr.
St. Peters, MO 63376
(636) 922-8425
Web site: www.stchas.edu
E-mail: lpener@stchas.edu

Program name:

ST. LOUIS COMMUNITY COLLEGE
OFFICE OF CONTINUING EDUCATION

Description:

St. Louis Community College Continuing Education Department offers a wide selection of courses and workshops specifically designed to serve small-business clients. The college offers more than 50 courses for small-business owners and those interested in starting a small business.

Courses include: Starting A Small Business, Developing a Business Plan, Keeping Records, Loan Package Preparation, Capital Sources, and How to Operate an At-Home Business.

Geographical area served:

St. Louis Metropolitan Area

Fees:

Fees for classes and workshops range from \$15 to \$165. Special programs for startup entrepreneurs and established small businesses are offered at a cost of \$298 per program.

Information:

Office of Continuing Education
Florissant Valley Community College
3400 Pershall Rd.
St. Louis, MO 63135
(314) 595-4288
Web site: www.stlcc.edu
E-mail: ebennett@stlcc.edu

Program name: ST. LOUIS DEVELOPMENT CORP. BUSINESS ASSISTANCE CENTER

Description: The Business Assistance Center is a one-stop service, created to help city businesses fulfill city requirements. These services include obtaining building and occupancy permits, inspections, licenses and taxes. They also coordinate with area development agencies that offer technical and financial assistance to businesses for expansion, relocation, renovation or acquisition.

Geographical area served: St. Louis city

Fees: Free of charge

Information: Business Assistance Center
City Hall, Room 421
1200 Market St.
St. Louis, MO 63103
(314) 622-4120

Program name: ST. LOUIS ENTERPRISE CENTERS

Description: The St. Louis Enterprise Centers are a partnership between the St. Louis Development Corp., the St. Louis Economic Council and St. Louis Small Business Development Partnership. The St. Louis Enterprise Centers offer new businesses affordable, flexible office and warehouse space, office/ receptionist and warehouse services, management counseling from business leaders, information sharing with other small businesses, and low-cost loans for qualifying clients. Services produce a success rate of 70 percent for graduating clients.

Geographical area served: St. Louis city and county

Fees: Fees vary depending on service.

Information: St. Louis County Economic Council
121 S. Meramec, Suite 900
St. Louis, MO 63105
(314) 615-7663
Web site: www.slceec.com/SLEC/SLEC.htm

Program name: ST. LOUIS MINORITY BUSINESS COUNCIL

Description: The St. Louis Minority Business Council links the corporate purchasing community with minority entrepreneurs operating in the St. Louis area. The council offers Minority Business Enterprises (MBE) certification, business planning and marketing assistance, financial planning and loan programs, business referral services, seminars and networking opportunities.

Geographical area served: St. Louis Metropolitan Area

Fees: Services are free to member businesses. There is a \$350 MBE certification fee and nominal fees for special events and programs.

Other:

Information: St. Louis Minority Business Council
308 N. 21st St., Suite 700
St. Louis, MO 63103
(314) 241-1143
Web site: www.slmbc.org

Program name: UNIVERSITY OF MISSOURI OUTREACH AND EXTENSION/SBDC

Description: The Business and Industry Specialists at the University of Missouri Outreach and Extension Centers provide potential and existing business owners with information on starting and/or managing a business. Extension offers individual counseling to current and prospective business owners. Counseling is provided in general business startup, writing a business plan, home-based business issues, financial planning, marketing strategies, tax issues and customer service.

Geographic area served: St. Louis city and St. Charles, Franklin, Jefferson and St. Louis counties.

Fees: Individual counseling is provided free of charge. There is a small fee for classes, which are offered on an occasional basis.

Information: University of Missouri Outreach and Extension
121 S. Meramec, Suite 501
Clayton, MO 63105
(314) 615-2911

Program name:	<u>WASHINGTON UNIVERSITY HATCHERY</u>
Description:	The Hatchery at the Olin School of Business, Washington University, connects students, entrepreneurs, business experts and venture capitalists. Three- to five-member student teams complete business models, assist on business and fund-raising strategies, write a business plan and help prepare investor presentations for select entrepreneurs from outside the school. The work product is presented to a panel of business leaders. Students receive three credit hours and a letter grade; participating entrepreneurs receive a thorough, customized plan and support as they pursue their business opportunity. Interested entrepreneurs should apply to The Hatchery. The Hatchery teams work on commercial, early-stage science, corporate innovation and social entrepreneurship venture projects.
Geographical area served:	St. Louis Metropolitan Area
Fees:	\$3,500 (waived for selected social ventures)
Information:	Skandalaris Entrepreneurship Program John M. Olin School of Business Washington University Campus Box 1133 One Brookings Drive St. Louis, MO 63130 (314) 935-8829 Web site: www.olin.wustl.edu/cel/ E-mail: Harrington@olin.wustl.edu

Program name:

WASHINGTON UNIVERSITY
COFFEE WITH THE EXPERTS

Description:

Coffee with the Experts is a program that gives entrepreneurs the opportunity to have a private conversation with a panel of experienced and successful entrepreneurs.

Each short morning *Coffee session* features four or five distinguished guests and allows each entrepreneur 10 minutes to ask questions and discuss issues related to their venture. Often new relationships and/or referrals develop from the process – continuing the expansion of the entrepreneurial network in our community.

Geographical area served:

St. Louis Region

Fees:

No charge

Information:

Skandalaris Center for Entrepreneurial Studies
John M. Olin School of Business
Washington University
Campus Box 1133
One Brookings Drive
St. Louis, MO 63130
(314) 935-4512
Web site: www.sces.wustl.edu
E-mail: redden@WUSTL.EDU

Program name: WASHINGTON UNIVERSITY
ENTREPRENEUR AND INNOVATOR WORKSHOP SERIES

Description: Throughout the course of the year, the Skandalaris Center offers more than 10 Friday afternoon workshops in commercial and social entrepreneurship. The typical workshop offers participants up to six different topics over a three-hour period. These are open to the community and have no academic credit.

Topics cover a broad range of issues around the formation and growth of a startup company to growing or creating a social venture. Subject experts from across the community and the Washington University faculty lead the workshops.

Geographical area served: St. Louis Region

Fees: No charge

Information: Shante Redden
Skandalaris Center for Entrepreneurial Studies
John M. Olin School of Business
Washington University
Campus Box 1133
One Brookings Drive
St. Louis, MO 63130
(314) 935-4512
Web site: www.sces.wustl.edu
E-mail: redden@WUSTL.EDU

Program name: WORLD TRADE CENTER ST. LOUIS

Description: The World Trade Center (WTC) *St. Louis* is a regional organization available to companies pursuing international business opportunities. The WTC specializes in providing export and import assistance, identifying suppliers and distributors as well as offering trade educational events. Specific services include international business counseling, education and training programs, trade information and research services, organization of trade missions and networking.

Geographical area served: Central and Eastern Missouri, Southern Illinois

Fees: Range from \$300 for nonprofit organizations to \$1,500 for global-level clients..

Other: A conference center is available

Information: World Trade Center *St. Louis*
121 S. Meramec, Suite 1111
St. Louis, MO 63105
(314) 615-8141
e-mail: info@worldtradecenter-stl.com
Web site: www.worldtradecenter-stl.com

Program name:

TECHNOLOGY ENTREPRENEUR CENTER

Description:

The Technology Entrepreneur Center (TEC) is a technical and communications incubator whose mission is to educate, provide affordable office facilities and mentor startup information-technology companies to help them successfully grow. Located on the sixth floor of the Bandwidth Exchange Building, the data center offers backup power and connectivity resources that are ideal for startup information technology companies.

Geographical area served:

St. Louis regional area

Fees:

Fees vary with amount of office spaced needed

Information:

Technology Entrepreneur Center
210 N. Tucker Blvd, Suite 600
St. Louis, MO 63101
(314) 436-3500
Web site: www.tecstl.org
E-mail: jbrasunas@tecstl.org

Program name:

ST. LOUIS UNIVERSITY
SMURFIT-STONE CENTER FOR
ENTREPRENEURSHIP

Description:

The Smurfit Stone Center for Entrepreneurship at St. Louis University OFFERS development resources that enable entrepreneurs to be more successful. Programs offered include:

- € Jump-start workshops and seminars on pertinent subjects to entrepreneurs.
- € Young Adult a program for persons aged high school through mid 20s, providing entrepreneur education.
- € Business planning for non-profit and for profit businesses and start-ups.

Geographical Area Served:

St. Louis area

Fees:

Business Planning - \$3,500 (waived for selected non-profit and worthy for-profit businesses).
Jump-Start Series - \$25 - \$345 depending on length of program

Other:

Information on coursework available through the John Cook School of Business at St. Louis University is available on the SLU web site at www.SLU.edu.

Information:

Smurfit-Stone Center for Entrepreneurship
St. Louis University
3674 Lindell Blvd.
St. Louis, MO 63108
(314) 977-2850
ecenter@slu.edu
<http://eweb.slu.edu>

SECTION II: Alternative Financial Resources

Definitions of Terms

An element of seeking funding for a new or existing business is determining how much money is needed, and how the money will be used. The definition, used in the grid on the next page, of the terms below broadly define the uses of funding for business.

Research and Development

Funding that is needed to develop a new product.

Start-Up Capital

The product or service has been developed to the point where it is ready for the marketplace, and funding is needed to start the business.

Working Capital

Money is needed to finance a variety of short-term assets including accounts receivable, inventory, personnel, etc. Working capital loans are usually short term and mature in seven years or less.

Short Term Assets

Short term assets include furniture and fixtures, telephone systems, networks, computers, etc.

Long Term Assets

Long term assets include the purchase of an existing building, the purchase of land and construction of a new building, the purchase of machinery and equipment, renovations, etc.

Venture Capital and Angel Investors

Venture capital and angel investors are unique sources for funding. Most of the resources in this guide provide loans however, venture capitalist and angel investors make investments in businesses by providing money in exchange for an ownership interest in the company. Venture capital and angel investors generally offer investments to specific types of businesses and are very selective.

ST. LOUIS AREA FINANCING SOURCES

AMOUNT OF FINANCING DESIRED

< \$10,000 \$10,000-\$100,000 \$100,000-\$500,000 \$500,000-\$1,000,000 >\$1,000,000

CATEGORY OF FINANCING	< \$10,000	\$10,000-\$100,000	\$100,000-\$500,000	\$500,000-\$1,000,000	>\$1,000,000
Research & Development		8,	8,	8,	
Start-up	1, 7, 11, 18, 23, 25, 26	1, 4, 5, 7, 9, 10, 11, 14, 18, 25, 26	1, 4, 5, 10	1, 4	4
Working Capital	1, 7, 11, 15, 18, 23, 25, 26	1, 3, 4, 5, 6, 7, 9, 10, 11, 13, 14, 15, 16, 17, 18, 24, 25, 26	1, 3, 4, 5, 6, 10, 13, 16, 28	1, 3, 4, 6	4
Assets: Short-term	1, 7, 11, 15, 18, 23, 25, 26	1, 4, 5, 6, 7, 9, 10, 11, 13, 14, 15, 16, 17, 18, 24, 25, 26	1, 4, 5, 6, 10, 13, 16, 28	1, 4, 6	4
Assets: Long-term	11, 18,	1, 4, 5, 6, 9, 10, , 13, 14, 16, 17, 18, 24,	1, 2, 4, 5, 6, 10, 13, 16, 28	1, 2, 4, 6,	2, 4, 6,
Venture Capital		27	27, 22, 27	19, 20, 22, 27	19, 20, 21, 22, 27

Alternative Financial Resources: Alphabetical Listing

Advantage Capital Partners – Venture Capital	F 19
Capital for Business – Venture Capital	F 20
Community Investment Partners – Venture Capital	F 21
Justine Petersen Housing and Reinvestment Corp. Micro-Loan Program	F 23
Missouri Department of Economic Development Certified Capital Companies	F 12
Missouri First Link Deposit First for Small Business For Job Creation	F 9 F 10
Missouri Market Development Program	F 11
MOKAN, CCAC – Revolving Loan Program	F 24
Rural Missouri Inc. RMI – 504 Loan Program	F 7
Small Business Administration	
SBA CAPLines	F 3
SBA Community Express	F 1
SBA Defense Loan and Technical Assistance	F 4
SBA 7A Guaranteed Loan Program	F 1
SBA Small Business Innovation Research Program	F 8
SBA – International Trade Program	F 6
SBA 504 Loan Program	F 2
SBA Prequalification Pilot Loan Program	F 5
Stiefel CAPCO – Venture Capital	F 22
St. Louis Arch Angels	F 27
St. Louis Business Development Fund	F 14
St. Louis County Economic Council	
Enterprise Center Revolving Loan Program	F 18
Minority/Disadvantaged Contractor Loan Guaranty Program	F 15
Recycling Market Development Loan Program	F 16
Small Business Loan Program	F 17

(Continued)

Alphabetical Listing (Continued)

St. Louis Development Corporation
Revolving Loan Program **F 13**

Washington University
Olin Cup **F 25**
Social Entrepreneurship and Innovation Competition **F 26**

Alternative Financial Resources: Descriptions

Program name:	<u>SBA 7A GUARANTEED LOAN</u> <u>SBA COMMUNITY EXPRESS</u>
Description:	Provides loans to small businesses unable to secure financing through normal lending channels. The program operates through private-sector lenders who provide loans that are, in turn, guaranteed by the SBA.
Funding limits:	75 percent guarantee \$2 million loan maximum (7A Guaranteed Loan) \$250,000 loan maximum (Community Express)
Size of business/sales volume:	Small business (sales volume depends on industry) (Call district for status of a particular industry)
Type of businesses funded:	Majority of for-profit businesses (7A Guaranteed Loan) Women, Minority, Veterans and Low/Moderate Income Geographies (Community Express)
Use of funds:	Startup costs, construction, working capital, short-term and long-term assets
Geographical area:	All
Other:	Must be unable to qualify for conventional bank loan
Information:	Small Business Administration-St. Louis Office 200 N. Broadway, Suite 1500 St. Louis, MO 63102 (314) 539-6600 Web site: www.sba.gov/mo/stlouis E-mail: stlouis@sba.gov

Program name:	<u>SBA 504 LOAN PROGRAM</u>
Description:	Provides loans to small businesses unable to secure financing through normal lending channels—approximately \$150 million in eastern Missouri in 2004. The program operates through private-sector lenders who provide loans, which are, in turn guaranteed by the SBA..
Funding limits:	75 percent guarantee: \$2 million loan maximum
Size of business/sales volume:	Small business (sales volume depends on industry) Retail: \$6 million annually Service: \$7 million annually (Call district for status of a particular industry)
Type of businesses funded:	Majority of for-profit businesses
Use of Funds:	Startup costs, construction, working capital, short-term and long-term assets
Geographical area:	All
Other:	Must be legally in country, not on parole or probation
Information:	Small Business Administration – St. Louis Office 200 N. Broadway, Suite 1500 St. Louis, MO 63102 (314) 539-6600 Web site: www.sba.gov/mo/stlouis E-mail: stlouis@sba.gov

Program name:	<u>SBA CAPLines</u>
Description:	This is the umbrella program under which the SBA helps small businesses meet their short-term and cyclical working-capital needs. A CAPLines loan can be for any dollar amount (except for the Small Asset-Based Line described below). There are five, short-term, working-capital loan programs for small businesses under the CAPLines umbrella: Seasonal Line, Contract Line, Builders Line, Standard Asset-Based Line, and Small Asset-Based Line.
Funding limits:	\$1 million guarantee: \$2 million loan maximum
Size of business/sales volume:	Small business (sales volume depends on industry)
Type of businesses funded:	Majority of for-profit businesses
Use of funds:	Current asset financing only
Geographical area:	All
Other:	Each of the five lines of credit has a maturity of up to five years, but, because each is tailored to an individual business's needs, a shorter initial maturity may be established. CAPLines funds can be used as needed throughout the term of the loan, as long as sufficient time is allowed to convert the assets into cash at maturity. May be for a specific contract or may revolve.
Information:	Small Business Administration-St. Louis Office 200 N. Broadway, Suite 1500 St. Louis, MO 63102 (314) 539-6600 Web site: www.sba.gov/financing

Program name:	<u>SBA DEFENSE LOAN AND TECHNICAL ASSISTANCE PROGRAM</u>
Description:	The <u>Defense Loan And Technical Assistance Program (DELTA)</u> is a joint effort of the Small Business Administration and the Department of Defense to provide financial and technical assistance to defense-dependent small businesses adversely affected by defense reductions.
Funding limits:	Provides SBA-backed loans of up to \$1.25 million under the 7(a) Loan Guaranty Program, and SBA-guaranteed debentures of up to \$1 million (up to 40 percent of a project) under the 504 Certified Development Company Program.
Size of business/sales volume:	Small business (sales volume depends on industry)
Type of businesses funded:	Businesses that meet requirements of the 7(a) or 504 program and derive at least 25 percent of revenues from Department of Defense or defense-related Department of Energy contracts or subcontracts in support of defense prime contracts in any one of five prior operating years.
Use of funds:	May be used for working capital, acquisition of assets, raw materials or inventory, capital improvements (renovation, leasehold improvements, plant expansion or replacement, or retooling), and refinancing of current debt.
Geographical area:	All
Other:	Must meet at least one of the program's policy objectives: retaining defense employees creating job opportunities and new economic activities in impacted communities retooling and expanding/modernizing or expanding the plant enabling it to remain available to the Defense Department
Information:	Small Business Administration-St. Louis Office 200 N. Broadway, Suite 1500 St. Louis, MO 63102 (314) 539-6600 Web site: www.sba.gov/financing

Program name:	<u>SBA PREQUALIFICATION PILOT LOAN PROGRAM</u>
Description:	This program uses intermediaries to help prospective borrowers develop viable loan application packages and secure loans. Once the loan package is assembled, it is submitted to the SBA for expedited consideration; a decision usually is made within three days. If the application is approved, the SBA issues a letter of prequalification stating the SBA's intent to guarantee the loan.
Funding limits:	The maximum amount for loans under the program is \$250,000; the SBA will guarantee up to 80 percent for loans up to and including \$100,000, and 75 percent for loans over \$100,000. The intermediary (usually a Small Business Development Center) then helps the borrower locate a lender offering the most competitive rates.
Size of business/sales volume:	Small business (sales volume depends on industry)
Type of businesses funded:	Majority of for-profit businesses
Use of funds:	Startup costs, construction, working capital, short-term and long-term assets.
Geographical area:	All
Other:	Applicant needs assistance in finding a lender
Information:	Small Business Administration-St. Louis Office 200 N. Broadway, Suite 1500 St. Louis, MO 63102 (314) 539-6600 Web site: www.sba.gov/financing

Program name:	<u>SBA INTERNATIONAL TRADE PROGRAM</u>
Description:	This program is designed for businesses preparing to engage in or already engaged in international trade or those adversely affected by competition from imports.
Funding limits:	The SBA can guarantee up to \$1.5 million for a combination of fixed-asset (facilities and equipment) financing and Export Working Capital Program (EWCP) assistance. Neither the fixed-asset portion nor the nonfixed asset portion of the loan guaranty can exceed \$1.5 million dollars. For the fixed-asset and permanent working-capital portion of the International Trade loan, the agency can guarantee up to 85 percent of loans of \$250,000 and less, and up to 75 percent of loans above \$150,000 and up to \$1 million. The agency provides a 90 percent guarantee on the export working-capital portion of the International Trade loan, up to a maximum of \$1.5 ,million.
Size of business/sales volume:	Small business (sales volume depends on industry)
Type of businesses funded:	For-profit businesses engaged in exporting
Use of funds:	The proceeds of an SBA International Trade loan may be used to acquire, construct, renovate, modernize, improve or expand facilities and equipment to be used in the United States to produce goods or services involved in international trade and to develop and penetrate foreign markets. This may involve travel on trade missions or participation in trade shows.
Geographical area:	All
Other:	Must be unable to qualify for conventional bank loan
Information:	John Blum SBA/USEAC 8235 Forsyth Blvd., Suite 520 Clayton, MO 63105 (314) 425-3304, ext. 228 Web site: www.sba.gov/oit E-mail: john.blum@sba.gov

Program name:	<u>RMI - 504 LOAN PROGRAM RMI</u>
Description:	The 504 Loan Program provides long-term (10 to 20 years) fixed-rate loans for new or expanding businesses to finance land, building and equipment. The program also uses a third party lender, typically a bank, to provide some of the financing.
Funding limits:	\$4 million maximum
Size of business/sales volume:	New worth of less than \$7.5 million and net income of less than \$2.5 million
Type of businesses funded:	Majority of for-profit businesses
Use of funds:	Fixed assets
Geographical area:	St. Louis MSA, including Illinois
Other:	RMI also offers the 504 Loan Program in Missouri, parts of Illinois and Kansas.
Information:	Rural Missouri, Inc. 100 N. Tucker, Suite 530 St. Louis, MO 63101 (314) 621-5021 Rural Missouri, Inc. 1014 Northeast Drive Jefferson City, MO 65109 (800) 234-4971

Program name:	<u>SMALL BUSINESS INNOVATION RESEARCH PROGRAM</u>
Description:	The <u>Small Business Innovation Research (SBIR)</u> Program is a highly competitive program that encourages small businesses to explore their technological potential. Each year, 10 federal departments and agencies are required by SBIR to reserve a portion of their research and development funds for award to small business. These include the Department of Agriculture, Department of Defense, and The Environmental Protection Agency. The SBA plays an important role as the coordinating agency for the SBIR program. It directs the agencies' implementation of SBIR, reviews their progress, and reports annually to Congress on its operation. SBA is also the information link to SBIR. The SBA collects solicitation information from all participating agencies and publishes it quarterly in a Pre-Solicitation Announcement.
Funding limits:	Amounts vary depending on the phase. Phase I is start-up, which awards up to \$100,000. Phase II is the phase in which the research and development work is performed and awards of up to \$750,000 are given.
Size of business/sales volume:	Company size is limited to 500 employees.
Type of businesses funded:	For-profit businesses
Use of funds:	Phase I for startup and Phase II for research and development. Phase III is for moving the product from the laboratory to the marketplace. (No funds available for this)
Geographical area:	All
Other:	The various agencies designate research and development topics and accept proposals.
Information:	Small Business Administration Office of Technology 409 Third Street, SW Washington, DC 20416 (202) 205-6450 Web site: www.sbaonline.sba.gov/SBIR

Program name:	<u>MISSOURI FIRST LINK DEPOSIT-FIRST FOR SMALL BUSINESS</u>
Description:	This program is administered by the Office of the Missouri State Treasurer. Under the program, below-market-rate deposits of state funds are placed in Missouri financial institutions, allowing eligible borrowers to obtain low-interest loans from the institution. Savings to the borrower is generally 25 percent to 30 percent of interest costs.
Funding limits:	At Treasurer's discretion
Size of business/sales volume:	Have fewer than 25 employees
Type of businesses funded:	Majority of existing for-profit businesses
Use of funds:	Inventory, working capital, equipment, renovations
Geographical area:	State of Missouri
Other:	The small business program also includes a business enterprise operating in Missouri that is in the process of marketing its goods, products and services within or outside Missouri or overseas.
Information:	Missouri State Treasurer P.O. Box 210 Jefferson City, MO 65102 (573) 751-2411 Web site: www.treasurer.mo.gov

Program name:	<u>MISSOURI FIRST LINK DEPOSIT- FOR JOB CREATION</u>
Description:	This program is administered by the Office of the Missouri State Treasurer. Under the program, below-market rate deposits of state funds are placed in Missouri financial institutions, allowing eligible borrowers to obtain low-interest loans from the institution. Savings to the borrower is generally 25 percent to 30 percent of the interest costs.
Funding limits:	Minimum is \$90,000. At least one job must be created or retained for each \$25,000 borrowed.
Size of business/sales volume:	Must have 10 or more employees
Type of businesses funded:	New or expanding business engaged in manufacturing of durable goods and firms located in enterprise zones and economically depressed areas will be given priority. Retail firms will not be considered.
Use of funds:	Relocation expenses, working capital, construction, inventory, site development, machinery and equipment.
Geographical area:	State of Missouri
Other:	Priority will be given to those companies creating permanent, full-time and higher wage positions. Sensitivity to their employees' needs, as well as the community's needs (environmental, etc.), will also be a consideration during the application review.
Information:	Missouri State Treasurer P.O. Box 210 Jefferson City, MO 65102 (573) 751-2411 Web site: www.treasurer.mo.gov

Program name:	<u>MISSOURI MARKET DEVELOPMENT PROGRAM</u>
Description:	This program assists recycling throughout Missouri by focusing economic development efforts on businesses and projects that use materials recovered from solid waste in manufacturing operations and other end-uses. Financial assistance is targeted toward developing and expanding manufacturing capacity in the state. The program assists businesses with the development, purchase and installation of specialized equipment needed to convert manufacturing facilities to using recovered materials.
Funding limits:	\$75,000
Size of business/sales volume:	Any size
Type of businesses funded:	Individual, private business, nonprofit organization or public institution operating in Missouri
Use of funds:	Must be used for projects in which the final processing or conversion of recovered materials is into industrial feedstock or the manufacture of products from those feedstocks.
Geographical area:	Missouri
Other:	The program also helps businesses identify what other financial and business development assistance is available and connects them with the local Solid Waste Management District, collection systems, processors and manufacturers using recovered materials and promoting recycled products or services throughout the state and nation.
Information:	Missouri Market Development Program, Environmental Improvement and Energy Resources Authority P. O. Box 744 Jefferson City, MO 65102-0744 (573) 526-5555 Web site: www.missouridevelopment.org

Program name:	<u>CERTIFIED CAPITAL COMPANIES</u>
Description:	The Missouri Department of Economic Development has initiated the formation of private venture capital firms known as certified capital companies (CAPCOs). These firms have certain requirements to make equity investments in eligible businesses in Missouri.
Funding limits:	The amount a CAPCO may invest in one Missouri business depends on various factors; however, the maximum amount is 15 percent of the CAPCO's certified capital. Funding decisions are made by each CAPCO based on their evaluation of the return on investment relative to the risk. CAPCO funds may be used for equity investments, unsecured loans or hybrid investments in eligible businesses.
Size of business/sales volume:	Businesses must be independently owned, headquartered in Missouri and employ no more than 200 persons, 80 percent of whom are employed in Missouri. Businesses must meet the "small business" requirements of the SBA size standards for its venture capital program, as defined in Section 13 CFR 121.301 © of the Small Business Investment Act of 1958, as amended.
Type of businesses funded:	Eligible businesses must be in need of venture capital and cannot obtain conventional financing. The eligible businesses must derive their revenue primarily from manufacturing, processing or assembling of products; conducting research and development; or service businesses that can demonstrate that 33 percent-plus of revenue would be from outside the state of Missouri.
Use of funds:	CAPCO funds invested in the business must be used for new capital improvements; research and development; and certain working-capital expenses and funds must be used in Missouri.
Geographical area:	Headquartered in Missouri. There are currently four CAPCOs in St. Louis—see Venture Capital section.
Information:	Missouri Department of Economic Development Office of Business Finance 301 W. High St. P.O. Box 118 Jefferson City, MO 65102 (573) 526-1558 Web site: www.missouridevelopment.org

Program name: ST. LOUIS DEVELOPMENT CORPORATION
REVOLVING LOAN PROGRAM

Description: The Revolving Loan Program (RLP) is offered by the City of St. Louis to help finance larger projects.

Funding limits: RLP loans can provide up to 30 percent of a project cost to a maximum loan amount of \$150,000.

Size of business/sales volume: None specified

Type of businesses funded: Businesses must be manufacturing companies in growth industries, businesses owned and operated by minorities, firms that offer goods or services for export or businesses located in one of city's designated commercial development areas.

Use of funds: Working capital, machinery and equipment, purchasing land and buildings, renovation and constructing facilities and leasehold improvements.

Geographical area: City of St. Louis

Other: At least one full-time job must be created/retained for every \$10,000 of RLP funds. Loan recipients are required to enter into a first-source employment with the St Louis Agency on Training and Employment for referrals of new entry-level positions.

Information: St. Louis Development Corp.
1015 Locust St.
Suite 1200
St. Louis, MO 63101
(314) 622-3400, ext. 313
Web site: www.stlouis.Missouri.org/slhc
E-mail: phillipsh@stlouiscity.com

Program name: SAINT LOUIS BUSINESS DEVELOPMENT FUND

Description: The Business Development Fund is for-profit corporation owned by 23 area banks and the three largest economic development agencies in the region. The fund makes higher-risk loans and investments when other financing is not available.

Funding limits: \$50,000 to \$500,000

Size of business/sales volume: None specified

Type of businesses funded: Existing businesses

Use of funds: Working capital, mergers, buyouts, inventory, machinery, equipment and accounts receivable.

Geographical area: St. Louis Metropolitan Area, including southwestern Illinois

Other: Fund is capitalized and owned by the sale of stock to area banks and thrifts.

Information:

St. Louis County Economic Council
121 S. Meramec, Suite 900
St. Louis, MO 63105
(314) 615-7663
Web site: www.slcec.com

St. Louis City Development Corp.
1015 Locust, Suite 1200
St. Louis, MO 63101
(314) 622-3400, ext. 374

Economic Development Center of St. Charles
County
5988 Mid Rivers Mall Drive
St. Charles, MO 63304
(618) 441-6880

Program name:	<u>ST. LOUIS COUNTY ECONOMIC COUNCIL</u> <u>MINORITY/DISADVANTAGED CONTRACTOR</u> <u>LOAN GUARANTY PROGRAM</u>
Description:	Provides loan guaranty for costs related to construction, manufacturing or service contracts.
Funding limits:	\$5,000 to \$50,000 (based on a 90 percent guaranty of the bank loan)
Size of business/sales volume:	Average gross revenue of not more than \$3 million over the past two years.
Type of businesses funded:	Contracting businesses, which must be owned and operated by a minority and/or disadvantaged person
Use of funds:	Funds can be used only to pay direct expenses resulting from immediate construction and/or rehabilitation of residential or commercial structures; the cost of materials, equipment and or labor in fulfilling a manufacturing or service contract; and from supplying goods/materials to the St. Louis County government under a competitive bid process.
Geographical area:	St. Louis County
Other:	For the purpose of this program, <i>minority</i> is defined as African American, Hispanic American, Native American, Asian Pacific American, Asian American and member of other groups designated from time to time by the St. Louis County Economic Council. <i>Disadvantaged</i> is defined as one who demonstrates the inability to obtain financing through a commercial bank or SBA.
Information:	St. Louis County Economic Council 121 S. Meramec, Suite 900 St. Louis, MO 63105 (314) 615-7663 Web site: www.slcec.com

Program name: ST. LOUIS COUNTY ECONOMIC COUNCIL
RECYCLING MARKET DEVELOPMENT LOAN
PROGRAM

Description: Provides loans for companies that convert or use solid waste products removed from the waste stream.

Funding limits: \$25,000 to \$150,000

Size of business/sales volume: None specified

Type of businesses funded: Recycled materials project must be based on a technology that is beyond the research stage, technically feasible for full-scale operation, and in compliance with environmental, safety and legal requirements.

Use of funds: Must be directly associated with the use of recovered materials and may be used for the purchase of machinery and equipment, conversion costs of existing equipment to use recovered materials in the manufacturing process, working capital, and reasonable related costs.

Geographical area: St. Louis County

Other: This program is sponsored in cooperation with the St. Louis County Department of Health's Office of Solid Waste Coordinator.

Information: St. Louis County Economic Council
121 S. Meramec, Suite 900
St. Louis, MO 63105
(314) 615-7663
Web site: www.slcec.com

Program name: ST. LOUIS COUNTY ECONOMIC COUNCIL
SMALL BUSINESS LOAN PROGRAM

Description: Finances projects where bank financing is not available

Funding limits: \$10,000 to \$75,000

Size of business/sales volume: Business must have annual gross revenues of not more than \$1 million averaged over the past two years.

Type of businesses funded: None specified.

Use of funds: Working capital, inventory, machinery, equipment or accounts receivable

Geographical area: St. Louis County

Other: This program is offered in cooperation with the St. Louis County Industrial Development Authority and the St. Louis County Business Finance Corp.

Information: St. Louis County Economic Council
121 S. Meramec, Suite 900
St. Louis, MO 63105
(314) 615-7663
Web site: www.slcec.com

Program name: ST. LOUIS COUNTY ECONOMIC COUNCIL
ENTERPRISE CENTER REVOLVING LOAN
PROGRAM

Description: This program is for businesses that are tenants of the St. Louis County Enterprise Centers or Midtown Enterprise Center

Funding limits: \$5,000 to \$50,000

Size of business/sales volume: Based on Enterprise Center criteria

Type of businesses funded: Based on Enterprise Center criteria

Use of funds: Working capital, machinery, equipment, inventory and accounts receivable.

Geographical area: St. Louis County Enterprise Center tenant or St. Louis City Midtown Enterprise Center tenant if the business owner is a county resident.

Other: Businesses must be unable to secure financing from bank or SBA.

Information: St. Louis County Economic Council
121 S. Meramec, Suite 900
St. Louis, MO 63105
(314) 615-7663
Web site: www.slcec.com

Program name:	<u>ADVANTAGE CAPITAL PARTNERS -Venture Capital</u>
Description:	Advantage Capital Partners is a private equity firm that invests in promising companies in connection with federal, state and local economic development efforts.
Funding limits:	\$500,000 to \$2 million. Financing for larger amounts is available in association with other investment groups.
Size of business/sales volume:	Generally consistent with SBA guidelines
Type of businesses funded:	Telecommunications/ media and other communications; information processing/computer sciences; health care/life sciences; and other special situations and regional opportunities.
Funded company characteristics:	Must have a highly qualified management team, proprietary technology or uniqueness of product or concept, and the ability to achieve significant market penetration in large, growing markets.
Geographical area:	Missouri
Stages of Development:	Early-stage and middle market companies
Structure:	Common stock, preferred stock or convertible debt with warrants or options. Must also have the flexibility to function as a senior or mezzanine lender with equity-linked instruments that are creative in structure and competitively priced.
Current return:	Company's growth prospects must indicate potential for outstanding appreciation over an average four- to six-year period.
Information:	Advantage Capital Pierre Laclede Center 7733 Forsyth Blvd., Suite 1850 St. Louis, MO 63105 (314) 725-0800 E-mail: info@advantagecap.com Web site: www.advantagecap.com

Program name:	<u>CAPITAL FOR BUSINESS—Venture Capital</u>
Description:	Capital for Business (CFB) is the investment manager of a series of private equity/buyout funds with aggregate committed capital of \$110 million. These funds are federally licensed Small Business Investment Companies. CFB is a private equity sponsor and mezzanine investor that buys companies, backs buyers or backs growth in the central and southern United States.
Funding limits:	\$500,000 to \$5 million
Size of business/sales volume:	Businesses with annual revenue of \$10 million to \$70 million
Type of businesses funded:	Manufacturers and distributors of industrial products or components. Will not consider high-tech, biotechnology, real estate, oil and gas, or financial institutions.
Funded company characteristics:	Experienced management, positive cash flow, established market, growing market niche
Geographical area:	Midwest (Pittsburgh to Denver, Minneapolis to Houston)
Stages of development:	Mature. Will not consider startup or early-stage companies or turnaround situations.
Structure:	Expansions, management buyouts, leveraged buyouts, recapitalizations, using subordinated debentures with warrants, or preferred stock, common stock.
Current return:	Interest (10 percent to 14 percent) or dividend (6 percent to 9 percent) payments.
Ownership/involvement:	Majority or minority interest. Not active in daily operations. Will serve as board-level advisors.
Information:	Capital for Business Eleven S. Meramec, Suite 1430 St. Louis, MO 63105 (314) 746-7427

Program name:	<u>COMMUNITY INVESTMENT PARTNERS-Venture Capital</u>
Description:	Business development firm
Funding limits:	\$100,000 to \$300,000
Size of business/sales volume:	\$5 million to \$30 million
Type of businesses funded:	Primarily medical-related companies. Also manufacturers, distributors and service companies.
Funded company characteristics:	None specified
Geographical area:	Varies
Stages of development:	Some operating history; not a startup
Structure:	Equity
Current Return:	None specified
Ownership/Involvement:	Minimal
Information:	Community Investment Partners (314) 515-2681

Program name:	<u>STIFEL CAPCO –Venture Capital</u>
Description:	Stifel CAPCO is designated as a certified capital company and is an affiliate of Stifel Nicolaus.
Funding limits:	None specified.
Size of business/sales volume:	The annual revenue of the business in its last fiscal year must be less than \$4 million; or, if the business is more than three years old, the revenue limit is \$3 million.
Type of businesses funded:	Eligible businesses must be in need of venture capital and cannot obtain conventional financing. The eligible businesses must derive their revenue primarily from manufacturing, processing or assembling of products; conducting research and development; or service businesses which can demonstrate that 33 percent-plus of revenue would be from outside the state of Missouri.
Funded company characteristics:	Businesses must be independently owned, headquartered in Missouri, and employ less than 200 persons before the investment is made. Investment must result in the creation of new jobs and investment. Company must also have at least \$500,000 in liquid assets at all times during participation in the program.
Geographical area:	Missouri
Stages of development:	New or growing
Structure:	Equity or unsecured loan
Current return:	None specified
Ownership/involvement:	None specified.
Information:	Stifel CAPCO 501 N. Broadway St. Louis, MO 63102 (314) 342-2933

Program name: JUSTINE PETERSEN HOUSING AND REINVESTMENT CORPORATION MICRO-LOAN PROGRAM

Description: As a Small Business Administration (SBA) Micro-Loan Intermediary Lender, JPHRC originates loans to entrepreneurs who do not have access to commercial or conventional loans. JPHRC is required through the SBA to keep its average loan size under \$10,000; and, therefore, makes incremental “step-up” loans to growing businesses.

Funding limits: Up to \$35,000

Size of business/sales volume: Microenterprise

Type of businesses funded: Most for-profit businesses and not-for-profit day cares

Use of funds: Startup and existing businesses for purchase of equipment, inventory and working capital. Loan funds may not be used to pay off existing debt, purchase real estate or for leasehold improvements.

Geographical area: Missouri counties of St. Louis, St. Charles, Franklin, Jefferson, Lincoln, Warren and the City of St. Louis. Illinois counties of Madison, St. Clair, Jersey and Clinton.

Other: JPHRC counselors provide pre- and post-loan technical assistance to help prospective and existing micro-borrowers to succeed.

Information: Justine Petersen Housing and Reinvestment Corp.
5031 Northrup
St. Louis, MO 63110
(314) 664-5051

Program name: MOKAN, CCAC- Revolving Loan Program

Description: MOKAN, CCAC has a revolving loan program that makes working capital loans to construction contractors. The intended purposes of the loans are for supplies, equipment, payroll, etc., to sustain their viability.

Funding limits: \$10,000 to \$20,000

Type of business funded: MBE/WBE construction companies

Use of funds: Working capital loans; supplies, equipment, payroll, etc.

Geographical area: St. Louis City and County

Information: Fiscal Manager
MOKAN, CCAC
4144 Lindell, Suite 316
St. Louis, MO 63108
(314) 535-9200
Web site: www.mokanccac.org
E-mail: mokan@stlouis.Missouri.org

Program name:	<u>WASHINGTON UNIVERSITY OLIN CUP</u>
Description:	<p>The Olin Cup Competition awards up to \$70,000 in seed funding to competition winners.</p> <p>The Olin Cup Entrepreneur Competition has only one criterion for entry—each team must have at least one Washington University student, faculty member or alumni. The competition is narrowed to the winners through a series of written submissions and presentations. The 20+ judges for the event are typically angel investors, executives, venture capitalists and others, making the event a good networking opportunity for the judges as well as the participants.</p>
Geographical Area Served:	United States
Fees:	No charge
For further information contact:	Skandalaris Center for Entrepreneurial Studies John M. Olin School of Business Washington University Campus Box 1133 One Brookings Drive St. Louis, MO 63130 (314) 935-4512 Web site: www.sces.wustl.edu E-mail: redden@WUSTL.EDU

Program name:

WASHINGTON UNIVERSITY
SOCIAL ENTREPRENEURSHIP AND INNOVATION
COMPETITION

Description:

Washington University and YouthBridge work together to offer the St. Louis Social Entrepreneurship and Innovation Competition. Washington University and YouthBridge invite other area universities, institutions, community groups and foundations to collaborate on this effort. The purpose of the competition is to stimulate activity that leads to multiple innovative approaches to the area's social problems.

The St. Louis Social Entrepreneurship and Innovation Competition offers up to \$65,000 in funding to participants. Entrants also receive feedback from a panel of social investors and judges who are experts in social entrepreneurship and innovation. Both existing and new not-for-profit organizations will be invited to participate.

Geographical Area Served:

St. Louis region

Fees:

No charge

For further information contact:

Skandalaris Center for Entrepreneurial Studies
John M. Olin School of Business
Washington University
Campus Box 1133
One Brookings Drive
St. Louis, MO 63130

Program name: ST. LOUIS ARCH ANGELS

Description: The Arch Angels are a part of the region's seed- to early-stage equity capital continuum and are target an investment range that is generally underserved by institutional venture capital firms.

Funding limits: \$250,000 to \$2 million

Size of business/sales volume: None specified

Type of businesses funded: St. Louis regional companies with the potential to rapidly scale into market and financial leadership. This usually implies potential for high growth, a strong market position, and a unique and sustainable advantage.

Use of funds: Arch Angel members look for opportunities where the capital they provide will take the company to the next level and materially increase its value. A company must be able to demonstrate how it will use the investment to complete some of the following: proof of concept, prototype of its product or technology, patent filing, product development, market research, product launch, major contract or customers, management team, and reduction in other investment risk.

Geographical area: St. Louis region

Other:

Information: St. Louis Arch Angels
One Metropolitan Square, Suite 1300
St. Louis, MO 63102
(314) 444-1151
E-mail: cwalsh@stlrcga.org
Web site: www.stlouisarchangels.com

