

One-Stop Shop For Businesses!




Montana Women's
BUSINESS CENTER

Prospera
BUSINESS NETWORK 



I HAVE AN Existing Business



I HAVE A Business Idea



Get Connected!
Join Membership



No-Cost Business Counseling



Finance Up
Create Your Personal Budget and Build Wealth



Power Up Class
Create Your Business, Financial and Marketing Plans



Link-Up Business Accelerator



Finance Up
Create Your Personal Budget and Build Wealth



No-Cost Business Counseling



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Attend Trainings and Events

Attend Trainings and Events




WHAT WE DO

NO-COST BUSINESS COUNSELING

- Before start-up business clients receive one-on-one counseling, we ask that they go through Power Up: Create your Business, Financial, and Marketing Plans class first. The class is offered monthly for and scholarships for up to 50% of the class costs will be available for those who qualify.
- Once people have taken the class, have a business plan, and financial projections and/or are already in business, people can register for one-on-one no cost business counseling through the Montana Women's Business Center. Call 406-587-3113 for details.

LOW-COST BUSINESS TRAININGS

- All trainings are listed on our website event calendar.
- 800+ online + accredited courses: www.ed2go.com/montanawbc

BUSINESS TOURS

- We feature Prospera members at tours that typically have 40-80 people in attendance.

MENTORING

- Prospera facilitates mentorship in-house through matchmaking and Leadership Mentoring Series events
- Check out [Power House Montana](#) for mentors.

SMALL BUSINESS LOANS & GAP FINANCING

- Prospera partners with local banks to provide small business loans, which is also called gap financing up to \$500,000 or more.
- We can also help get you ready for a SBA 504 Loan where you only need 10% of owner equity.
- Lower equity and collateral requirements, can fund working capital.
- For those interested in getting a loan, we recommend getting your business plan and financial projections in order prior.
- Please contact Prospera for the list of items needed for the application.

ECONOMIC PROFILE WITH GALLATIN & PARK COUNTY METRICS

- Download your free copy at prosperamt.org

FOOD AND AG DEVELOPMENT CENTER

We support economic development by ensuring that more of the state's food, agricultural and energy dollars circulate in Montana. The network provides training, coaching and technical assistance, including:

- Product development, testing and analysis
- Regulatory compliance training
- Food processing
- Business planning and development
- Market research
- Business networking
- Access to financing
- Cooperative development
- Education on industry dynamics and technologies
- Contact Suzi Berget White at swhite@prosperamt.org

Additional Ag Resources

- Farm Link Montana: helps connect agriculturally minded individuals with land, land-seekers, host farms, and mentors: <https://www.farmlinkmontana.org/map/>
- Planning for On-Farm Success course, which is a seven-week farm business planning course: <https://www.farmlinkmontana.org/pfos2019/>

ACCREDITATIONS TO CONSIDER

SMALL BUSINESS ENTERPRISE (SBE) PROGRAM + DISADVANTAGED BUSINESS ENTERPRISE PROGRAM

- Offered through the Montana Department of Transportation.
- Reimbursement funding available for eligible highway related businesses (up to \$2,500/year) for training costs, licensing fees, bonding, etc.
- Certified companies are listed in online directory and have access to receive quotes through online quote request system.
 - DBE Only: Must be at least 51% owned and operated by women and/or minorities
 - Owner must have a personal net worth under \$1.32 million.
 - Contact: MDTDBEProgram@mt.gov | 406-444-6337

WOMEN'S BUSINESS ENTERPRISE NATIONAL COUNCIL (WBENC) CERTIFICATION

Certify through WBEC-Pacific if you are in MT, ID, AK, OR, WA, and Northern CA.

- WBENC certification is the most recognized certification in the U.S., and is accessible to all qualified women business owners in the U.S.
- WBENC Certification validates that the business is 51% owned, controlled, operated, and managed by a woman or women. Find out if you are eligible, visit astrawba.org/wbencwosb-certification/
- Certified companies have access to a current list of supplier diversity and procurement executives at hundreds of major U.S. corporations and government entities.
- Certified companies have access to mentoring, education, capacity development, regional and national recognitions, rights to use the WBENC certified WBE seal on marketing materials, rights to use the Women Owned Logo on retail product packaging, and access to community of support among WBENC certified WBEs.
- WBENC is also a Third Party Certifier for Women Owned Small Business (WOSB) certification as part of the SBA's WOSB Federal Contracting Program. Renew annually, cost based on sales.
- Contact: WBEC Pacific, www.wbec-pacific.org | 425.330.8140 | janice@wbec-pacific.org

WOMEN OWNED SMALL BUSINESS (WOSB) CERTIFICATION

- This is an important certification if you want to do business with the government or corporations.
- Visit: certify.sba.gov is your portal to apply.
- Upload supporting documents including financials, organizational documents.
- This is a self-certification program that is free.
- Renew annually.
- Contact: Phillip Luebke, 406-624-9518, luebke@bigskyeda.org, www.montanaptac.org

PROGRAMS TO HELP SAVE YOUR BUSINESS MONEY

START AN APPRENTICESHIP PROGRAM

- Montana Department of Labor & Industry runs the Montana Registered Apprenticeship program which exists to support employers driving workforce strategy and solutions.
- Apprenticeship can be adapted and customized for many businesses/sectors: advanced manufacturing, skilled trades, healthcare, energy, IT, finance and agriculture.
- Apprenticeship Field Representatives exist throughout the state and are working directly with employers to develop programs to meet their workforce needs.
- Contact: 406.444.4100 | <http://apprenticeship.mt.gov>

WORK OPPORTUNITY TAX CREDIT (WOTC) AND FEDERAL BONDING

- The Work Opportunity Tax Credit (WOTC) is a federal tax credit available to employers who hire individuals from eligible target groups (veterans, low credit, SNAP recipients, people with felony's, disabilities, etc.), with significant barriers to employment.
- Hiring under this program may reduce your federal income tax liability by as much as \$9,600 per employee hired.
- Contact: Bozeman Job Service 406.582.9200, naxtell@mt.gov

BOZEMAN ENERGY PROJECT

- <https://www.bozeman.net/government/sustainability/bozeman-energy-project>
- \$500-\$2,500 one-time cash incentive per business.
- Used for equipment, energy conservation & installation.
- City funds can match up to 33% of out-of-pocket costs, after North Western Energy rebates.
- Projects must be located within Bozeman city limits.
- Contact: Heather Higinbotham, 406.582.2370, hhiginbotham@bozeman.net.

NORTHWESTERN ENERGY

- Tax rebates, incentives, tax credits
- www.northwesternenergy.com/save-energy-money/business-services/business-services-montana

BUSINESS GRANTS – MONTANA

MONTANA WOMEN'S BUSINESS CENTER IMPACT GRANT

- Women Business Owners (51% or more in ownership) that have been in business for more than 12 months and are registered with the Secretary of State can apply.
- Apply for up to \$10,000; 5,000; or 2,500 and must be able to show that this money will take your business to the next level and be able to produce sales results that are double or more of the amount of the grant.
- Opens January 31 and closes March 1, 2020 at 5pm.
- Pitch Contest will be on April 15, 2020.
- Contact: Suzi Berget White, 406.587.3113, swhite@prosperamt.org
- Apply at <https://www.prosperamt.org/womens-business-center/impact-grant>

DOWNTOWN BOZEMAN URBAN RENEWAL GRANTS

- Fiber Connectivity Grant
- Residential Incentive Program
- Streetscape Assistance Program
- Life-Safety Grant Program
- Hotel Incentive Program
- Contact: Chris Naumann, 406-586-4008, Chris@Downtownbozeman.org
- Apply at <https://Downtownbozeman.Org/Grants>

MONTANA GROWTH THROUGH AG GRANT

- Must expand Montana's agriculture and create jobs using Montana grown products.
- \$1 to \$1 match (can go back to 12 months for reimbursement)
- Up to \$50,000 for grant and \$100,000 for loan to be used for equipment
- Funds cannot be used for trucks, vehicles, tractors, trailers or marketing
- Must have a dedicated grant manager.
- Typically due in November of each year, visit: <https://agr.mt.gov/GTA>
- Contact: Paul Reichert, 406.587.3113, preichert@prosperamt.org

MONTANA FARM BUREAU FOUNDATION CENTENNIAL COMMUNITY GRANT

The Centennial Community Initiative is established to help expand economic opportunities, create jobs, support infrastructure improvements, increase support in community service, and provide a long lasting impact in Montana rural (~less than 5,000 people) areas. The following examples are projects that may be awarded:

- Creating a business plan that will allow a new rural business to attract start-up capital.
- Provide matching grant money for large economic development projects.
- Purchase equipment needed for a new rural business.
- Community improvement projects that attract new businesses or new residents.
- For this grant, it does not have to be agriculture related!
- Due 12/31/2019
- Contact: Scott Kulbeck, scottk@mfbf.org, 406-587-3153
- [Click here to download the Centennial Community Initiative grant application packet.](#)

BIG SKY TRUST FUND GRANTS: JOB CREATION GRANT

- Typical grant is \$5,000 per new employee (one time).
- Do you have time to wait? This grant can take 4-5 months to be approved before you can start to be approved or reimbursed?
- Will you be creating 8-10 jobs or more in the next 18 months?
- Will these jobs be paid at more than \$20/hr. (560/week)?
- By getting this grant, will you have more than 50% of your revenue from out of state?
- Will you have a person assigned to applying and submitting reports?
- Will you be able to match this grant, \$1 to \$1?
- Example, if you get \$50,000 to create 60 new jobs, can you show that you have spent \$50,000 to get them set up with the business? This can include desks, expansion of your building, phones, and computers.
- Can you save every receipt and keep track of all expenses?
- Grants are typically open all year with rolling deadline.
- Contact: Alexa Freeburg 406.587.3113, afreeburg@prosperamt.org

BIG SKY TRUST FUND PLANNING GRANT

- 50/50 grant to hire a professional Architect, Engineer, marketing, or business feasibility study – to start or grow a business.
- Economic development potential and out-of-state markets are a factor.
- Designing an expansion, considering manufacturing, need a market study, want to design a proto-type “planning” grant.
- Contact: Alexa Freeburg 406.587.3113, afreeburg@prosperamt.org

BIG SKY TRUST FUND WORKFORCE TRAINING GRANT: TRAINING FOR NEW HIRES

- Training for new FTE employees, over 170 % of min. wage.
- Creation of jobs in Primary Sector Businesses.
- We recommend that you only do this grant if you are hiring at least than 8-10 people within 18 months or less.
- Typical grant \$2,500-\$5,000 per new employee (one time).
- You will need to write and submit the grant or hire a grant writer (we have recommendations).
- Grants are typically open all year, rolling deadline, however, funds have been used for this year and will reopen July.
- Contact: Alexa Freeburg 406.587.3113, afreeburg@prosperamt.org

BUSINESS PROFESSIONAL WOMEN (BPW) GRANT

- Local grant for women business owners, check out bozemanbpw.org for details.

USDA RBDG GRANT

- RBDG funds must be directed for projects benefitting rural areas or towns outside the urbanized periphery of any city with a population of 50,000 or more.
- Applicants must gross less than \$1 million and have less than 50 employees.
- We recommend submitting the proposal for less than \$20,000.
- In order to get top scoring, you must be willing to provide a 1:1 cash match for what you are requesting funds for.
- Funding for training and technical assistance, such as project planning, business counseling/ training, market research, feasibility studies, professional/ technical reports, or product/ service
- improvements, acquisition or development of land, easements, or rights of way; construction, conversion, renovation, of buildings, plants, machinery, equipment, access streets and roads, parking areas, utilities.
- **Must be able to contribute to the match of the grant.**
- Due March 31 annually.
- This grant is complicated and all funds run through Prospera not the business, so please contact Suzi Berget White, 406.587.3113, swhite@prosperamt.org

INCUMBENT WORKER TRAINING (IWT) GRANT

- Small business/ organization (less than 50 employees statewide) that has been in operation for at least 12 months can apply.
- Training that is regular and on-going or that is normally offered or expected by the employer or profession (e.g. new hire training or continuing education credits).
- Each full-time employee (past their probation period) qualifies for up to \$ 2, 000 each. Training will be reimbursed by the state for 80% of the cost of the training (up to a \$2,000 / year cap).
- <http://wsd.dli.mt.gov/employers/incumbent-worker-training-program>
- Contact: Lindsey Mitchell, Bozeman Job Service, 406.582.9224

INTERNATIONAL EXPANSION GRANT PROGRAM (STEP STATE TRADE EXPANSION PROGRAM)

- Through the Montana Department of Commerce, ExportMontana
- Various grants to facilitate entrance and expansion in international markets via trade shows, vetted partner match making, and beyond. This grant is up to \$10,000 with 50/50 match as well as a \$2,000 travel stipend
- <http://marketmt.com/STEP>
- Contact: Angie De Young, 406.841.2783 or Canon Luerkens, cluerkens@mt.gov or Katie Willcockson, KWillcockson@mt.gov.

MONTANA TOURISM EVENT GRANT

- MOTBD's Tourism Grant Program awards funds to projects that strengthen Montana's economy through the development and enhancement of the state's tourism industry. The Grant Program offers funding in three categories:
- Tourism Digital Development
- Tourism Infrastructure
- Tourism Event Paid Media Advertising
- Awards range from \$ 1,000–50,000.
- <https://marketmt.com/grants>
- Contact: Carol Crockett, 406.841.2796

BUSINESS GRANTS – NATIONAL

FEDEX SMALL BUSINESS GRANT CONTEST

- Opens annually in January
- Up to \$50,000
- www.fedex.com/grantcontest
- Apply and get people to vote for you

GRANTS.GOV

- A database of federally sponsored grants, including grants for small businesses
- It's important to note that this database includes a variety of grants, so you may need to sort through different options to find those that are the most relevant to small business owners

GRANTS FOR WOMEN

- <https://www.fundera.com/blog/small-business-grants-for-women>

SMALL BUSINESS INNOVATION RESEARCH PROGRAM (SBIR)

- Highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization.
- Through a competitive awards-based program, SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization.
- <https://www.sbir.gov/about/about-sbir>

PITCH CONTESTS

JAKE JABS SCHOOL OF ENTREPRENEURSHIP

- Grand prize at \$25,000, with total funding of \$50,000
- Open to MSU Alumni, Students, and Faculty
- April 16, 2020

RESOURCE PARTNERS

BETTER BUSINESS BUREAU ACCREDITATION

- The Better Business Bureau has been helping businesses for more than 100 years building trust & credibility with customers. When you become accredited by the BBB, you show that your company supports the BBB's efforts to promote truth in advertising & integrity in business. BBB Accreditation Benefits Include:
 - Free access to dispute handling, resolution & mediation services
 - Free Seminars
 - Request-A-Quote Alerts (allows you to correspond directly with potential customers)
 - Dedicated Phone Line for your inquiries
 - BBB Seals to display in your window, on your car & elsewhere in your business
 - BBB also accredits 501(c)(3) charities through the Charity Review Program. BBB's Standards for Charity Accountability aim to take the guesswork out of giving for donors and provide charities a way to show that they meet rigorous standards of transparency and accountability. Reports on local and national charities are found on bbb.org and give.org.

BOZEMAN SCORE CHAPTER

- Free confidential business mentoring by experienced business owners and volunteers
- "For the life of your business" personal support, from business entry through exit
- Specialized help from both local mentors and a national network of >10,000 volunteers
- Educational seminars, informational materials and templates
- Contact: bozeman.score.org or Janice Hand, Chapter Chair at janice.hand@scorevolunteer.org

DEPARTMENT OF LABOR + INDUSTRY

- SafetyFestMT is a free event that is offered for employers to learn best practices and get certifications.
- This event travels throughout the state, check out www.safetyfestmt.com
- Bozeman show: November 15-19, 2020

EARLY STAGE MT

- Where tech companies go for money and mentorship – their focus is on helping early stage tech companies avoid mistakes that cost time and money, and connecting them with the right training, mentors, contacts and financing to scale quickly.
- For more information, earlystagemt.org or info@earlystagemt.org

FOOD AND DRUG MANUFACTURING

- HACCP planning, product labeling, food safety, equipment needs, selling foods Food and Drug Manufacturing at the MMEC, 406.868.9474

GOVERNMENT CONTRACTING

- Interested in selling your products or services to the government?
- Phillip Luebke, Bozeman PTAC, 406 .994 .7748, phillip.luebke@montana.edu
www.montanaptac.org

MADE IN MONTANA USA

- Use of Made in Montana logo, wholesale show and tradeshow opportunities.
- Contact: 406.841.2781

MISSION MOUNTAIN FOOD ENTERPRISE (Polson)

- USDA food processing facility
- Meat processing, co-packing, and manufacturing
- HACCP planning

- jan.tusick@lakecountycdc.org

MONTANA CORRECTIONAL SERVICES

- Furniture making, signs, seating and upholstery, embroidery, screen printing, dog training, community service projects
- <https://cor.mt.gov/Adult/MCE>

MONTANA MANUFACTURING EXTENSION CENTER (MMEC)

- MMEC's mission is to grow Montana's economy by helping manufacturers succeed
- MMEC provides hands-on assistance, knowledge and resources for every manufacturing business need, from the shop floor, to the executive team and board room
- MMEC's solutions accelerate and increase growth, improve profits and enhance innovation
- MMEC has a 22-year track record, independently verified, of delivering 18x ROI for clients and 6.4x for taxpayers
- Contact: Alistair Stewart, Senior Business Advisor; 406 606 0050

MSU JAKE JABS COLLEGE OF BUSINESS AND ENTREPRENEURSHIP

- Connection to business students who may be interested in internship or career opportunities
- It is recommended that businesses/organizations pay student interns appropriate to workload
- Student interns may have the opportunity to earn credits for their internship
- Hosts two college career fair/recruiting events each Fall and one in the Spring. Opportunity for you to meet with Business students and recruit for internship and/or career opportunities
- Contact: Chelsey Wilson, Director of the Bracken Center: chelseywilson@montana.edu or 406.994.1995

SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

- SBDC provides no-cost business counseling to form, launch and grow your business covering all functional area (sales, marketing, finance, accounting, and operations) as well as business strategy.
- SBDC can support business expense optimization for business facing cash flow shortfalls.
- Contact: Tom Walker, 406-994-5885 and Thomas.Walker5@Montana.edu

WAYS TO SUPPORT PROSPERA' S PROGRAMS

BECOME A PROSPERA MEMBER

- When you join Prospera Business Network you are connecting with a group of business and community leaders that are creating a pathway to success for our region.
- Membership dues start at \$ 150/year with benefits including:
 - Monthly networking events.
 - Discounts to events/ trainings.
 - Eligibility to host a business tour or teach a training.
 - Professional referrals.
 - Eligibility to serve on Prospera and WBC board and committees.
- Visit Prospera's [membership page](#) or contact [Emilie Saunders](#)

SPONSORSHIPS & DONATIONS

- Support entrepreneurs and economic vitality in the region while taking advantage of valuable marketing opportunities by becoming an event sponsor.

CONTACT INFORMATION

ProsperaMT.org | (406) 587-3113 | info@prosperamt.org

Paul Reichert, Executive Director | preichert@prosperamt.org

Suzi Berget White, Business Development Director, swhite@prosperamt.org

Emilie Saunders, Philanthropy Director | esaunders@prosperamt.org

Carolyn Murray, Finance Director | cmurray@prosperamt.org

Alex Evans, Loan Funds Manager | aevans@prosperamt.org

Lexi Preszler, MT Women's Business Center Program Director | lpreszler@prosperamt.org

Kris Bart, Training + Events Coordinator | kbart@prosperamt.org

Amanda Brown, Development Assistant | abrown@prosperamt.org

Alexa Freeburg, Big Sky Trust Fund Program Coordinator, afreeburg@prosperamt.org

Karen Lum, Power Up, Link Up, and Coach Approach Trainer | info@montanawbc.org