



One stop shop for businesses!





I HAVE AN Existing Business



I HAVE A Business Idea



No-Cost Business Counseling



Power Up Class
Create Your Business, Financial and Marketing Plans



No-Cost Business Counseling



Get Connected!
Join Membership

Get Connected!
Join Membership

No-Cost Business Counseling

Power Up Class
Create Your Business, Financial and Marketing Plans

No-Cost Business Counseling



Link-Up Business Accelerator

Link-Up Business Accelerator



Financing

Financing

Financing



Get Connected!
Join Membership

Get Connected!
Join Membership



Attend Trainings and Events

Attend Trainings and Events

Attend Trainings and Events




SUCCESS!

Prospera is a One-Stop Shop for Businesses!



1. NO-COST BUSINESS COUNSELING

- a) 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.
- b) 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 MT Women's Business Center. Call 406-587-3113 for details.



2. LOW-COST BUSINESS TRAININGS

- a) All 2018 trainings are listed **here** on our website event calendar.
- b) 800+ online + accredited courses: www.ed2go.com/montanawbc



3. BUSINESS TOURS

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



4. MENTORING

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



5. SMALL BUSINESS LOANS & GAP FINANCING

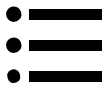
- a) Prospera teams up with local banks to provide small business loans, which is also called gap financing up to \$500,000 or more.
- b) We can also help get you ready for a SBA 504 Loan where you only need 10% of owner equity.
- c) Lower equity and collateral requirements, can fund working capital.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



6. MICRO-LOANS FOR BIG SKY RESIDENTS

- a) This is for business owners (>50%) in Big Sky, looking for <\$15,000.
- b) Loans are mostly based on character, industry outlook, quality of business plan and financial projections.

7. COST OF LIVING INDEX & INDUSTRY REPORTS



- a) We offer cost of living reports three times per year.
- b) We offer IBISWorld industry reports that offer in-depth analysis of almost any industry which is free for members.

8. BUSINESS EXCELLENCE AWARDS (November 9, 2018)



- a) Nominate your clients or business by September!
- b) You do not need to be a member to be nominated or to win!

9. SMALL BUSINESS ENTERPRISE (SBE) PROGRAM + DISADVANTAGED BUSINESS ENTERPRISE PROGRAM (REFERRAL)



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

10. WBENC CERTIFICATION (WOMENS BUSINESS ENTERPRISE NATIONAL COUNCIL)

- a) Certify through ASTRA if in MT, ID, AK, OR, WA, CA.
- b) WBENC certification is the most recognized certification in the U.S., and is accessible to all qualified women business owners in the U.S.
- c) 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/
- d) Certified companies have access to a current list of supplier diversity and procurement executives at hundreds of major U.S. corporations and government entities.
- e) 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.
- f) 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.
- g) Contact Astra to learn more: www.astrawba.org | info@astrawba.org | 503-941-9724



11. GOVERNMENT CONTRACTING

Phillip Luebke, CPP, Government Contracting Advisor
Bozeman PTAC at Montana State University
2310 University Way, Bldg. 2-2 Bozeman, MT 59715
406.994.7748, phillip.luebke@montana.edu
www.montanaptac.org



12. WOMEN OWNED SMALL BUSINESS (WOSB) CERTIFICATION

- This is an important certification if you want to do business with the government or big businesses.
- Phillip at Government Contracting can help (information above).
- Find out if you are eligible on **SBA site**.
- certify.sba.gov** is your portal to apply.
- Upload supporting documents including financials, org.documents.
- This is a self-certification program that is free.
- Renew annually.



13. FOOD AND DRUG MANUFACTURING

- HAACP planning, labeling, food safety, equipment, selling foods
- Claude Smith, Food and Drug Manufacturing at the MMEC, Great Falls, ~\$100/hour, 406.868.9474 | Claude.Smith1@montana.edu



14. APPRENTICESHIP

- 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 and businesses to develop programs to meet their workforce needs.
- 406.444.4100 | <http://apprenticeship.mt.gov>



15. GRANTS WE CAN FACILITATE

a. Montana Growth through Ag Grant

- Must expand Montana's agriculture and create jobs (rural breweries, distilleries, food producers, farm to table restaurants, farmers, meat processing) using Montana grown products.
- \$1 to \$1 match (can go back to 12 months for reimbursement)
- Up to \$50,000 for grant, \$100,000 for loan to be used for equip.
- Funds cannot be used for vehicles, tractors, trailers or marketing
- Applications are written by the business and can take 4 months.
- Must do a 5 minute pitch in front of the council in February
- Must have a dedicated grant manager at your business.
- Contact: David Atherton at datherton@prosperamt.org
- Typically due November 15 of each year

b. Big Sky Trust Fund Grants: Job Creation Grant

- Typical grant \$5000-\$7500 per new employee (one time).
- You will need to write the grant or hire a grant writer (we have recommendations) and then Prospera submits on your behalf.
- Is your business registered with the Secretary of State in Montana?
- 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 \$14/hour (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, computers
- Can you save every receipt and keep track of all expenses?
- Grants are typically open all year, rolling deadline, however, funds have been used for this year and will reopen July 2018.
- Contact: David Atherton at datherton@prosperamt.org

c. Big Sky Trust Fund Planning Grant

- Apply through Prospera.
- 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.
- You will need to write the grant or hire a grant writer and then Prospera submits on your behalf.
- Contact: David Atherton, datherton@prosperamt.org
- Grants are typically open all year, rolling deadline, however, funds have been used for this year and will reopen July 2018.

d. 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 2018.
- Contact: David Atherton at datherton@prosperamt.org

e. 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.
- Literally most businesses in Montana could apply.
- 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.
- This grant is complicated and all funds run through Prospera not the business, so please contact [David Atherton](#) at Prospera.
- Due April 30.

f. Incumbent Worker Training Grant Money

- 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 \$2000/year cap).
- Please contact [David Atherton](#) at Prospera for details.

16. OTHER RESOURCES

a. Bozeman Energy Project (referral)

- The program is coordinated by the City of Bozeman, Energy Conservation Dept, 406.582.2370.
- bozemanclimatepartners.net/bozeman-energy-project
- City of Bozeman Cash Incentives:
 - \$500 - \$2,500 one-time 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.

b. Northwestern Energy homepage

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

c. Trade Booth Assistance (referral)

- Through the Montana Department of Commerce.
- Contact: Angie De Young, 406.841.2783.

- There is money for getting a booth at a wholesale show outside of MT, up to \$ 3,000 with 50% of conference fees reimbursed.
- There are additional funds for international shows.

d. Made in Montana (referral)

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

e. The Local Crowd Bozeman: Crowdfunding Site

- The project proposes a measurable benefit to the local economy and/or improvement to the quality of life in Bozeman.
- The project does not propose any illegal activities and would not be considered malicious or hateful
- Must be willing to help market and make a video for the site.
- Must be willing to offer prizes for gifts.
- Contact: Connor Harbison connor@msulaunchpad.org

f. 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:
 - i. Tourism Digital Development
 - ii. Tourism Infrastructure
 - iii. Tourism Event Paid Media Advertising
 - iv. Applications will be accepted July 1, 2018.
 - v. Awards range from \$1,000-50,000.
 - vi. [Carol Crockett](#), Tourism Grant Manager, 406.8412796.

g. Montana Correctional Services

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

WAYS TO SUPPORT PROSPERA'S PROGRAMS



1. Prospera Membership:

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/WBC board and committees.

At the upper member levels (Partner Level/\$1,200+), benefits increase to include special invites to VIP events, logo recognition in all Prospera publications and tickets to signature Prospera events.

Visit the Prospera [membership page](#) or contact [Emilie Saunders](#), Membership & Fundraising Director



2. Sponsorships

Support entrepreneurs and economic vitality in the region while taking advantage of valuable marketing opportunities by becoming an event sponsor. You can download our current Sponsorship Opportunities Overview on our Event Overview page [here](#).



3. Charitable Cash Donations

Gifts to the Prospera foundation are tax deductible to the full extent of the law and more details as well as a link to donate online are at:

<https://www.prosperamt.org/get-involved/donate>



4. Donate an auction package

Montana Women's Business Center Prosperity Party Fundraiser is September 13 Please contact [Chrissie](#) if you are interested in donating.

CONTACT INFORMATION

Prosperamt.org | (406) 587-3113



STAFF:

Paul Reichert, Executive Director | preichert@prosperamt.org

Suzi Berget White, MT Womens Business Center Director | swhite@prosperamt.org

Carolyn Murray, Finance and Accounting Director | cmurray@prosperamt.org

Emilie Saunders, Membership and Fundraising Director | esaunders@prosperamt.org

Charlotte Powell, Office Manager | cpowell@prosperamt.org

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

Chrissie Majewski, Fundraising Events Manager | cmajewski@prosperamt.org

David Atherton, Business Development Grants Manager | datherton@prosperamt.org

Jen Brick, MT WBC Training Manager | jbrick@prosperamt.org

Karen Lum, Power Up Business Training Director | info@montanawbc.org