

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 2019 trainings are listed on our website event calendar.
- 800+ online + accredited courses: www.ed2go.com/montanawbc

BUSINESS TOURS

- We feature Prospera members at monthly 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

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 | info@wbec-pacific.org

WOMEN OWNED SMALL BUSINESS (WOSB) CERTIFICATION

- This is an important certification if you want to do business with the government or big businesses.
- 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, 406.994.7748, phillip.luebke@montana.edu, 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. Each year, employers claim over \$1 billion in tax credits under the WOTC program.
- 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, 406.582.2370, hhiginbotham@bozeman.net.

NORTHWESTERN ENERGY

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

GRANTS

MONTANA WOMEN'S BUSINESS CENTER IMPACT GRANT (NEW IN 2019!)

- 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, 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 March 1, 2019 and closes March 29, 2019.
- Contact: Suzi Berget White, 406.587.3113, swhite@prosperamt.org
- Apply at <https://www.prosperamt.org/womens-business-center/impact-grant>

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 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 November 15 of each year
- Contact: Paul Reichert, 406.587.3113, preichert@prosperamt.org

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: Paul Reichert, 406.587.3113, preichert@prosperamt.org

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: Paul Reichert, 406.587.3113, preichert@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: Paul Reichert, 406.587.3113, preichert@prosperamt.org

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 April 30.
- 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 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).
- Contact: Lindsey Mitchell, Bozeman Job Service, 406.582.9224

TRADE BOOTH ASSISTANCE (STEP STATE TRADE EXPANSION PROGRAM)

- Through the Montana Department of Commerce.
- There is money for getting a booth at a wholesale international show, up to \$10,000 with 50% match.
- <http://marketmt.com/STEP>
- Contact: Angie De Young, 406.841.2783 or Canon Luerkens, cluerkens@mt.gov 406.841.2724

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.
- Contact: Carol Crockett, 406.841.2796

RESOURCE PARTNERS

BETTER BUSINESS BUREAU ACCREDITATION

- The Better Business Bureau has been around for more than 100 years helping businesses build 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:
- Access to dispute handling and resolution services.
- Free Seminars

- Request-A-Quote Alerts (allows you to correspond directly with accredited businesses)
- BBB Studies and Surveys and a Dedicated Phone Line for AB inquiries
- BBB Seals to display in your window, on your car & elsewhere in your business
- Visit bbb.org or emailing your Montana Marketplace Manager at Hannah.stiff@thebbb.org

BOZEMAN SCORE CHAPTER

- Free confidential business mentoring by experienced business owners
- "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

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

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)

- Alistair Stewart, Senior Business Advisor; 406 606 0050. MMEC has a full time staff of eight across Montana, and 50+ subject matter experts
- 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

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.
- SBDC supports planning for business exits with counseling on making a business transition ready and through the Business Transitions workshop offered twice yearly in conjunction with the MMEC (Montana Manufacturer's Extension Center).
- SBDC provides support on developing a financing strategy with community banks, economic development lenders and grants.
- Contact: Tom Walker, Regional Director, Gallatin, and Park Counties 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.
- 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 Prospera's [membership page](#) or contact [Emilie Saunders](#), Membership & Fundraising Director

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

Paul Reichert, Executive Director | preichert@prosperamt.org

Suzi Berget White, MT Women's Business Center Director, swhite@prosperamt.org

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

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

Charlotte Powell, Operations Manager | cpowell@prosperamt.org

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

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

Kris Bart, Power Up, Link Up, and Coach Approach Coordinator | kbart@prosperamt.org

Amanda Brown, Development Assistant | abrown@prosperamt.org

Mattie MacLeod, Marketing Assistant | mmacleod@prosperamt.org

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

Lynn McHann, Finance Up Trainer | info@montanawbc.org

Tessa Witmer, Grow with Google Trainer | GwGTrainerMT@gmail.com