

# Inventory of Small Business Assistance Programs in Delaware

February 2018

*Prepared by*

Christopher Kelly, Hannah Barr, Gerard Weir, and Troy Mix

**Institute for Public Administration**  
School of Public Policy & Administration  
College of Arts & Sciences  
University of Delaware



*In coordination with*  
Division of Small Business  
Department of State  
State of Delaware



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## Preface

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As the director of the University of Delaware’s Institute for Public Administration (IPA), I am pleased to present an *Inventory of Small Business Assistance Programs in Delaware*. Funded by the Division of Small Business within Delaware’s Department of State, this report lists and characterizes small business support services provided to Delaware businesses by public and nonprofit organizations. The inventory reflects best available information gathered by IPA from July through September 2017. Together with *Delaware’s Small Business Landscape*—available on the IPA publications webpage ([www.sppa.udel.edu/ipa/resources/publications](http://www.sppa.udel.edu/ipa/resources/publications)) this report contributes to a comprehensive snapshot of small business conditions in Delaware and an assessment of policy and program opportunities the state could pursue as part of future small business and economic development efforts.

IPA is committed to supporting Delaware’s economic development efforts. I hope this report serves as a useful resource to enhance small business development efforts in Delaware.

Jerome R. Lewis, Ph.D.

Director, Institute for Public Administration

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## Introduction and Overview of Findings

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In order to provide the Division of Small Business with information on support resources available across the state, the University of Delaware's Institute for Public Administration (IPA) conducted an inventory of services and programs that can be utilized by small businesses in Delaware. The inventory included programs and services offered by state, federal, and local government entities, as well as those offered by non-governmental organizations. IPA's research team classified each program according to the type of assistance provided. While all programs included in the inventory are available to small businesses, many are not designed exclusively for them. The inventory reflects best available information gathered by the IPA team from July through September 2017. Further context for this effort may be found in the separate report, *Delaware's Small Business Landscape*, which is available on the IPA publications webpage ([www.sppa.udel.edu/ipa/resources/publications](http://www.sppa.udel.edu/ipa/resources/publications)).

The following section reviews the methodology used to inventory and classify support services and programs. A general overview of findings is provided, along with a more detailed analysis of programs and services provided by the following organization types: (1) state government, (2) federal government, (3) local government, and (4) non-governmental.

This introductory section concludes by summarizing the following key issues identified during the inventory process:

- Programs and services targeting women, minorities, and veterans are limited in number and focus primarily on business planning and the pursuit of public procurement contracts.
- There are many incentives and programs available to Delaware businesses. However, the lack of a single source to acquire complete information on programs may reduce awareness of and accessibility to these services.
- No organization serves as a central coordinator that can direct businesses to the service providers who can best address their needs.
- Many programs have specific purposes that may limit the number of businesses eligible for assistance.
- There are a limited number of incentive and support programs designed to address the needs of early stage entrepreneurs and build the capacity of small businesses to expand.

The remaining sections of this report list, classify, and briefly describe small business assistance programs administered by state, federal, and local government entities and non-governmental organizations.

## Methodology

IPA's project team reviewed service provider websites, examined relevant program documents, and conducted informal interviews with key stakeholders who provide support services to small businesses in Delaware. Support services and programs were classified into the following four categories: Business Planning, Capital Acquisition and Site Selection, Operations, and Market Development.

### *Business Planning*

This category includes programs and services that assist individuals with establishing a business through activities such as identifying supply and demand for products and services, developing a business plan, and navigating the licensing process. Generally, programs in this category provide individuals with access to one-on-one technical assistance, educational courses, or virtual self-guided toolkits.

### *Capital Acquisition and Site Selection*

This category includes programs and services that provide support to companies through loans and grants, assistance with capital acquisition and site selection, and access to incubation sites. In general, programs in this category are financial incentives with specific application guidelines or incubation centers that provide early-stage companies with a physical location and on-site technical assistance and coaching.

### *Operations*

This category includes programs and services that provide small businesses with direct and indirect support for operational activities such as marketing, regulatory compliance, accounting, management, process improvement, networking/advocacy, and employee training. Programs in this category generally include hands-on technical assistance, networking forums, advocacy platforms, and offices within governmental entities that assist small business owners in navigating regulatory requirements.

### *Market Development*

This category includes programs and services that assist small businesses in expanding their market and customer base. In general, programs in this category help business owners with tasks such as expanding into the online marketplace, navigating government procurement processes, and broadening their presence into foreign markets.

In addition to classifying programs into these four categories, the project team identified whether programs engaged in targeted assistance, with targeted assistance defined as programs and services aimed at specific classes of businesses based on their industry, ownership type, stage of development, or location.

## Overview of Findings

The IPA project team identified 73 service providers offering approximately 275 specific programs and services available to small businesses across Delaware.<sup>1</sup> Most of the programs offered were included in the capital formation category (150), followed by operations (101), market development (33), and business planning (27). State and local government entities primarily provide programs related to capital formation (90), while non-governmental entities focus on programming related to operations (72) and business planning (17). Federal government entities, while primarily providing programs and services related to capital formation (40), also offer a fair number of programs in the operations (12), market development (10), and business planning (7) categories. In summary, government entities generally support small businesses through financial incentives, loans, and grants, while non-governmental entities tend to provide technical assistance related to business planning and operations. Table 1 details the total number of programs and services broken down by service provider classification and program type.

Table 1. Programs and services by service provider classification and program type

Service Provider	Business Planning	Capital Formation and Site Selection	Operations	Market Development
State	1	51	11	6
Non-Governmental	17	20	72	16
Federal	8	40	13	10
Local	1	39	5	1
<b>Total</b>	<b>27</b>	<b>150</b>	<b>101</b>	<b>33</b>

Source: Institute for Public Administration, 2017.

Note: One local program was not classified due to lack of information.

<sup>1</sup> Note: These findings reflect research completed in September 2017.

## **State Government Entities**

During the inventory process, 11 state government entities were identified as service providers to small businesses—the Departments of Agriculture, Finance, Labor, Natural Resources and Environmental Control, State, and Transportation; the Divisions of Libraries and Small Business; the Offices of State Planning Coordination and Management and Budget; and the State Housing Authority. These entities provided 65 identified support services and programs, with the majority related to capital formation and site selection (51) and the remainder focused on operations (11), market development (6), and business planning (1). Of these 65 programs, 6 were advertised as targeted exclusively at small businesses.

At the state level, capital formation and site selection programs are generally incentive-based programs focused on providing support to a specific industry or type of business, such as the Specialty Crop Block Grant Program, the Delaware Green Energy Fund’s Research and Development Program, and the State Small Business Credit Initiative. Programs like the Heavy-Duty Vehicle Rebate Program and the Delaware Rural Irrigation Program (DRIP) Revolving Loan Fund are used to subsidize certain capital purchases. Others, such as the Work Opportunity Tax Credit and Veterans’ Opportunity Credit, serve as hiring incentives.

State-administered operations programs are primarily related to job training and regulatory assistance. Example programs include the Department of Labor’s job-site training program and assistance for business owners with regulatory compliance through the Department of Natural Resources and Environmental Control’s Small Business Assistance Program.

Market development programs are primarily aimed at assisting businesses with navigating state procurement procedures, with the only identified business-planning-related program offered by the Delaware Division of Libraries.

Identified programming for women (3), minorities (3), and veterans (3) is limited in quantity and primarily related to helping these groups expand their businesses into government contracting. There is also a hiring incentive for companies that employ veterans.

Approximately 25 programs are aimed at supporting specific industries and types of companies such as:

- Agriculture
- Construction
- Early stage
- Energy
- Finance
- Freight
- Industrial
- Innovation/Technology
- Research and development
- Telecommunications

In general, these programs are either financial or hiring incentives provided to accelerate the development of these industries.

Other primary areas of targeted assistance include:

- ADA compliance and accessibility
- Energy efficiency
- Hiring incentives
- Infrastructure and environmental remediation
- Job training
- Targeted geographic area development and historic preservation

Of these areas, hiring incentives (11), targeted geographic area development and historic preservation (6), and job training (5) were the most common.

## **Non-Governmental Organizations**

IPA identified 49 non-governmental organizations as service providers to small businesses in Delaware. These entities provide 106 identified support programs and services, with the majority of these related to operations (72), followed by capital formation and site selection (20), business planning (17), and market development (16). Of these 106 programs, 23 were advertised as targeted exclusively for small businesses.

Identified programs designed specifically for minorities (7) and women (2) were limited, and none aimed at veterans were found. Additional targeted assistance programs include those to assist low-income individuals (2) and ones that support the hiring and training of individuals with intellectual disabilities (3). In general, targeted support for women and minorities is offered through service providers or programs that focus exclusively on a particular

demographic. For example, the First State Community Loan Fund houses a Women's Business Center, the Hispanic Business Development Program, and multiple partnerships with community development corporations in the City of Wilmington. Programs offered by these entities are generally all inclusive and focus on helping individuals with business planning, the pursuit of capital, and efforts to enhance business operations.

Operations-related programs offered by non-governmental organizations tended to focus on advocacy and networking. Examples include the many services provided by chambers of commerce and business interest groups located across the state. Programs in this category also focus on providing individuals with technical assistance in areas related to general business operations. The Small Business Development Center and Delaware Center for Enterprise Development, for example, provide multiple programs of this nature.

Programs related to capital formation and site selection are generally related to incubation sites such as the Delaware Technology Park or loans and grants provided by institutions such as First State Community Loan Fund and First State Innovation. University- and community-based organizations are the primary service providers for programs related to business planning and market development.

Approximately 27 programs are offered to support specific industries and types of business such as:

- Agriculture
- Bioscience
- Chemistry
- Early stage
- Energy
- Food service
- Manufacturing
- Mid-size businesses
- Nonprofit small businesses
- Research and development
- Retail
- Technology and innovation

Other primary areas of targeted assistance include:

- Cybersecurity training
- Disaster relief
- Job training
- Networking and advocacy
- Targeted geographic area development
- Youth development

Networking and advocacy (27) and targeted geographic area development (4) were the most numerous targeted assistance programs.

### **Federal Government Entities**

Three federal government entities were identified as providers of support programs and services to Delaware small businesses. Through the U.S. Department of Agriculture, the U.S. Economic Development Administration, and the U.S. Small Business Administration, federal government entities provide 58 identified small business assistance programs in Delaware. The majority of this programming is related to capital formation and site selection (40), followed by operations (12), market development (10), and business planning (7). Of these 58 programs, 18 were targeted to support small businesses specifically.

Federal capital formation and site selection programs focus on giving small businesses access to financial resources. As with state programs, some of these financial resources are targeted toward specific industries, types of business, and geographic areas.

Federal programs related to operations include mentoring programs and hands-on technical assistance to help business owners improve general operations and manage their businesses more effectively. Market development programs such as the Emerging Markets Program and Trade Adjustment Assistance for Firms assist businesses with entering export markets. In addition, the 8(a) Business Development Program assists women and minority business owners in gaining access to federal procurement and service contracts. Business planning programs are provided primarily by the Small Business Administration, with some targeted to assist specific groups such as women, minorities, veterans, and Americans over 50 years old.

Identified programming designed specifically for women (6), minorities (4), and veterans is related to offering technical assistance, financial support, and guidance regarding public procurement procedures and contracts.

Approximately 27 programs are offered to support specific industries and types of businesses such as:

- Agriculture
- Construction
- Early stage
- Energy
- Manufacturing
- Research and development
- Seasonal
- Technology and innovation
- Telecommunications

Other primary areas of targeted assistance include:

- Targeted geographic area development
- Networking and advocacy
- Entrepreneurs 50 and older

Of these areas, targeted geographic area development (7) and networking and advocacy (5) were the most common types.

## **Local Government Entities**

IPA identified 11 local government entities that provide distinct programs and services to support small businesses in Delaware. These entities provide 46 identified programs, with the majority being related to capital formation and site selection (39), followed by operations (5), business planning (1), and market development (1). Of these 46 programs, 7 are focused specifically on small businesses. One program could not be classified due to insufficient information. The research team anticipates that more than 46 programs are offered by local governments in Delaware, although details on them were not readily discoverable.

Capital formation and site selection programs offered by local government entities in Delaware primarily relate to tax and fee exemptions, although some are tied to hiring incentives or promoting development in a specific area. A few local government entities offer technical assistance programs to assist small businesses with general operations. Only the City of Wilmington offers identified business planning and market development programs.

The City of Wilmington offered the only identified programming targeted for women (1) and minorities (1). These programs aim to increase the number of women- and minority-owned businesses awarded contracts and procurement bids with the city.

Six programs are offered to support specific industries and types of businesses such as:

- Commercial
- Early stage
- Manufacturing

Other primary areas of targeted assistance include:

- Energy efficiency
- Hiring incentives
- Job training
- Networking and advocacy
- Targeted geographic area development and historic preservation
- Vacant properties and environmentally distressed areas

Among these areas of assistance, targeted geographic area development and historic preservation (7) and hiring incentives (3) programs were the most common.

## Key Issues

Several key issues were identified through the program review and informal interview process:

1. **Programs and services targeting women, minorities, and veterans are limited in number and focus primarily on business planning and the pursuit of public procurement contracts.** While available programs are beneficial to these groups, interviewees expressed the need to do more to ensure equitable opportunities for small business ownership, particularly in the most disadvantaged regions of the state.
2. **There are many incentives and programs available to Delaware businesses. However, the lack of a single source to acquire complete information on programs may reduce awareness of and accessibility to these services.** Navigating websites to acquire information on available incentives and locate service providers with relevant programs can be a daunting process for existing or potential small business owners. Streamlining access to information is a critical requirement for ensuring small business owners can and will receive necessary support.
3. **No organization serves as a central coordinator that can direct businesses to the service providers who can best address their needs.** This issue has created a situation where many service providers must devote significant time and resources to conducting intake and delivering basic support services—efforts that can detract from a focus on the areas in which these organizations have the greatest expertise.

4. **Many programs have specific purposes that can greatly limit the number of businesses eligible for assistance.** Programs are generally established to address a particular need that is relevant at the time of establishment. However, once many of these programs are created they remain active, even after the acute issue they were created to address has been resolved.
  
5. **There are a limited number of incentive and support programs designed to address the needs of early stage entrepreneurs and build the capacity of small businesses to expand.** Equity and credit are not readily available for many small businesses because they are too risky to finance, have not established relationships with potential funders or a strong credit history, and often lack assets to use as collateral. Interviewees identified a lack of bridge loans, early stage financing, and gap financing as significant issues in Delaware. These funding sources are critical for small businesses since they help them to become established and grow, make payroll, and continue to operate as business expansions and enhancements are implemented.

## State Government Entities

### Delaware Department of Agriculture

The Department of Agriculture (DOA) is an executive agency headed by a cabinet secretary appointed by the governor. The DOA is responsible for sustaining and promoting agriculture industries throughout the state. It provides services to support agriculture, promote best agricultural practices, encourage increased agricultural production, protect the environment, grow business, and ensure safe and sustainable practices. Agriculture is one of the primary industries in the state and makes up a significant portion of the state’s economy. The DOA is responsible for ensuring that agriculture continues to be an economic driver in the state and that Delaware’s potential for economic prosperity through the agriculture industry continues to grow and expand.

**Service Area**

Statewide

**Selected Partner Organizations**

Delaware Division of Small Business  
 U.S. Department of Agriculture (USDA)  
 U.S. Forest Service

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Department of Agriculture (DOA); U.S. Forest Service	<b>Additional Services</b>	Wood Utilization and Marketing: Working with the U.S. Forest Service to ensure that wood harvested from Delaware forests is fully utilized as timber products or for energy production. <sup>2</sup>				X	Agriculture
DOA	<b>Commercial Forest Plantation Act Property Tax Exemption</b>	Provides landowners a property tax exemption for forests managed for timber production. <sup>3</sup>		X			Agriculture

<sup>2</sup> (Delaware Department of Agriculture, 2017)

<sup>3</sup> (Delaware Department of Agriculture, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DOA; Delaware Division of Small Business	<b>Delaware Rural Irrigation Program (DRIP) Revolving Loan Fund</b>	A no-interest loan fund for farmers adding new irrigation systems. The fund aims to increase irrigated farmland in the state by partnering with private lending institutions to provide farmers with capital to increase output. <sup>4</sup>		X			Agriculture
DOA	<b>Food Safety Audit Cost-Share Program</b>	Assists Delaware fruit and vegetable growers with covering the expenses of a third-party food safety audit ensuring compliance with industry regulations and standards. <sup>5</sup>			X		Agriculture
DOA; U.S. Forest Service	<b>Forest Legacy Program (FLP)</b>	Protects forest lands to ensure they can continue to be used to produce forest products such as timber. <sup>6</sup>		X			Agriculture
DOA; U.S. Department of Agriculture (USDA)	<b>Specialty Crop Block Grant Program</b>	A grant aimed at increasing the competitiveness of Delaware's specialty crops for individuals, producer groups, and organizations prioritizing food safety, enhancing crop capacity, pest/disease control, and improving food access for underserved communities. <sup>7</sup>		X			Agriculture
DOA	<b>Young Farmers Loan Program</b>	Helps young farmers acquire farmland by offering long-term, no-interest loans. <sup>8</sup>		X			Agriculture

<sup>4</sup> (Delaware Economic Development Office, 2017)

<sup>5</sup> (Delaware Department of Agriculture, 2017)

<sup>6</sup> (Delaware Department of Agriculture, 2017)

<sup>7</sup> (Delaware Department of Agriculture, 2017)

<sup>8</sup> (Delaware Department of Agriculture, 2017)

## Delaware Department of Finance

The Department of Finance is an executive agency headed by a cabinet secretary appointed by the governor. The secretary is the state’s chief financial officer and is responsible along with the rest of the department for promoting Delaware’s fiscal health by generating, collecting, and accounting for funds used to fund all services provided by the state government. The DOF is the source of economic and fiscal policy and is responsible for managing the state’s fiscal resources. The department, particularly the Division of Revenue, also administers several resources used to promote statewide economic development efforts.

### Service Area

Statewide

### Selected Partner Organizations

Delaware Division of Small Business

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Department of Finance’s (DOF) Division of Revenue	<b>Alternative Investment Credit Required for Telecommunication Services</b>	A tax credit that incentivizes companies in the telecommunication services industry to hire new employees. <sup>9</sup>		X			Telecom; hiring incentive
DOF’s Division of Revenue; Delaware Division of Small Business	<b>Business Finders’ Fee Tax Credit</b>	A credit designed to incentivize Delaware businesses to form relationships and partnerships with non-Delaware businesses and encourage their relocation or expansion to Delaware. <sup>10</sup>				X	
DOF’s Division of Revenue; Delaware Division of Small Business	<b>Industrial Public Utility Tax Credit</b>	Available for qualified industrial firms. <sup>11</sup>		X			Industrial
DOF’s Division of Revenue	<b>New Business Facility Corporate Income Tax Credit</b>	A tax credit that incentivizes corporations to expand operations by establishing new facilities. <sup>12</sup>		X			

<sup>9</sup> (Delaware Department of Finance, 2017)

<sup>10</sup> (Delaware Department of Finance, 2017)

<sup>11</sup> (Delaware Department of Finance, 2017)

<sup>12</sup> (Delaware Department of Finance, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DOF's Division of Revenue; Delaware Division of Small Business	<b>Research and Development Tax Credits</b>	A credit available for small businesses with research and development expenses. <sup>13</sup>		X			Research and development
DOF's Division of Revenue; Additional Federal Funding	<b>Work Opportunity Tax Credit (WOTC)</b>	A credit designed to promote and assist people with moving from welfare to employment. <sup>14</sup>		X			Hiring incentive; low-income
DOF's Division of Revenue; Delaware Division of Small Business	<b>Veterans' Opportunity Credit</b>	An incentive in the form of a refundable credit to hire military veterans who served active duty after 2001. Can be applied against bank franchise tax, corporate or personal income tax, or insurance general premium tax. <sup>15</sup>		X			Veterans; hiring incentive

<sup>13</sup> (State of Delaware, 2017)

<sup>14</sup> (Delaware Department of Labor, 2017)

<sup>15</sup> (Delaware Department of Finance, 2017)

## Delaware Department of Labor

The Delaware Department of Labor is an executive department headed by a cabinet secretary appointed by the governor. The department is responsible for protecting Delaware’s workforce and ensuring justice in the workplace to promote a strong economy. The department assists with connecting people to jobs, resources, and labor market information.

### Service Area

Statewide

### Selected Partner Organizations

Delaware Division of Small Business  
Delaware Department of State

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Department of Labor’s Division of Vocational Rehabilitation	<b>Architectural and Transportation Barrier Removal Tax Deduction</b>	A tax deduction available to businesses who update their infrastructure or transportation vehicles to remove barriers. <sup>16</sup>		X			Transportation
Department of Labor’s Division of Vocational Rehabilitation	<b>Disabled Access Tax Credit</b>	A tax credit available for small businesses to assist with offsetting the costs incurred by becoming ADA compliant. <sup>17</sup>		X			ADA compliance
Department of Labor’s Division of Vocational Rehabilitation	<b>Job-Site Training</b>	Provides businesses with on-site trainers to assist with on-the-job training of new employees at no cost to the employer. <sup>18</sup>			X		Job training
Department of Labor’s Division of Vocational Rehabilitation	<b>On-the-Job Training Reimbursement</b>	A partial salary reimbursement to assist employers by partially offsetting the cost of hiring and training a new employee. <sup>19</sup>		X	X		Hiring incentive; job training

<sup>16</sup> (Delaware Department of Labor, 2017)

<sup>17</sup> (Delaware Department of Labor, 2017)

<sup>18</sup> (Delaware Department of Labor, 2017)

<sup>19</sup> (Delaware Department of Labor, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Department of Labor’s Division of Employment and Training	<b>State Summer Youth Employment Program</b>	A jobs program that awards grants to nonprofit organizations to hire Delaware youth from economically disadvantaged households for summer time employment. <sup>20</sup>		X			Hiring incentive; low- income
Department of Labor’s Division of Employment and Training	<b>Welfare to Work Tax Credit</b>	A tax credit designed to incentivize employers to hire long-term welfare recipients. <sup>21</sup>		X			Hiring incentive; low- income

<sup>20</sup> (Delaware Department of Labor, 2017)

<sup>21</sup> (Delaware Department of Labor, 2017)

## Delaware Department of Natural Resources and Environmental Control

The Delaware Department of Natural Resources and Environmental Control (DNREC) is an executive agency headed by a cabinet secretary appointed by the governor. DNREC is responsible for protecting and maintaining the state’s natural resources as well as promoting public health and safety and providing recreational services and spaces throughout the state. DNREC also promotes statewide conservation and sustainability efforts.

### Service Area

Statewide

### Selected Partner Organizations

Delaware Sustainable Chemistry Alliance  
 Delaware Department of Safety and Homeland Security

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Department of Natural Resources and Environmental Control (DNREC) Division of Soil and Water Conservation	<b>Dairy Loan Program</b>	A program funded by the State Revolving Fund Agricultural Nonpoint Source to assist dairy farmers in implementing environmentally friendly farm management practices. <sup>22</sup>		X	X		Agriculture
DNREC	<b>Delaware Clean Energy Technology and Demonstration Program</b>	Provides grants to fund projects that display market potential for green energy technologies and assists in accelerating commercialization of the technology. <sup>23</sup>				X	Clean energy
DNREC’s Division of Energy and Climate	<b>Delaware Clean Vehicle Rebate Program</b>	Incentivizes Delaware businesses to lease or purchase new alternative fuel vehicles. <sup>24</sup>		X			Clean energy

<sup>22</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>23</sup> (State of Delaware, 2017)

<sup>24</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DNREC	<b>Delaware Electric Vehicle Charging Program</b>	A tax incentive geared toward encouraging Delaware businesses to purchase electric vehicles to promote environmentally friendly and energy efficient transportation for the businesses' travel needs. <sup>25</sup>		X			Clean energy
DNREC	<b>Delaware Green Energy Research and Development Program</b>	An incentive to pursue projects that promote the development or improvement of green energy technologies and/or initiatives in the state. <sup>26</sup>		X			Clean energy; research and development
DNREC	<b>Delaware Heavy-Duty Vehicle Rebate Program</b>	Provides assistance to businesses purchasing heavy-duty vehicles. <sup>27</sup>		X			Construction; freight
DNREC	<b>Green Infrastructure Reserve</b>	A fund that provides loans at below-market interest rates to companies to fund green infrastructure projects. <sup>28</sup>		X			Clean energy
DNREC's Division of Watershed Stewardship	<b>Poultry Loan Program</b>	A program funded by the State Revolving Fund Agricultural Nonpoint Source to assist poultry farmers in implementing environmentally friendly farm management practices. <sup>29</sup>		X	X		Agriculture
DNREC	<b>Small Business Assistance Program</b>	Provides guidance and assistance for small businesses on how to comply with environmental regulations. Assists with filling out permit applications and other necessary environmental regulation compliance paperwork. <sup>30</sup>			X		Small business

<sup>25</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>26</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>27</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>28</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>29</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>30</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

## Delaware Department of State (DOS)

The Department of State (DOS) oversees all the sub-departments in the state, whose responsibilities cover virtually every aspect of state government: economic development, finance, transportation, housing, education, culture, and quality-of-life issues. Additionally, DOS assists with budgetary and policy guidance to the various operating divisions of the department. DOS promotes Delaware’s economy and generates state revenue, regulates consumer services to protect the public’s health, safety and economic welfare, and administers the state’s public and merit employment relations laws and government ethics laws.

### Service Area

Statewide

### Selected Partner Organizations

- Delaware Division of Small Business
- Delaware Manufacturing Extension Partnership
- Delaware SBA Office
- Delaware SCORE
- Office of Supplier Diversity
- Wilmington Small Business Support Center

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Department of State (DOS)	<b>One Stop Business Registration and Licensing System</b>	An online database that allows small businesses to register their business with the Division of Revenue, the Division of Unemployment Insurance, and the Office of Workers’ Compensation. The platform also allows small businesses to apply for new or additional licenses. <sup>31</sup>			X		
DOS	<b>List of Delaware Registered Agents</b>	An alphabetized database of all registered agents in the state of Delaware. Registered agents must maintain a street address and office located in Delaware and be open during normal business hours. <sup>32</sup>			X		

<sup>31</sup> (State of Delaware, 2017)

<sup>32</sup> (Delaware Department of State, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DOS	<b>Delaware Entity Status Lookup</b>	The entity information provided on the website, free of charge, consists of the entity name, file number, incorporation/formation date, registered agent name, address, phone number and residency. <sup>33</sup>			X		

<sup>33</sup> (Delaware Department of State, 2017)

## Delaware Department of Transportation (DeIDOT)

The Delaware Department of Transportation (DeIDOT) is an executive agency headed by a cabinet secretary appointed by the governor. DeIDOT is responsible for all transportation services and transportation infrastructure construction, repair, and maintenance in the state. The department works to ensure safe and efficient travel and transportation for people and commerce and to protect transportation access and financial efficiency while also minimizing environmental impact. DeIDOT also supports small businesses by ensuring non-discrimination and equal opportunity contracting for construction and renovation projects that receive federal funding.

### Service Area

Statewide

### Selected Partner Organizations

Delaware Division of Small Business  
 Delaware Department of State  
 New Castle County Chamber of Commerce (NCCCC)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Department of Transportation (DeIDOT)	<b>Disadvantaged Business Enterprise (DBE) Program</b>	Partially funded by the U.S. Department of Transportation (USDOT), the program ensures non-discrimination in DeIDOT contract awarding and assists small businesses in procuring DeIDOT and USDOT contracts. <sup>34</sup>			X	X	Minority; women

<sup>34</sup> (Delaware Department of Transportation, 2017)

## Delaware Division of Libraries

The Delaware Division of Libraries (DDL) oversees the establishment and administration of all Delaware libraries and ensures equal access for the Delaware public to resources for research and education, general knowledge, the Internet, and a variety of additional services and resources. DDL is particularly committed to keeping up with the changing role of and demand for libraries in an increasingly digital world. The Division provides several additional resources such as classes and databases to support Delaware entrepreneurship.

### Service Area

Office and Public Archives  
 Dover, Delaware  
 33 Libraries

### Selected Partner Organizations

U.S. Small Business Administration (SBA)  
 Delaware Small Business Development Center (SBDC)  
 Delaware SCORE  
 Delaware Manufacturing Extension Partnership (DEMPEP)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Division of Libraries (DDL)	<b>Delaware Libraries Inspiration Space</b>	Collaborative, creative spaces composed of both in-person and online opportunities and resources geared toward promoting the pursuit of entrepreneurship and DIY projects. <sup>35</sup>	X				
DDL	<b>Reference USA Learning Express Library Job &amp; Career Accelerator Workforce Skills for 21 Century Success Glassdoor</b>	Online resource databases accessible only with a library barcode and PIN number. <sup>36</sup>			X		

<sup>35</sup> (Delaware Division of Libraries, 2017)

<sup>36</sup> (Delaware Division of Libraries, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DDL	<b>Small Business Assistance Workshops</b>	Workshops offered at Dover, Georgetown, and Wilmington public libraries once per week that specialize in various aspects of small business ownership or entrepreneurship. There is an extensive list of workshops in areas ranging from IT training to HR management and all other crucial areas of business management. <sup>37</sup>			X		Small business
DDL	<b>Small Business Assistance Workshops</b>	Workshops offered at Dover, Georgetown, and Wilmington public libraries once per week that specialize in various aspects of small business ownership or entrepreneurship. There is an extensive list of workshops in areas ranging from IT training to HR management and all other crucial areas of business management. <sup>38</sup>			X		Small business

<sup>37</sup> (Delaware Division of Libraries, 2017)

<sup>38</sup> (Delaware Division of Libraries, 2017)

## Delaware Division of Small Business

As the state’s primary economic development entity, the Delaware Division of Small Business is responsible for promoting and supporting economic development by offering resources and programs that assist entrepreneurs and business owners in starting, expanding, or sustaining their businesses. The Division also works to attract new business to the state to continue to bolster the state economy. The office prioritizes supporting small businesses as well as businesses owned by women, minorities, and veterans. The Division works collaboratively with several other state agencies as well as private organizations to promote and encourage economic development.

### Service Area

Statewide

### Selected Partner Organizations

- Delaware Manufacturing Extension Partnership (DEMEP)
- Delaware Office of Supplier Diversity
- Delaware Small Business Chamber
- Delaware Small Business Development Center (SBDC)
- First State Community Loan Fund

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Division of Small Business	<b>Delaware Capital Access Program</b>	Public-private match program that expands banks’ capacity to make small business loans. The program uses a small amount of public funds to generate larger private funds. <sup>39</sup>		X			Small business
Delaware Division of Small Business	<b>Tax Exempt Bond Financing</b>	Financial assistance in the form of tax-exempt bonds for organizations exempt from federal income taxation. <sup>40</sup>		X			
Delaware Division of Small Business	<b>State Small Business Credit Initiative</b>	A loan participation program that provides below-market interest rates for businesses in Delaware with fewer than 750 employees. <sup>41</sup>		X			Small business
Delaware Division of Small Business	<b>Delaware Strategic Fund (DSF)</b>	The primary funding source for low-interest loans and grant programs in the state for businesses that demonstrate promise of job creation. <sup>42</sup>		X			Hiring incentive

<sup>39</sup> (Delaware Economic Development Office, 2017)

<sup>40</sup> (Delaware Economic Development Office, 2017)

<sup>41</sup> (Delaware Economic Development Office, 2017)

<sup>42</sup> (Delaware Economic Development Office, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Division of Small Business	<b>Delaware Technical Innovation Program (DTIP)</b>	Funded by the DSF, the DTIP provides funding for innovation and companies that will bring innovative new jobs to the state. <sup>43</sup>		X			Hiring incentive; innovation
Delaware Division of Small Business	<b>Federal Research and Development Grant Matching Program</b>	Supports federal research and development programs at Delaware institutions. The program supports work that complements or extends ongoing federally funded research and development projects. <sup>44</sup>		X			Research and development
Delaware Division of Small Business	<b>Brownfield Assistance Program</b>	Funded by the DSF, it offers up to \$1 million annually to investigate and redevelop environmentally distressed sites to reduce capital expenditures. <sup>45</sup>		X			Environmental remediation
Delaware Division of Small Business	<b>Bank Franchise Tax Credit</b>	Established to adjust bank franchise liability. <sup>46</sup>		X			Finance
Delaware Division of Small Business	<b>Clean Energy Device Manufacturers Tax Credit</b>	Available to manufacturers of technology used in the production of clean energy. <sup>47</sup>		X			Clean energy
Delaware Division of Small Business	<b>Delaware Clean Energy Partnership</b>	Supports research at the University of Delaware and Delaware State University to build a nationally recognized clean energy center. The state offers grants matching grants provided by the industry. <sup>48</sup>		X			Clean energy
Delaware Division of Small Business	<b>Delaware Energy Answers for Business Program</b>	A program that offers cash incentives for businesses to improve the energy efficiency of their facilities. <sup>49</sup>		X			Energy efficiency

<sup>43</sup> (Delaware Economic Development Office, 2017)

<sup>44</sup> (Delaware Economic Development Office, 2017)

<sup>45</sup> (Delaware Economic Development Office, 2017)

<sup>46</sup> (Delaware Economic Development Office, 2017)

<sup>47</sup> (Delaware Economic Development Office, 2017)

<sup>48</sup> (Delaware Department of Natural Resources and Environmental Control, 2017)

<sup>49</sup> (Delaware Department of State, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Division of Small Business	<b>Delaware New Jobs Infrastructure Fund</b>	Provides economic assistance for renovation or construction on roads or other infrastructure necessary for attracting business to the state or for allowing existing Delaware businesses to expand. <sup>50</sup>		X			Infrastructure
Delaware Division of Small Business	<b>Downtown Delaware</b>	A statewide downtown revitalization program focusing on development, vacancy reduction, and proactive planning in Delaware's downtown areas. <sup>51</sup>		X	X		Targeted area
Delaware Division of Small Business; Workforce Development Team	<b>Governor's Blue Collar Grant Program</b>	A matching training grant fund designed to provide existing, expanding, or relocating Delaware companies with funding for occupational skills upgrade training. <sup>52</sup>		X			Job training
Delaware Division of Small Business; Workforce Development Team	<b>Governor's Education Grant for Unemployed Workers</b>	Available for workers unemployed due to current economic conditions to fund training costs associated with learning new occupational skills or upgrading current skills. <sup>53</sup>		X			Job training
Delaware Division of Small Business; Workforce Development Team	<b>Governor's Workforce Development Grant</b>	A grant for adults employed full- or part-time by a Delaware small business while enrolled part-time in a participating Delaware educational institution. <sup>54</sup>		X			Job training
Delaware Division of Small Business; Delaware Division of Historical and Cultural Affairs	<b>Historic Preservation Tax Credit</b>	A tax rebate on expenses incurred during restoration, preservation, or rehabilitation of historic sites. <sup>55</sup>		X			Historic preservation
Delaware Division of Small Business	<b>Job Creation Tax Credit</b>	Allows businesses to receive tax credits against corporate or personal income taxes, gross receipts tax, and public utilities tax. <sup>56</sup>		X			Hiring incentive

<sup>50</sup> (Delaware Economic Development Office, 2017)

<sup>51</sup> (Delaware Economic Development Office, 2017)

<sup>52</sup> (Delaware Economic Development Office, 2017)

<sup>53</sup> (Delaware Economic Development Office, 2017)

<sup>54</sup> (Delaware Economic Development Office, 2017)

<sup>55</sup> (Delaware Economic Development Office, 2017)

<sup>56</sup> (Delaware Economic Development Office, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Division of Small Business	<b>New Economy Jobs Program</b>	A credit against corporate income tax for incentivizing Delaware companies to hire 50 new employees. <sup>57</sup>		X			Hiring incentive
Delaware Division of Small Business	<b>Small Business Credit Initiative</b>	A loan participation program for Delaware small businesses in which lenders provide credit and/or capital to assist with the establishment of small businesses. <sup>58</sup>		X			Small business; early stage
Delaware Division of Small Business	<b>Small Business Energy and Facilities Revolving Fund</b>	Provides market rate and below-market rate loans to businesses otherwise unable to obtain capital that are seeking to create jobs in industries that promote energy efficiency or recycling. <sup>59</sup>		X			Energy efficiency; hiring incentive
Delaware Division of Small Business	<b>Technology Based Seed Fund</b>	Provides seed equity financing to assist with start-up costs of technology-based start-ups. <sup>60</sup>		X			Technology; early stage

<sup>57</sup> (Cushman and Wakefield, 2017)

<sup>58</sup> (Delaware Economic Development Office, 2017)

<sup>59</sup> (Delaware Department of State, 2017)

<sup>60</sup> (The Association for Manufacturing Technology)

## Delaware Office of State Planning Coordination

The Office of State Planning Coordination reports directly to the governor’s office in issues relating to land-use planning in Delaware. The office is responsible for coordinating land-use planning among the state, counties, cities, and municipalities to ensure maximum efficiency and effectiveness.

### Service Area

Statewide

### Selected Partner Organizations

Delaware Division of Small Business  
 Delaware Sustainable Energy Utility  
 Cinnaire

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Office of State Planning Coordination; Cinnaire	<b>Cinnaire Bridge Loans</b>	A loan program funded by nonprofit partner Cinnaire, in which projects approved as part of the DDD program are funded by private loans up front prior to DDD grant money is disbursed when the project is completed. <sup>61</sup>		X			Targeted area
Office of State Planning Coordination	<b>Downtown Development Districts (DDD) Program</b>	Created by the Downtown Development Districts Act of 2014, the program was established to promote private capital investment in downtown business districts, promote job growth, and bolster Delaware’s downtown areas. <sup>62</sup>			X		Targeted area
Office of State Planning Coordination; Delaware Sustainable Energy Utility	<b>Home Performance with Energy Star – DDD Program</b>	Provides below-market rates for energy efficiency audits and also provides rebates for energy efficiency upgrades for mixed-use buildings (buildings with both residential and commercial uses). <sup>63</sup>		X			Energy efficiency

<sup>61</sup> (Delaware Office of State Planning Coordination, 2017)

<sup>62</sup> (State of Delaware, 2017)

<sup>63</sup> (Energize Delaware, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Office of State Planning Coordination; Delaware Division of Small Business	<b>Neighborhood Building Blocks Fund</b>	Funded through the Delaware Division of Small Business, the program is designed to provide financial assistance to Delaware downtown businesses following the 2008 financial crisis. It provides funding for local governments, nonprofit and community organizations, neighborhood revitalization, and other economic development programs. <sup>64</sup>		X			Targeted area

<sup>64</sup> (Delaware Economic Development Office, 2017)

## Delaware State Housing Authority (DSHA)

The Delaware State Housing Authority (DSHA) is responsible for efficiently providing affordable housing and housing assistance to low- and moderate-income Delawareans.

### Service Area

Statewide

### Selected Partner Organizations

Delaware Office of State Planning Coordination  
 Delaware Department of Transportation (DelDOT)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware State Housing Authority (DSHA)	<b>Delaware Downtown Development District (DDD) Grants</b>	Grants provided by DSHA to mixed-use and commercial facilities for expansion, rehabilitation, or upgrade within designated DDD boundaries. <sup>65</sup>		X			Targeted area
DSHA	<b>Strategic Opportunity for Adaptation (SOFA)</b>	A grant to cover third-party costs for meeting U.S. Building Council’s Leadership in Energy and Environmental Design Silver certification for commercial and mixed-use buildings. <sup>66</sup>		X			Energy efficiency

<sup>65</sup> (Delaware State Housing Authority, 2017)

<sup>66</sup> (Delaware State Housing Authority, 2017)

## Office of Management and Budget (OMB)

The Office of Management and Budget (OMB) is responsible for planning the budget, managing state government resources and assets, ensuring accountability, and providing both short and long-term planning in all areas of state government. OMB offers several programs to ensure that all business owners have an equal opportunity to pursue government bid

**Service Area**

Statewide

**Selected Partner Organizations**

All State Agencies

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Office of Management and Budget (OMB)	<b>Additional Services</b>	OMB offers certification as a diverse supplier, opportunity identification, and training on how to use the State Procurement Portal. The office also assists agencies and departments in identifying diverse suppliers. <sup>67</sup>				X	Women; minority; veteran
OMB	<b>Office of Supplier Diversity</b>	An office of OMB Government Support Services that aims to assist the supplier diversity community of women, minorities, veterans, and individuals with disabilities in competing for state government contracts for goods and services. <sup>68</sup>				X	Women; minority; veteran

<sup>67</sup> (Delaware Office of Management and Budget, 2017)

<sup>68</sup> (Delaware Office of Management and Budget, 2017)

## Non-Governmental Organizations

### 1313 Innovation

1313 Innovation offers shared workspace and private offices for entrepreneurs, start-ups and driven professionals. Additionally, they connect business leaders with universities in Delaware to allow for national networking, strategic alliances and partnerships in education. 1313 Innovation offers both small, individual works desks and large, private office spaces.

**Service Area**

Wilmington, Delaware

**Selected Partner Organizations**

N/A

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
1313 Innovation	<b>Incubation Space</b>	Private offices and individual desks are available for rent, coming with amenities such as high-speed Internet, on-demand printing, cleaning services, on-site support, and more. <sup>69</sup>		X			

<sup>69</sup> (1313 Innovation, 2017)

## African-American Chamber of Commerce (AACC) Delaware/New Jersey/Pennsylvania

Formed in 1993, the African-American Chamber of Commerce (AACC) has been serving as a leading advocate for minority-owned businesses in Delaware, Pennsylvania, and New Jersey. The AACC’s mission is to support these small businesses through education and financial assistance and to enhance the quality of life for communities heavily populated with minority citizens. Free services are offered through AACC. The group provides memberships for young professionals, small businesses, and larger corporations.

### Service Area

Southeastern Pennsylvania, southern New Jersey and northern Delaware

### Selected Partner Organization

U.S. Black Chambers, Inc. (USBC)

### Headquarters

Philadelphia, Pennsylvania

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
African-American Chamber of Commerce (AACC)	<b>Small Business Membership</b>	For an annual fee of \$250 per year, small businesses are guaranteed discounted advertising, access to exclusive networking programs, and notifications about business opportunities. <sup>70</sup>			X		Minority
AACC	<b>Supplier Development</b>	The AACC Supplier Development Program focuses on areas that contribute to business failure and aims to grow more businesses that can hire within the communities they serve and meet the needs of businesses looking to grow their supplier diversity spend. <sup>71</sup>			X		Minority

<sup>70</sup> (African-American Chamber of Commerce: Pennsylvania, New Jersey, and Delaware, 2017)

<sup>71</sup> (African-American Chamber of Commerce: Pennsylvania, New Jersey, and Delaware, 2017)

## BPGS Construction

BPGS is a Construction Management company based in Wilmington, Delaware, serving the mid-Atlantic region. BPGS builds spaces ranging from commercial/retail to office. They are well known for their building “The Mill,” an incubation center available to start-up entrepreneurs as well as small businesses.

### Service Area

Mid-Atlantic Region

### Selected Partner Organizations

N/A

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
BPGS	<b>The Mill Incubation Center</b>	The Mill provides a shared, community-driven workspace for location-independent workers, entrepreneurs, and early-stage start-ups. <sup>72</sup>		X			Early stage

<sup>72</sup> (The Mill, 2017)

## Central Delaware Chamber of Commerce (CDCC)

Created as a nonprofit, nonpartisan entity, Central Delaware Chamber of Commerce (CDCC) acts as an advocate for businesses that support the local economy. The Chamber helps increase job opportunities for residents, attracts new industry and business to the area, provides educational and financial programs, and promotes best business practices. CDCC also serves as a platform where members are able to articulate issues facing their community and businesses.

### Service Area

Primarily Kent County

### Headquarters

Dover, Delaware

### Selected Partner Organizations

Delaware Technical Community College

Delaware State University

Kent County and Greater Dover Delaware Convention and Visitors Bureau

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Central Delaware Chamber of Commerce (CDCC)	<b>Coffee Coaching Series</b>	An educational program designed to coach business owners about the current platforms needed to grow a business. Topics covered include technological best practices (such as website management, branding, and social media) to businesses strategies (sales, leadership, and finance). <sup>73</sup>			X		
CDCC	<b>Economic Forecast Breakfast</b>	This annual event provides the leaders in the business community with both local and global economic forecasts for the upcoming year, which are presented by a selected specialist in the field. <sup>74</sup>				X	
CDCC	<b>Open for Business</b>	A free monthly business development session designed to support small business throughout the state. Each meeting provides existing and start-up businesses a one-stop shop to access the various organizations, agencies, and resource partners that assist small businesses in Delaware. <sup>75</sup>			X		Targeted area

<sup>73</sup> (Central Delaware Chamber of Commerce, 2017)

<sup>74</sup> (Central Delaware Chamber of Commerce, 2018)

<sup>75</sup> (Central Delaware Chamber of Commerce, 2017)

## Chamber of Commerce for Greater Milford (CCGM)

The Chamber of Commerce for Greater Milford (CCGM) aims to support a balanced economic development of the Greater Milford area by promoting civic, industrial, commercial, educational, agri-business, social, and quality-of-life interests of the community. Through networking events, the Chamber keeps its members active and informed about community updates and the overall market climate.

### Service Area

Greater Milford Area, Kent County

### Selected Partner Organizations

Delaware Division of Small Business  
 Kent County Economic Development  
 Delaware Tourism Office  
 Kent Tourism Office  
 City of Milford  
 Downtown Milford, Inc.

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Chamber of Commerce for Greater Milford (CCGM)	<b>Member Benefits</b>	Members of the CCGM can expect to receive benefits such as advertising in directories and online, access to networking events, and the opportunity to host a business mixer. <sup>76</sup>			X		
CCGM	<b>PRO (Professionals Reaching Out) Meetings</b>	Members of the Chamber are invited to attend this monthly meeting that allows professionals to connect in a face-to-face networking event. <sup>77</sup>			X		

<sup>76</sup> (Chamber of Commerce for Greater Milford, 2017)

<sup>77</sup> (Chamber of Commerce for Greater Milford, 2017)

## Delaware BioScience Association

Delaware BioScience Association advocates for Delaware’s bio community and is dedicated to bringing awareness of the life science industry in Delaware and the surrounding region. The mission of the Delaware BioScience Association is to act as a facilitator to these organizations, ultimately ensuring that Delaware remains a global leader in the life sciences industry. Assisting with the development of strategic partnerships among state and regional pharmaceutical, biotechnology, and agricultural companies is also an area of focus.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Biotechnology Innovation Organization

VWR International

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware BioScience Association	<b>Accounting and Tax Workshop</b>	This workshop offers important financial advice, including information on funding, changing a legal entity structure, and typical tax and accounting issues. <sup>78</sup>			X		Bioscience
Delaware BioScience Association	<b>Membership Program</b>	Members receive discounted prices on equipment via group purchasing, a platform to reach customers and local government, and access to training and networking opportunities. <sup>79</sup>			X		Bioscience

<sup>78</sup> (Delaware BioScience Association, 2017)

<sup>79</sup> (Delaware Bioscience Association, 2017)

## Delaware Center for Enterprise Development (DCED) at Delaware State University

The Delaware Center for Enterprise Development (DCED) is an organization operating through Delaware State University. The center provides education, training, and fundraising to growing businesses in the state of Delaware. Their programs serve a wide array of clients, from programs that assist young entrepreneurs, to workshops that assist culinary businesses, to consulting for Spanish-speaking business owners. DCED also has services that tailor to both new and developed businesses. DCED offers many low-cost or free services.

### Service Area

Statewide

### Headquarters

Delaware State University  
Dover, Delaware

### Selected Partner Organizations

Delaware Manufacturing Extension Partnership (DEMEP)  
First State Innovation

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Center for Enterprise Development (DCED) at Delaware State University	<b>Agriculture Business Training and Development Initiative</b>	This initiative is an educational training program tailored to farmers. Workshops on business development and market growth management are offered. <sup>80</sup>			X	X	Agriculture
DCED	<b>Food Business Incubation Center</b>	FBIC is a fully licensed, professionally equipped commercial kitchen for entrepreneurs in the food industry to start or expand their businesses. <sup>81</sup>		X			Agriculture
DCED	<b>JET – Junior Entrepreneurs in Training</b>	JET is a business-skills program that addresses the need to provide Delaware public school students with the opportunity to learn about basic concepts required for entrepreneurship. <sup>82</sup>	X				Youth

<sup>80</sup> (Delaware Center for Enterprise Development, 2017)

<sup>81</sup> (Delaware Center for Enterprise Development, 2017)

<sup>82</sup> (Delaware Center for Enterprise Development, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DCED	<b>Small Business Consulting</b>	DCED tailors to entrepreneurs and small business owners. Technical assistance is provided as well as consultation on topics including business plan development, understanding financial statements, and loan package preparation. <sup>83</sup>	X		X		Small business

<sup>83</sup> (Delaware Center for Enterprise Development, 2017)

## Delaware Community Development Corporation (DCDC)

The Delaware Community Development Corporation (DCDC) is a nonprofit lender offering long-term, low fixed-interest-rate financing to small businesses in the state of Delaware. Since its start in 1978, DCDC has helped Delaware’s small businesses buy land, build and renovate buildings, and purchase equipment through the SBA 504 Loan Program.

**Service Area**

Statewide

**Headquarters**

Wilmington, Delaware

**Selected Partner Organizations**

Small Business Administration (Delaware District Office)

Delaware SCORE

Young Women’s Christian Association (YWCA) of Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Community Development Corporation (DCDC); U.S. Small Business Administration	<b>SBA 504 Loan Program</b>	Provides low-rate financing for real estate and equipment for small businesses in the state of Delaware. <sup>84</sup>		X			Small business

<sup>84</sup> (Delaware Community Development Corporation, 2017)

## Delaware Financial Literacy Institute (DFLI)

The Delaware Financial Literacy Institute (DFLI) is a nonprofit organization whose mission is to help low-income individuals and small businesses gather the tools necessary to pursue financial stability and independence. Programs offered through DFLI range from free financial education classes for individuals to entrepreneurial financial skills workshops for small business owners.

### Service Area

Statewide

### Headquarters

Claymont, Delaware

### Selected Partner Organizations

Sussex County Council

Delaware Division of Small Business

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Financial Literacy Institute	<b>The Center for Business Growth Incubation Program</b>	The Center for Business Growth incubation program provides inexpensive office space for start-up and emerging businesses as well as tools essentials to manage daily operations, such as computers, printers, etc. <sup>85</sup>		X			Early stage

<sup>85</sup> (Delaware Financial Literacy Institute, 2017)

## Delaware Hispanic Commission

The Delaware Hispanic Commission is dedicated to assisting Hispanics in the state of Delaware in keeping the community informed and influencing legislation. Additionally, they offer economic development programs and health, social justice, education, and transportation services. The Delaware Hispanic Commission focuses on finding ways to expand career opportunities within the Hispanic community in Delaware by working directly with small businesses and entrepreneurs.

### Service Area

Statewide

### Headquarters

Newark, Delaware

### Selected Partner Organizations

The Delaware Community Reinvestment Action Council  
 Delaware Public Archives  
 Latin American Community Center  
 La Esperanza  
 \$tand By Me

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Hispanic Commission	<b>Hispanic Business Development Program (HBDP)</b>	The technical training, business mentoring, and access to capital offered provide equitable entry into entrepreneurship for Hispanic-owned businesses. <sup>86</sup>	X	X	X	X	Minority
First State Community Loan Fund							

<sup>86</sup> (Delaware Hispanic Commission, 2017)

## Delaware Manufacturing Extension Partnership (DEMEP)

The Delaware Manufacturing Extension Partnership (DEMEP) is a nonprofit organization that focuses on aiding Delaware’s manufacturers with improving their global competitiveness. Drawing its resources from local and national universities, community colleges, research institutions, private consultants, and a network of over 60 MEP centers nationwide, DEMEP can provide its clients access to the best resources in the industry. DEMEP experts work closely with businesses to assess opportunities, identify appropriate resources, and manage successful partnerships.

### Service Area

Statewide

### Headquarters

Dover, Delaware

### Selected Partner Organizations

- Delaware Technical Community College
- Delaware Division of Small Business
- Delaware Department of Agriculture
- Delaware Department of Labor
- Delaware Department of Natural Resources and Environmental Control
- Delaware Small Business Development Center
- Delaware State Chamber of Commerce
- Delaware State University
- Global Delaware
- Delaware SCORE
- University of Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Manufacturing Extension Partnership (DEMEP)	<b>Lean Manufacturing Program</b>	Reducing operating costs, the lean manufacturing philosophy helps manufacturers with improvements such as quality, on-time delivery and customer satisfaction, all of which eliminate waste in work processes. <sup>87</sup>			X		Manufacturing
DEMEP	<b>Six Sigma Training</b>	This workshop-styled program helps manufacturers analyze and improve production to eliminate errors, ultimately eliminating costly variations and preventing future errors. <sup>88</sup>			X		Manufacturing

<sup>87</sup> (Delaware Manufacturing Extension Partnership, 2017)

<sup>88</sup> (Delaware Manufacturing Extension Partnership, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
DEMEP	<b>Supply Chain Optimization</b>	This program focuses on helping manufacturers reduce costs, improve work quality, and shorten lead times by improving supply chain activities. <sup>89</sup>			X		Manufacturing
DEMEP	<b>Top Line Growth or Business Growth</b>	This program provides participants with trainings and tools to help manufactures engage in market expansion and growth. <sup>90</sup>				X	Manufacturing
DEMEP	<b>Energy Savings Analysis and Audit</b>	A program designed to help manufacturers decrease cost and inefficiencies related to energy use in production. <sup>91</sup>			X		Manufacturing

<sup>89</sup> (National Institute of Standards and Technology Manufacturing Extension Partnership, 2017)

<sup>90</sup> (Delaware Manufacturing Extension Partnership, 2017)

<sup>91</sup> (Delaware Manufacturing Extension Partnership, 2017)

## Delaware SCORE

SCORE is a nonprofit organization whose mission is to both educate entrepreneurs and help small businesses start, grow, and succeed nationwide. The Delaware chapter of SCORE was one of the first and has been serving entrepreneurs in the state of Delaware and nearby areas ever since. Delaware SCORE has more than 40 local volunteer counselors who help small business owners through an ongoing relationship. In addition, a number of business workshops are provided to assist new and developed entrepreneurs in establishing their business model.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Small Business Administration (Delaware District Office)  
 First State Community Loan Fund (FSCLF)  
 Delaware Division of Libraries  
 Delaware Small Business Development Center (SBDC)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware SCORE	<b>Mentor Program</b>	Delaware SCORE mentors are typically volunteer business professionals who can deliver advice on opening new markets and reaching new customers. The program is free and confidential, offering online and in-person advice. Local and national workshops and social media networks are also provided. <sup>92</sup>				X	
Delaware SCORE	<b>Simple Steps for Growing Your Business</b>	Through the program’s four components, free business assessments, free mentoring, workshops, and roundtables, entrepreneurs will focus on specific areas of potential growth. <sup>93</sup>			X	X	
Delaware SCORE	<b>Simple Steps for Starting Your Business Program</b>	A five-workshop program taught by seasoned entrepreneurs that reviews the fundamentals required for starting a small business. <sup>94</sup>	X				Small business

<sup>92</sup> (Delaware SCORE, 2017)

<sup>93</sup> (SCORE, 2017)

<sup>94</sup> (SCORE, 2017)

## Delaware Small Business Chamber (DSBC)

With a focus on supporting small businesses in the state of Delaware, the Delaware Small Business Chamber (DSBC) offers programs that tailor to the needs of local businesses with 0 to 100 employees. Members of the DSBC consist of both small and large firms from all over the state of Delaware, serving as a catalyst for networking and support. Membership packages are offered for both students and businesses.

**Service Area**

Statewide

**Selected Partner Organizations**

N/A

**Headquarters**

Newark, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Small Business Chamber (DSBC)	<b>Business Membership</b>	Businesses are offered discounted marketing resources, access to 72 events (seminars, mixers, etc.), and advertisement space. <sup>95</sup>			X		Small business
DSBC	<b>Mentor Program</b>	This free, online mentor-mentee program allows small business owners to get advice and training from developed business leaders. <sup>96</sup>			X		Small business

<sup>95</sup> (Delaware Small Business Chamber, 2017)

<sup>96</sup> (Delaware Small Business Chamber, 2017)

## Delaware Small Business Development Center (SBDC)

America’s Small Business Development Center (SBDC) is a nationwide small business assistance network composed of almost 1,000 service centers located throughout all 50 states and U.S. territories. The SBDC is hosted in each state by the state’s leading universities or colleges and state economic development agencies and is funded in part through a partnership with the U.S. Small Business Administration. In Delaware, the SBDC is housed in the University of Delaware’s Office of Economic Innovation and Partnerships. The Delaware SBDC provides free in-person business consulting services as well as low-cost training services in the areas of writing business plans, accessing capital, marketing, regulatory compliance, technology development, and international trade. The goal of the SBDC is to assist new entrepreneurs pursuing their dreams of business ownership and to assist existing small businesses with remaining competitive in a complex global economy.

### Service Area

Statewide

### Selected Partner Organizations

- Delaware BioScience Association
- Technology Forum of Delaware
- Delaware Sustainable Chemistry Alliance
- Delaware SCORE
- Women’s Business Center at First State Community Loan Fund
- Delaware Division of Small Business
- Delaware State Chamber of Commerce
- Sussex County Economic Development Action Committee, Inc. (SEDAC)
- Kent County Chamber of Commerce
- First State Innovation

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Small Business Development Center (SBDC)	<b>Advising for Business Owners</b>	One-on-one advising and counseling services for small business owners. <sup>97</sup>			X		Small business

<sup>97</sup> (Delaware Small Business Development Center, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBDC	<b>Business Concept Feasibility Checklist</b>	A detailed online checklist in rubric form for entrepreneurs to determine the feasibility of their business concept based on a wide range of criteria. <sup>98</sup>	X				Small business
SBDC	<b>Business Readiness Assessment</b>	An online questionnaire on the SBDC website that can be used by entrepreneurs to determine if they are prepared to start a business. <sup>99</sup>	X				Small business
SBDC	<b>Delaware Business Resiliency</b>	A program designed to assist local small businesses in staying open after a natural disaster or unanticipated event disrupts the ability to continue to provide goods/services. <sup>100</sup>		X			Disaster relief; small business
SBDC	<b>Digital Compass</b>	A specialized strategic advising program that brings together small business owners and web/IT vendors to work together to develop digital tools for small businesses. <sup>101</sup>			X		Small business
SBDC	<b>Online Courses</b>	Dozens of free online courses and lessons in the areas of money, marketing, and management for small business owners and entrepreneurs. <sup>102</sup>	X		X		Small business
SBDC; Office of Economic Innovation and Partnerships (OEIP)	<b>Procurement Technical Assistance Center (PTAC)</b>	Assists Delaware businesses in identifying and procuring government contracts for goods or services by providing individualized counseling, registration with the System Award Management (SAM), interpretation of government solicitations, assistance with contract preparation and advising services on policies and trends. <sup>103</sup>				X	Small business

<sup>98</sup> (Delaware Small Business Development Center, 2017)

<sup>99</sup> (Delaware Small Business Development Center, 2017)

<sup>100</sup> (Delaware Small Business Development Center, 2017)

<sup>101</sup> (Delaware Small Business Development Center, 2017)

<sup>102</sup> (Delaware Small Business Development Center, 2017)

<sup>103</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBDC	<b>SBIRResource</b>	An advising program designed to provide assistance in the form of advising services to small business owners looking to apply for SBIR and STTR federal grants. <sup>104</sup>				X	Small business; research and development
SBDC	<b>SmallBizU Business Plan Template</b>	An extensive free online template to assist entrepreneurs with building a business plan. <sup>105</sup>	X				Small business
SBDC	<b>SmallBizU Financial Projection Model</b>	An extensive, multi-sheet online spreadsheet that can be used to determine necessary funding and capital broken down categorically, wages and salaries, expenses, and sales projections, as well as balance sheets, income statements, cash flow statements, and a year-end summary sheet. <sup>106</sup>			X		Small business
SBDC	<b>SmallBizU Financing Worksheet</b>	An additional, more in-depth financial tool to assist with tracking finances and determining necessary capital, etc. <sup>107</sup>			X		Small business

<sup>104</sup> (Delaware Small Business Development Center, 2017)

<sup>105</sup> (Delaware Small Business Development Center, 2017)

<sup>106</sup> (Delaware Small Business Development Center, 2017)

<sup>107</sup> (Delaware Small Business Development Center, 2017)

## Delaware State Chamber of Commerce

Since its founding in 1837, the Delaware State Chamber of Commerce has promoted an economic climate that enables businesses of all sizes to become more competitive in both local and global markets. For many companies in the state of Delaware, the Chamber acts as the primary advocate for their business interests. Through programs and small business services, the Chamber provides expert opinions on a range of issues, from business to education.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Delaware Manufacturing Association (DMA)  
 Delaware Public Policy Institute  
 Delaware Retail Council (DRC)  
 Delaware Small Business Association  
 Better Business Bureau of Delaware  
 Delaware Manufacturing Extension Partnership (DEMEP)  
 Delaware Small Business Development Center (SBDC)  
 First State Innovation

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware State Chamber of Commerce; Better Business Bureau of Delaware	<b>Delaware Networking Station</b>	With more than 130 exhibitors and 600 attendees, the largest annual networking event in Delaware brings together businesses from across the state. <sup>108</sup>			X		
Delaware State Chamber of Commerce	<b>Economic Development Committee</b>	The Economic Development Committee promotes policies that enable existing companies to grow, while also advocating for practices that expand the tax base and create higher-income employment opportunities. <sup>109</sup>			X		

<sup>108</sup> (Delaware State Chamber of Commerce, 2017)

<sup>109</sup> (Delaware State Chamber of Commerce, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware State Chamber of Commerce	<b>Marvin S. Gilman Superstars in Business Awards Program</b>	Awards program recognizes small businesses at an annual luncheon with winning companies receiving visibility in the Delaware community through the Delaware Business magazine and press releases. <sup>110</sup>				X	Small business
Delaware State Chamber of Commerce	<b>Small Business Alliance</b>	The Small Business Alliance serves Delaware businesses of fewer than 150 employees by providing leadership in legislative advocacy, ensuring a progressive business climate in Delaware, and supporting existing and newly created small businesses. <sup>111</sup>			X		Small business
Delaware State Chamber of Commerce	<b>Small Business Day in Dover</b>	Small Business Day in Dover allows small business owners to discuss issues facing their businesses at Legislative Hall. <sup>112</sup>			X		
Delaware State Chamber of Commerce; Delmarva Broadcasting Company)	<b>Small Business Saturdays in Delaware</b>	Small Business Saturdays in Delaware is a campaign to recognize and support local businesses on the first Saturday of every month. <sup>113</sup>			X		

<sup>110</sup> (Delaware State Chamber of Commerce, 2017)

<sup>111</sup> (Delaware State Chamber of Commerce, 2017)

<sup>112</sup> (Delaware State Chamber of Commerce, 2017)

<sup>113</sup> (Delaware State Chamber of Commerce, 2017)

## Delaware Sustainable Chemistry Alliance

Dedicated to encouraging innovation throughout Delaware and the northeastern United States, the Delaware Sustainable Chemistry Alliance assists small businesses in the chemistry field with their expansion into commercial markets. The Alliance's stakeholders are dedicated to supporting entrepreneurship, and events are held frequently to ensure that they share insights, information, and knowledge with the funding recipients. An organization providing services specifically targeted to the region's sustainable technology stakeholders in Delaware, the Alliance hosts an array of educational workshops and forums.

### Service Area

Statewide; Regional

### Headquarters

Newark, Delaware

### Selected Partner Organizations

Delaware Department of Natural Resources and Environmental Control  
 Delaware Division of Small Business  
 University of Delaware College of Engineering  
 Delaware Innovation Space  
 Technology Forum of Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Sustainable Chemistry Alliance	<b>Domain Expert Network</b>	Providing mentorship to early-stage entrepreneurs, this network aids with collaborative research projects between academia and industry. The program additionally connects small technology businesses with larger customers to further develop sustainable products and services. <sup>114</sup>				X	Chemistry; technology
Delaware Sustainable Chemistry Alliance	<b>Green Chemistry Investor Forum</b>	The Alliance hosts the Green Chemistry Investor Forum to bring together start-ups and emerging high-growth IT companies with partners seeking to invest in green technologies and bio-based products. <sup>115</sup>				X	Technology; clean energy

<sup>114</sup> (Delaware Sustainable Chemistry Alliance, 2017)

<sup>115</sup> (Delaware Sustainable Chemistry Alliance, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Sustainable Chemistry Alliance	<b>Lunch 'n' Learn Program</b>	The Lunch 'n' Learn program brings together entrepreneurs, thought leaders, academics, business leaders, and students to discuss topics important to businesses in the sustainable chemistry sector. <sup>116</sup>			X		Chemistry

<sup>116</sup> (Delaware Sustainable Chemistry Alliance, 2017)

## Delaware Technology Park (DTP)

Delaware Technology Park (DTP) is a nonprofit research facility providing businesses in the life science, information technology, advanced materials, and renewable energy fields with access to resources and connections that are needed for them to grow. Since its founding in 1992, DTP has assisted more than 75 companies and raised \$300 million in investments. DTP works directly with the University of Delaware and state government, allowing them to have a plethora of technology-related resources.

### Service Area

Statewide

### Headquarters

Newark, Delaware

### Selected Partner Organizations

State of Delaware  
 Office of Economic Innovation and Partnerships (UD)  
 First State Innovation  
 Delaware BioScience Association  
 Technology Forum of Delaware  
 Greater Newark Network  
 Sustainable Chemistry Alliance

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Delaware Technology Park; State of Delaware; University of Delaware	<b>DTP@STAR</b>	This program offers flexible incubation space and access to resources such as multi-tenant buildings, wet labs, office space, conference facilities and a park-wide fiber optic network. <sup>117</sup>		X			Technology

<sup>117</sup> (Delaware Technology Park, 2017)

## Del-One Federal Credit Union

For over 50 years, Del-One Federal Credit Union (FCU) has been serving Delaware communities. As a nonprofit entity, this credit union is committed to helping its members navigate their finances easier. In doing so, Del-One FCU provides its customers with innovative products, time-saving services, and educational materials, including a number of financial seminars throughout the year.

### Service Area

Statewide

### Headquarters

Dover, Delaware

### Selected Partner Organizations

National Credit Union Administration (NCUA)  
Excess Share Insurance (ESI)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Del-One Federal Credit Union	<b>Business Checking</b>	A Business Account through Del-One offers businesses 0.10% APY on balances of \$1,000 or more, 300 free transactions per month, eStatements, and online banking. <sup>118</sup>			X		
Del-One Federal Credit Union	<b>Employer Benefits</b>	Del-One FCU provides credit union benefits to an organization’s employees, including on-site membership benefit visits, representation at events, and advertising. <sup>119</sup>			X		

<sup>118</sup> (Del-One Federal Credit Union, 2017)

<sup>119</sup> (Del-One Federal Credit Union, 2017)

## Downtown Dover Partnership (DDP)

The Downtown Dover Partnership (DDP) is a nonprofit organization dedicated to the maintenance and progress of the Historic Downtown Dover Business District. DDP works with the National Trust for Historic Preservations National Main Street Center and the Downtown Delaware Main Street Initiative to produce a variety of programs that aim to improve the area. With a goal to drive business and job opportunities, DDP supports businesses in the area.

### Service Area

Dover

### Selected Partner Organizations

U.S. Department of Agriculture (USDA)  
 Delaware Economic Development Office (DEDO)  
 City of Dover

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Downtown Dover Partnership	<b>Economic Development Committee</b>	The committee assists small businesses in the area by marketing existing property, offering incentive packages for redevelopment to bring in new development, and implementing a business recruitment plan. <sup>120</sup>		X	X		Targeted area

<sup>120</sup> (Downtown Dover Partnership, 2017)

## Eastern Minority Supplier Development Council (EMSDC)

The Eastern Minority Supplier Development Council (EMSDC) certifies and connects minority-owned businesses (Asian, Black, Hispanic, and Native American) throughout Pennsylvania, southern New Jersey, and Delaware with partner organizations that are committed to working alongside these small businesses. Since they are an affiliate of the National Minority Supplier Development Council (NMSDC), small businesses that partner with EMSDC are able to build relationships with organizations that span beyond Delaware.

### Service Area

Pennsylvania  
 Southern New Jersey  
 Delaware

### Headquarters

Pittsburgh, Pennsylvania

### Selected Partner Organizations

City of Philadelphia

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Eastern Minority Supplier Development Council (EMSDC)	<b>Minority Business Certification</b>	EMSDC provides the only nationally recognized ethnic Minority Business Certification in Pennsylvania, southern New Jersey, and Delaware, which offers minority suppliers the opportunity to connect in both foreign and domestic markets. <sup>121</sup>				X	Minority

<sup>121</sup> (Eastern Minority Supplier Development Council, 2017)

## Ewing Marion Kauffman Foundation

Since the 1960s, the Kauffman Foundation has been assisting in the education and entrepreneurial skills of citizens nationwide and plays a major role in the entrepreneurial world. Its programs train aspiring and established entrepreneurs with the business skills, tools, resources, and peer networks necessary to establish and maintain a thriving small business. Affiliating with local and state entities, the Kauffman Foundation has been able to make lasting impacts in communities all over the country.

### Service Area

National; Statewide

### Selected Partner Organizations

Delaware Technical Community College

### Headquarters

Kansas City, Missouri

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Kauffman Foundation; Delaware Technical Community College	<b>FastTrac® NewVenture</b>	Supporting aspiring entrepreneurs with starting their businesses, this 30-hour program uses an interactive, group-oriented teaching environment in which participants can network. <sup>122</sup>	X				Early stage; entrepreneur
Kauffman Foundation	<b>FastTrac</b>	Program to help aspiring entrepreneurs launch a business by guiding them through developing a mission, identifying customers, establishing a business model, etc. <sup>123</sup>	X				Early stage; entrepreneur
Kauffman Foundation	<b>1 Million Cups</b>	Networking event during which successful entrepreneurs deliver a short presentation and engage the audience with a question and answer session. <sup>124</sup>	X		X		

<sup>122</sup> (Delaware Tech Community College, 2018)

<sup>123</sup> (Kauffman Foundation, 2017)

<sup>124</sup> (Kauffman Foundation, 2017)

## First State Community Loan Fund (FSCLF)

The First State Community Loan Fund (FSCLF) is a not-for-profit community development financial institution (CDFI) that was established in 1993 and specializes in supporting small businesses, microenterprises, and affordable housing throughout the state of Delaware. FSCLF supplies financial resources for the construction and renovation of start-up businesses and assists in expanding enterprises.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Delaware Division of Small Business  
 Delaware Small Business Association  
 Delaware SCORE  
 Delaware Small Business Development Center

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
First State Community Loan Fund	<b>Business Growth Fund</b>	This lending program assists businesses that have insufficient collateral and/or equity with loans from \$5,000 to \$50,000 for equipment, inventory, real estate, or working capital. <sup>125</sup>		X			
First State Community Loan Fund	<b>Business Savers Program</b>	Business Saver Program matches savings at a 2:1 ratio, requiring participants to maintain a monthly commitment of savings and receive technical assistance, to create a business plan. <sup>126</sup>	X				
First State Community Loan Fund  (also listed under Delaware Hispanic Commission)	<b>Hispanic Business Development Program (HBDP)</b>	The technical training, business mentoring, and access to capital offered provide equitable entry into entrepreneurship for Hispanic-owned businesses. <sup>127</sup>	X	X	X	X	Minority

<sup>125</sup> (First State Community Loan Fund, 2017)

<sup>126</sup> (First State Community Loan Fund, 2017)

<sup>127</sup> (First State Community Loan Fund, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
First State Community Loan Fund	<b>Micro Loan Fund</b>	This lending program assists start-up or early-stage businesses that have insufficient collateral and/or equity with loans from \$300 to \$1,500 for equipment, inventory, real estate, or working capital. <sup>128</sup>		X			Early stage
First State Community Loan Fund	<b>Retail Assistance Program (RAP)</b>	The Retail Assistance Program (RAP) is designed to help alleviate some of the risks associated with starting or expanding retail and food service businesses by providing data and information specific to retail trade. <sup>129</sup>			X		Retail; food service
First State Community Loan Fund	<b>Small Business Lending</b>	FSCLF provides small business loans ranging from \$5,000 to \$250,000 and community development loans reaching up to \$500,000. These loans can be used for most business purposes, including working capital, inventory, and equipment. <sup>130</sup>		X			
First State Community Loan Fund	<b>Technical Assistance Services</b>	Provides clients with support in preparing applications for grants and loans, business planning, and other services as needed. <sup>131</sup>	X	X	X		
First State Community Loan Fund	<b>Women's Business Center (WBC)</b>	The center provides business services to women entrepreneurs, such as training (that includes courses on business plans, business financing, social media, and marketing analysis) and mentoring by existing women business owners. <sup>132</sup>	X		X		Women

<sup>128</sup> (First State Community Loan Fund, 2017)<sup>129</sup> (First State Community Loan Fund, 2017)<sup>130</sup> (First State Community Loan Fund, 2017)<sup>131</sup> (First State Community Loan Fund, 2017)<sup>132</sup> (First State Community Loan Fund, 2017)

## First State Innovation

Launched in 2006, First State Innovation (FSI) focuses on helping technology-based and early-stage businesses to access alternative financing and skilled human capital. FSI is organized as a not-for-profit corporation with a mission to grow, retain, and connect high-growth technology-based businesses among themselves and with supportive infrastructure throughout the state. Through its network of partners and Accredited Angel Investors, FSI acts as a facilitator, pairing small businesses with the right stakeholders and mentors.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Delaware BioScience Association  
 Delaware Biotechnology Institute  
 Delaware State Chamber of Commerce  
 Delaware Division of Small Business  
 Delaware Emerging Technology Center  
 Delaware Small Business Center  
 Delaware State University  
 Delaware Technical Community College  
 Delaware Technology Park  
 Technology Forum of Delaware  
 New Castle County Chamber of Commerce  
 Delaware SCORE

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
First State Innovation	<b>FSI Angel Network</b>	Networks of investors, typically Delaware business executives, who invest in technology-based small businesses to assist them with assets such as start-up costs and access to capital in the hopes of seeing their investments multiply. <sup>133</sup>		X			Technology; small business

<sup>133</sup> (First State Innovation, 2017)

## Greater Georgetown Chamber of Commerce

The Greater Georgetown Chamber of Commerce is a nonprofit organization dedicated to promoting and advancing the business of its members. The Chamber aims to enhance the economic welfare of the Greater Georgetown area by offering exclusive programs to businesses that purchase a membership. These programs allow businesses to network within their community and gain access to resources that allow them to expand into more diverse markets.

### Service Area

Greater Georgetown Area

### Headquarters

Georgetown, Delaware

### Selected Partner Organizations

Southern Delaware Tourism

Sussex County Government

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Greater Georgetown Chamber of Commerce	<b>VIP Partnership Program</b>	The Partnership Program gives members exposure to organizations that support the Greater Georgetown community. Marketing tools such as recognition in promotional materials, Chamber meetings, Chamber publications, and on the Chamber website are also included. <sup>134</sup>			X		

<sup>134</sup> (Greater Georgetown Chamber of Commerce, 2017)

## Greater Kent Committee

The Greater Kent Committee is a nonprofit membership organization created by business executives in central Delaware. To become a member, one must be invited by a pre-existing member and pay dues. The Greater Kent Committee has more than 80 active members, all of whom are business executives in central Delaware. Their mission is to identify emerging community issues and support projects that will improve central Delaware’s economic ecosystem.

### Service Area

Kent County

### Headquarters

Dover, Delaware

### Selected Partner Organizations

- City of Dover
- City of Harrington
- Town of Smyrna
- City of Milford
- Kent Economic Partnership

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Greater Kent Committee	<b>Kent County’s Business Development Roundtable</b>	Kent’s economic committee is dedicated to strengthening Kent County’s economy by ensuring that state and local governments and the business community are working together. <sup>135</sup>			X		

<sup>135</sup> (Greater Kent Committee, 2017)

## Greater Laurel Chamber of Commerce

The Laurel Chamber of Commerce promotes civic, industrial, commercial, and agribusiness in the community to advance the economic development of Laurel, Delaware. The Chamber offers its members resources that assist businesses with ideas, energy and finances. The Laurel Chamber of Commerce serves as a forum to present, consider, and address issues facing the business community.

### Service Area

Town of Laurel

### Selected Partner Organizations

N/A

### Headquarters

Laurel, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Greater Laurel Chamber of Commerce	<b>Business Mixer Sponsorship</b>	Chamber members are given the opportunity to host a business mixer event. The Chamber assists with promoting the event via emails and flyers and helps in locating suitable space to host the mixer. <sup>136</sup>			X		
Greater Laurel Chamber of Commerce	<b>Membership</b>	Members of the Greater Laurel Chamber of Commerce can expect to have their businesses added to an online directory, and well as other means of advertisement. <sup>137</sup>			X		

<sup>136</sup> (Greater Laurel Chamber of Commerce, 2017)

<sup>137</sup> (Greater Laurel Chamber of Commerce, 2017)

## Greater Seaford Chamber of Commerce

The Greater Seaford Chamber of Commerce serves businesses in the western Sussex County community. The Chamber serves over 300 members and acts as a crucial advocate for business organizations in the area. There is a heavy focus on providing members with opportunities for self-advocacy and establishing a strong communication network between members and the Chamber. Additionally, the Chamber supports the tourism initiative in western Sussex County.

### Service Area

Western Sussex County

### Selected Partner Organizations

Southern Delaware Tourism

### Headquarters

Seaford, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Greater Seaford Chamber of Commerce	<b>Membership Program</b>	Through the membership program, members can expect benefits such as networking opportunities with other businesses, online exposure through social media and coverage on the chamber website, and discounts at business-related chains (FedEx, Monster.com, etc.). <sup>138</sup>			X		
Greater Seaford Chamber of Commerce	<b>VIP Partnership Program</b>	The Partnerships Program gives members exposure to organizations that support the Greater Seaford community. Marketing tools such as recognition in promotional materials, Chamber meetings, Chamber publications, and on the Chamber website are also included. <sup>139</sup>			X		

<sup>138</sup> (Greater Seaford Chamber of Commerce, 2017)

<sup>139</sup> (Greater Seaford Chamber of Commerce, 2017)

## Innovation Capital Advisors, LLC

Innovation Capital Advisors, LLC is an early-stage venture capital management firm that invests in early- and growth-stage technology enterprises throughout the mid-Atlantic region. Industries of focus include SAAS information technologies, e-commerce platforms, human resource and education software, healthcare IT, media, business information services, and advanced chemicals and materials. Additionally, Innovation Capital Advisors offers counseling and a sense of community to the companies they choose to work with, supplying them with the necessary education and resources.

### Service Area

Mid-Atlantic Region

### Selected Partner Organizations

N/A

### Headquarters

Wilmington, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Innovation Capital Advisors, LLC	<b>Delaware Innovation Fund (DIF)</b>	The DIF provides counsel, education, and selective early-stage investment capital to start-up and early-stage technology companies in Delaware. <sup>140</sup>	X	X			Technology; early stage
Innovation Capital Advisors, LLC	<b>ARC Angel Fund</b>	Provides funds for early-stage and growth-scalable enterprises through venture capital and angel investors. <sup>141</sup>		X			Technology; early stage
Innovation Capital Advisors, LLC	<b>Innovation Ventures</b>	Provides venture capital financing to support growth of early-stage companies in targeted industries primarily dealing with technology. <sup>142</sup>		X			Technology; early stage

<sup>140</sup> (Innovation Capital Advisors, LLC, 2017)

<sup>141</sup> (Innovation Capital Advisors, LLC, 2017)

<sup>142</sup> (Innovation Capital Advisors, LLC, 2017)

## Kent-Sussex Industries, Inc. (KSI)

Kent-Sussex Industries, Inc. (KSI) is a private, nonprofit vocational rehabilitation organization that serves Kent and Sussex Counties. KSI assists people with disabilities with finding and maintaining employment. Services that KSI provides include transportation, vocational evaluation, work adjustment training, and facility-based work services.

### Service Area

Kent and Sussex Counties

### Headquarters

Milford, Delaware

### Selected Partner Organizations

Division of Development Disabilities Services (DDDS)

Division of Vocational Rehabilitation (DVR)

Veterans Administration (VA)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Kent-Sussex Industries (KSI)	<b>Community-based Work Service Programs</b>	KSI provides part- and full-time work crews to perform ongoing projects at partnering businesses' facilities, allowing businesses to work with dedicated employees and uniquely effective solutions to their staffing needs. <sup>143</sup>			X		Intellectual disabilities
KSI	<b>Follow-along Program</b>	KSI employment specialists train employees to meet employers' needs, allowing for businesses to hire individuals with disabilities. The program monitors the success throughout the individuals' terms of employment. <sup>144</sup>			X		Intellectual disabilities

<sup>143</sup> (Kent-Sussex Industries, Inc., 2017)

<sup>144</sup> (Kent-Sussex Industries, Inc., 2017)

## Leading Edge Ventures

Leading Edge Venture provides venture capital financing and guidance to entrepreneurs who are either launch imminent or seeking capital to expand. Entrepreneurs in the medical devices/technologies and core sciences fields are of high interest to Leading Edge inventors. Businesses operating in the mid-Atlantic region are eligible to receive funding.

### Service Area

Mid-Atlantic Region  
Statewide

### Selected Partner Organizations

N/A

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Leading Edge Ventures	<b>Seed &amp; early stage venture capital investment</b>	Leading Edge Ventures invest equity capital of \$50k-\$250k initially and up to \$750k over time. Investments can augment bank or other non-equity capital sources. <sup>145</sup>		X			

<sup>145</sup> (Leading Edge Ventures, 2017)

## Lewes Chamber of Commerce

The Lewes Chamber of Commerce is dedicated to promoting local business to the community and beyond. The Chamber markets Lewes as a premier destination with an advertising budget of \$25,000 and ad placements in national and regional publications. The Chamber also sponsors many local events and promotes their members to tourists and locals. The members of the Lewes Chamber of Commerce cover many different industries, including professional services, health care, hospitality, and recreation-oriented businesses.

### Service Area

Lewes, Delaware

### Headquarters

Lewes, Delaware

### Selected Partner Organizations

Fort Miles Historical Association  
Southern Delaware Tourism

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Lewes Chamber of Commerce	<b>Chamber Membership</b>	Those who pay an annual fee will receive benefits that include a listing and website link on the Chamber website, a display of marketing materials in the Visitor Center, and access to membership events. <sup>146</sup>			X		

<sup>146</sup> (Lewes Chamber of Commerce, 2017)

## Metropolitan Wilmington Urban League (MWUL)

The Metropolitan Wilmington Urban League (MWUL) stems from the National Urban League, which is a nonprofit, community-based movement centered on the empowerment of urban cities. There is a heavy focus on economic self-sufficiency and education, which is why MWUL offers programs in job training, business development, homeownership, entrepreneurship, and wealth accumulation. Many of its programs are designed to meet the needs of minority communities, assisting them through financial training and providing access to resources they may not have otherwise known existed.

### Service Area

New Castle County

### Selected Partner Organizations

N/A

### Headquarters

Wilmington, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Metropolitan Wilmington Urban League (MWUL)	<b>Metropolitan Wilmington Urban League Young Professionals (MWULYP)</b>	This program aims to empower young people living in urban areas to attain economic self-sufficiency through job training, business development, entrepreneurship, and wealth accumulation. <sup>147</sup>	X				Urban; job training

<sup>147</sup> (Metropolitan Wilmington Urban League, 2017)

## Milton Chamber of Commerce

The Milton Chamber of Commerce supports its community by promoting economic development and staying connected with businesses in the City of Milford. Through networking events, referrals, advocacy, and website assistance, the Chamber allows its members to remain active participants in their community, as well as branch into larger markets.

**Service Area**

Milton

**Selected Partner Organizations**

N/A

**Headquarters**

Milton, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Milton Chamber of Commerce	<b>Membership Program</b>	Through the membership program, businesses receive page listings, networking opportunities, resources, and a platform to discuss any issues facing their businesses. <sup>148</sup>			X		

<sup>148</sup> (Milton Chamber of Commerce, 2017)

## National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL)

The National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL) is a nonprofit organization based in Dover, Delaware, that has been serving the Delmarva Peninsula since 1976. NCALL specializes in affordable housing development, education, and lending, offering pre-purchase counseling, financial education, and default and foreclosure prevention programs to the public. Additionally, NCALL helps nonprofits operating in the community with developing housing projects, mostly apartments, through a variety of development services such as financial packaging, asset management, and organizational development.

### Service Area

Statewide

### Headquarters

Dover, Delaware

### Selected Partner Organizations

NeighborWorks America  
 U.S. Department of Housing and Urban Development  
 U.S. Treasury  
 United Way of Delaware  
 \$tand By Me  
 Freddie Mac

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL); Freddie Mac	<b>CreditSmart</b>	CreditSmart is a free, instructor-led series of workshops that educates citizens and entrepreneurs about the latest financial industry tips on credit, money management, banking, insurance, and more. <sup>149</sup>			X		Low income; minority
NCALL; \$tand by Me	<b>Financial Coaching Program</b>	This program offers free, personal financial coaching to assist in all areas of finance, including budgeting, money management, financial aid, and long-term planning. <sup>150</sup>			X		Low income; minority

<sup>149</sup> (National Council on Agricultural Life & Labor Research Fund, Inc., 2017)

<sup>150</sup> (National Council on Agricultural Life & Labor Research Fund, Inc., 2017)

## Nehemiah Gateway Community Development Corporation (NGCDC)

The Nehemiah Gateway Community Development Corporation (NGCDC) is a nonprofit organization stemming from Shiloh Baptist Church, Delaware’s oldest Black Baptist church. Its mission is to provide access to financial education and support services for low- to moderate-income individuals and small businesses. Since its founding in 2000, the organization has offered a variety of programs, focusing on increasing the financial well-being of Delaware through training in asset development, financial management, and employment.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Delaware Technical Community College  
 Wilmington University  
 Delaware Division of Libraries  
 Delaware State University

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Nehemiah Gateway Community Development Corporation (NGCDC)	<b>Delaware Earned Income Tax Credit (EITC) Campaign</b>	The Delaware EITC Campaign offers free small business tax preparation year-round at many locations in the state of Delaware. <sup>151</sup>			X		Small business
NGCDC	<b>Virtual Incubator Program (VIP)</b>	The purpose of VIP is to support small businesses by providing services such as business tax preparation, access to micro-loans, business advisory workshops, and individual financial counseling. <sup>152</sup>		X	X		Small business

<sup>151</sup> (Nehemiah Gateway Community Development Corporation, 2017)

<sup>152</sup> (Nehemiah Gateway Community Development Corporation, 2017)

## New Castle County Chamber of Commerce (NCCCC)

The New Castle County Chamber of Commerce (NCCCC) offers support and services to emerging businesses in New Castle County. NCCCC also offers health and insurance benefits to its members and oversees a wide range of programs for businesses of all sizes. The Chamber is keen on promoting economic growth within the communities of New Castle County by allowing companies to grow their workforce. Today, the Chamber has 1,200 active members and is the largest nonprofit business membership organization in Delaware.

### Service Area

New Castle, Delaware

### Selected Partner Organizations

Delaware Technical Community College  
 Wilmington University  
 Delaware Division of Libraries  
 World Trade Center Delaware  
 City of Newark  
 City of Wilmington  
 Delaware BioScience Association  
 Delaware Division of Small Business  
 Delaware Department of Transportation (DelDOT)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
New Castle County Chamber of Commerce (NCCCC)	<b>Business Education Program</b>	The Chamber offers a wide array of workshops that are designed to be interactive, hands-on learning experiences built around topics that are relevant to small businesses. Workshops include Finding Your Next Customer, Business Fundamentals, and Businesses Issues. <sup>153</sup>			X		Small business
NCCCC	<b>CEO Think Tank</b>	CEO Think Tank is a peer-to-peer program specifically designed for mid-size companies (more than 20 employees and revenues over \$1 million) that are looking to grow to the next level. <sup>154</sup>			X	X	Mid-size business

<sup>153</sup> (New Castle County Chamber of Commerce, 2017)

<sup>154</sup> (New Castle County Chamber of Commerce, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
NCCCC	<b>Emerging Enterprise Center Incubator Program</b>	The center is designed to provide business support services to entrepreneurs and associated companies in New Castle County, Delaware. The incubator provides low rates on business spaces and resources intended to help new businesses succeed. <sup>155</sup>		X			
NCCCC	<b>Greater Newark Network</b>	The Greater Newark Network comprises business owners, academics, and community leaders who wish to see the Greater Newark Area be a leader in innovation and technology. <sup>156</sup>			X		Technology
NCCCC	<b>Growth Wheel</b>	The Growth Wheel is a decision-making tool for start-up and growing companies to get focused, set agendas, make decisions, and take action. This hands-on workshop series is designed to help busy entrepreneurs at all stages of growth and focus on customer relations, profitable operations, and organization. <sup>157</sup>	X		X		
NCCCC	<b>Non-Profit Forum</b>	The Non-Profit Forum provides the opportunity for nonprofit businesses to network and obtain valuable information to promote the mission of their organization. Topics discussed at the semi-annual event relate to both nonprofit and for-profit businesses and provide in-depth information on topics like promoting the mission of the business, using storytelling to increase website traffic, and building a Board of Directors. <sup>158</sup>			X		Nonprofit small business
NCCCC	<b>Wilmington Business Leaders Network</b>	The more than 300 NCCCC members with operations in Wilmington connect and discuss issues facing their businesses through the Wilmington Business Leaders Network. <sup>159</sup>			X		

<sup>155</sup> (New Castle County Chamber of Commerce, 2017)

<sup>156</sup> (New Castle County Chamber of Commerce, 2017)

<sup>157</sup> (New Castle County Chamber of Commerce, 2017)

<sup>158</sup> (New Castle County Chamber of Commerce, 2017)

<sup>159</sup> (New Castle County Chamber of Commerce, 2017)

## POLYTECH Adult Education

POLYTECH Adult Education has been a provider of training and educational services in Kent County for 50 years. They provide training in areas such as apprenticeship training (in industrial and trade areas), computer technology, clerical and customer service, culinary arts, medical skills, and other vocational and programs. POLYTECH also offers customized training programs with area companies and businesses in a variety of occupational and professional areas. Customized training programs are developed in partnership with employers in response to identified needs.

### Service Area

Kent County

### Selected Partner Organizations

N/A

### Headquarters

Woodside, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
POLYTECH Adult Education	<b>Customized Training Division (CTD)</b>	The CTD provides educational growth needs to organizations and individuals in Delaware. Assessment and training services to business and government organizations are also offered. <sup>160</sup>			X		Job training
Polytech Adult Education	<b>Entrepreneurship Suite Courses</b>	With the support of instructors and a network of like-minded students, entrepreneurs will learn the major components of writing a business plan, developing marketing strategies, and financing a small business. <sup>161</sup>	X		X		

<sup>160</sup> (Polytech Adult Education, 2017)

<sup>161</sup> (Polytech Adult Education, 2017)

## Stand By Me

Since 2011, Stand By Me has provided Delawareans with a personal financial coach and a toolkit to navigate the challenges leading to personal financial security. By providing free one-on-one coaching in partnership with hundreds of community partners, including employers, educational institutions, state agencies, and nonprofit organizations, individuals in Delaware are becoming more financially independent, while also networking with local businesses and resources.

### Service Area

Statewide

### Headquarters

Dover, Delaware

### Selected Partner Organizations

State of Delaware  
 United Way of Delaware  
 National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL)  
 ServiceSource

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Stand By Me (partnered with ServiceSource)	<b>FinanceAbility</b>	This program provides financial coaching and education for adults with disabilities who are entering or already in the workforce. <sup>162</sup>			X		Intellectual disability
Stand By Me	<b>Stand By Me Hispano</b>	Stand By Me Hispano offers financial management workshops designed to help immigrant citizens and entrepreneurs manage money, navigate the U.S. financial system, avoid predatory financial services, and improve their credit scores. <sup>163</sup>			X		Minority

<sup>162</sup> (Stand by Me, 2017)

<sup>163</sup> (Stand by Me, 2017)

## Start It Up Delaware (SIUD)

Start It Up Delaware (SIUD) is a for-profit venture being supported by the Delaware Strategic Fund, offering entrepreneurs education, working space, and mentorship. Its goals are to attract high-quality start-ups to Delaware and connect them with the resources needed for their businesses to grow. The SIUD Board of Directors comprises faculty from the University of Delaware, entrepreneurs from the Archer Group and WellDoc, and representatives from the venture capital firm Fairbridge Venture Partners.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

University of Delaware

Technical.ly Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Start It Up Delaware (SIUD)	<b>Coworking Program</b>	The program offers project-based workshops, eight-week classes, monthly events, and desk space on a month-to-month membership basis starting at \$50 per month. Incubator amenities include free Wi-Fi, access to conference space, and printers. <sup>164</sup>		X			

<sup>164</sup> (Start It Up Delaware, 2017)

## Sussex County Economic Development Action Committee (SEDAC)

The Sussex County Economic Development Action Committee (SEDAC) aims to retain, expand, and attract business to Sussex County, Delaware. They have access to the Governor’s Office, state agencies and other elected legislators, the federal delegation, and federal business partners including the Small Business Administration (SBA) and USDA Rural Development, allowing for growing and developed businesses to network effectively. Sussex County’s major industries are agriculture, tourism, manufacturing, retail, and healthcare, but SEDAC assists a diverse pool of businesses.

### Service Area

Sussex County, Delaware

### Headquarters

Georgetown, Delaware

### Selected Partner Organizations

Delaware Division of Small Business

Delaware Small Business Development Center (SBDC)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Sussex County Economic Development Action Committee (SEDAC)	<b>Business Retention and Expansion Program</b>	The program’s key focus is to retain and grow primary employers in the Sussex County area by providing services such as workforce training, financial assistance, and access to capital, business acceleration workshops, and seminars. <sup>165</sup>		X	X	X	
SEDAC	<b>Economic Development Fund</b>	The Economic Development Fund provides customized financial assistance in the form of low-interest loans, grants, graduated tax abatement or fee reductions to businesses locating or expanding in the county. <sup>166</sup>		X			Targeted area
SEDAC	<b>Sussex Open for Business</b>	A free monthly business development session designed to support small business throughout the state. Each meeting provides existing and start-up businesses a one-stop-shop to access the various organizations, agencies, and resource partners who assist small businesses in Delaware. <sup>167</sup>			X		

<sup>165</sup> (Sussex County Economic Development Action Committee, 2017)

<sup>166</sup> (Sussex County Economic Development Action Committee, 2017)

<sup>167</sup> (Sussex County Economic Development Action Committee, 2017)

## Telamon Corporation

Telamon Corporation is a nonprofit organization that provides educational services to low-income and minority individuals. With a focus in agriculture and financial education, Telamon is pairing qualified workers with businesses in need of quality employees. Eleven states have partnered with Telamon Corporation, including Alabama, Delaware, Georgia, Maryland, Michigan, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia.

### Service Area

Regional

### Headquarters

Georgetown, Delaware

### Selected Partner Organizations

Delaware Department of Education  
 Delaware Department of Health and Social Services  
 Delaware Financial Empowerment Partnership

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Telamon Corporation	<b>Delaware National Farmworker Jobs Program</b>	This program provides eligible farmworkers with access to education services and job training, support, and additional services suited to a business’s goals. <sup>168</sup>			X		Agriculture; job training

<sup>168</sup> (Telamon Corporation, 2017)

## United Way of Delaware (UWDE)

Over the past 70 years, the United Way of Delaware (UWDE) has made it a priority to maximize the community’s resources to improve the quality of life for all Delawareans. UWDE collaborates with businesses, government, social service agencies, community organizations, academic groups, and concerned individuals to address issues such as early education, college and career readiness, and financial stability. Through these partnerships, UWDE helps to eliminate pressing social problems in New Castle, Kent, and Sussex Counties.

**Service Area**

Statewide

**Selected Partner Organizations**

N/A

**Headquarters**

Wilmington, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
United Way of Delaware (UWDE)	<b>Delaware 2-1-1</b>	Delaware 2-1-1 is a free, confidential referral and information helpline and website that connect people to the essential health and human services they need, including income support, employment, education, etc. <sup>169</sup>			X		
UWDE	<b>Young United Professionals (YUP)</b>	This philanthropy group allows young professionals under 40 to network with professional mentors while also giving back to the community. <sup>170</sup>			X		

<sup>169</sup> (United Way of Delaware, 2017)

<sup>170</sup> (United Way of Delaware, 2017)

## University Center for Economic Development and International Trade (UCEDIT) at Delaware State University

The University Center for Economic Development and International Trade (UCEDIT) at Delaware State University (UCEDIT) aims to improve everyday understanding of the state’s economy while providing small business development programs and international trade initiatives for small- to mid-sized enterprises in Delaware. The center researches trends in the state’s economic development, workforce, and public policy and passes on its findings to the businesses it serves.

### Service Area

Statewide

### Headquarters

Dover, Delaware

### Selected Partner Organizations

- U.S. Economic Development Administration
- Delaware Economic Development Office
- Delaware Small Business Association
- First Aid Manufacturing
- City of Milford

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
The University Center for Economic Development and International Trade (UCEDIT) at Delaware State University	<b>Delaware State University’s Academic-Industry Manufacturing Alliance (AIMA)</b>	By providing small businesses with access to research, this program helps companies create successful manufacturing processes. This program is a partnership between small business owners in Kent and Sussex Counties and Delaware State University faculty/student organizations. <sup>171</sup>			X		Manufacturing
UCEDIT	<b>ACCESS Accelerator</b>	The center provides technical assistance in the form of legal services and the creation of a virtual accelerator. Accelerators use repurposed buildings in the Milford, Delaware, area. <sup>172</sup>		X	X		
UCEDIT	<b>Food Innovation District (Kent County)</b>	The Food Innovation District aims to support Kent County’s agri-businesses by supplying them with economic research, training, new technology, and resources. <sup>173</sup>			X		Agriculture

<sup>171</sup> (University Center for Economic Development & International Trade, 2017)

<sup>172</sup> (University Center for Economic Development & International Trade, 2017)

<sup>173</sup> (University Center for Economic Development & International Trade, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
UCEDIT	<b>Small Business Website Initiative</b>	The Small Business Website Initiative assists business owners from Kent and Sussex Counties with their online presence through a seven-week training course, "How to Make Your Business Successful Online." The program will also create and establish the website for selected small businesses. <sup>174</sup>			X		

<sup>174</sup> (University Center for Economic Development & International Trade, 2017)

## University of Delaware’s Office of Economic Innovation and Partnerships (OEIP)

The University of Delaware’s Office of Economic Innovation and Partnerships (OEIP) is an organization operating through the University of Delaware. Dedicated to assisting innovators and entrepreneurs, OEIP partners students and faculty with start-up businesses to facilitate effective collaboration. Services provided from OEIP are tailored to the technical and business communities in Delaware, with a focus on patents, licensing, portfolios, and capital. OEIP additionally acts as a liaison to the University, allowing partner organizations to gain access to the school’s vast network.

### Service Area

Statewide

### Headquarters

Newark, Delaware

### Selected Partner Organizations

Delaware Technology Park  
SBDC Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
University of Delaware’s Office of Economic Innovation and Partnerships (OEIP)	Spin In®	Through experiential education (partnering early-stage entrepreneurs with University students), this program stimulates innovation within the undergraduate student community and the small business sector. <sup>175</sup>			X		Early stage

<sup>175</sup> (University of Delaware Office of Economic Innovation and Partnerships, 2017)

## Wilmington Economic Development Corporation (WEDCO)

The Wilmington Economic Development Corporation (WEDCO) provides loans to the small businesses operating within the City of Wilmington. Loans are dispersed to organizations that have had trouble obtaining funding through conventional routes. The funds provided by WEDCO can be used toward working capital, inventory, machinery, equipment, and leasehold improvements.

### Service Area

The City of Wilmington

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Delaware Small Business Association  
City of Wilmington

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Wilmington Economic Development Corporation (WEDCO)	<b>Loan Program</b>	WEDCO provides loans to established small businesses located in the City of Wilmington that are growing and unable to secure financing by other means. <sup>176</sup>		X			Small business

<sup>176</sup> (Wilmington Economic Development Corporation, 2017)

## World Trade Center Delaware

World Trade Center Delaware is a nonprofit organization that assists small businesses in effectively entering international markets. It provides guidance on regulations and explains the intricacies of the global market to businesses that do not have the means or resources to do so independently. Small businesses are also given access to World Trade Center Delaware’s network of foreign and international partners, allowing for an effective entry into new industries.

### Service Area

Statewide

### Selected Partner Organizations

State of Delaware

### Headquarters

Wilmington, Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
World Trade Center Delaware	<b>International Business Training</b>	Educational programming includes regular seminars and roundtable meetings on issues that affect businesses operating internationally. <sup>177</sup>				X	
World Trade Center Delaware	<b>The Small Business Export/Import Assistance Program</b>	The program helps companies succeed internationally through resources such as analysis of foreign markets, overview of business practices for a target market, and pricing guidelines. <sup>178</sup>				X	

<sup>177</sup> (World Trade Center Delaware, 2017)

<sup>178</sup> (World Trade Center Delaware, 2017)

## Young Women’s Christian Association (YWCA) Delaware

Serving the state of Delaware for over 120 years, the YWCA Delaware is a leading advocate for women, offering programs centered on enhancing a woman’s quality of life. The association is well known for its economic empowerment programs and initiatives. YWCA Delaware targets areas in the state that suffer from racial discrimination and poor economies and offers programs that educate and support women facing barriers with their businesses.

### Service Area

Statewide

### Headquarters

Wilmington, Delaware

### Selected Partner Organizations

Delaware Community Development Corporation (DCDC)  
 ACLU of Delaware

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Young Women’s Christian Association (YWCA) Delaware	<b>Wo(men) Achieving New Directions (WAND)</b>	This program offers self-employment strategies, such as technical assistance and one-on-one counseling, to emerging business owners who are classified as disadvantaged. <sup>179</sup>	X		X		Women

<sup>179</sup> (Young Women's Christian Association, 2017)

## Federal Government Entities

### U.S. Department of Agriculture (USDA)

The U.S. Department of Agriculture (USDA) is the federal department tasked with overseeing food, agriculture, natural resources, rural development, nutrition, and related issues based on public policy, the best available science, and effective management. Made up of 29 agencies and offices with 100,000 employees, the USDA supplies capital and resources to American farmers, ranchers, and businesses in rural areas.

**Service Area**

National

**Service Centers**

Newark, Delaware  
 Dover, Delaware  
 Georgetown, Delaware

**State Office**

Dover, Delaware

**Selected Partner Organizations**

Delaware Division of Small Business  
 National Organization of State Offices of Rural Health  
 National Rural Funders Collaborative  
 National Rural Health Association  
 National Rural Housing Coalition  
 Rural Community College Alliance  
 The National Rural Network

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
U.S. Department of Agriculture (USDA)	<b>Beginning Farmers and Ranchers Loans</b>	Beginning Farmers loans provide credit opportunities to farmers who have been in operations for less than ten years. <sup>180</sup>		X			Agriculture; early stage

<sup>180</sup> (United States Department of Agriculture , 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
USDA	<b>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</b>	This program allows for companies working in the biofuels, renewable chemicals, and biobased product manufacturing sectors to obtain loans for up to \$250 million to support new technologies. <sup>181</sup>		X		Manufacturing; energy
USDA	<b>Business &amp; Industry Loan Guarantees</b>	Available to for-profit businesses and individuals, this program increases the availability of private credit by guaranteeing loans. <sup>182</sup>		X		
USDA	<b>Direct Farm Ownership Loans</b>	This loan allows farmers to purchase or enlarge a farm, construct a new building, improve pre-existing infrastructure, or invest in water conservation. <sup>183</sup>		X		Agriculture
USDA	<b>Direct Operating Loan</b>	Direct Operating Loans allow farmers to purchase general farm operating expenses, including livestock, equipment, insurance, farm chemicals, etc. <sup>184</sup>		X		Agriculture
USDA	<b>Emerging Markets Program (EMP)</b>	The EMP allows U.S. businesses to promote their agricultural exports to countries that have market-oriented economies through technical assistance and market research. <sup>185</sup>			X	Agriculture
USDA	<b>Farm Bill Broadband Loans &amp; Loan Guarantees (Broadband Program)</b>	The Broadband Program supplies loans and loan guarantees to cover the costs of construction, improvement, or acquisition of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas. <sup>186</sup>		X		Telecom; rural

<sup>181</sup> (United States Department of Agriculture, 2017)

<sup>182</sup> (United States Department of Agriculture, 2017)

<sup>183</sup> (United States Department of Agriculture, 2017)

<sup>184</sup> (United States Department of Agriculture, 2017)

<sup>185</sup> (United States Department of Agriculture, 2017)

<sup>186</sup> (United States Department of Agriculture, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
USDA	<b>Foreign Market Development Program (FMD)</b>	The FMD Program helps create export markets for U.S. agricultural products by partnering with U.S. agricultural producers and processors. <sup>187</sup>				X	Agriculture
USDA	<b>Intermediary Relending Program (IRP)</b>	The IRP provides intermediaries that re-lend to businesses in rural communities with 1% low-interest loans. <sup>188</sup>		X			Rural
USDA	<b>Microloans Program</b>	Microloans are designed to assist beginning farmers and farmers who specialize in niche markets by having more flexible guidelines and requirements. <sup>189</sup>		X			Agriculture
USDA	<b>Minority and Women Farmers and Ranchers Loan Program</b>	These loans support the participation of minority and women farmers by targeting a portion of its guaranteed farm ownership and operating loan funds to buy and operate a farm or ranch. <sup>190</sup>		X			Agriculture; women; minority
USDA	<b>Quality Samples Program (QSP)</b>	QSP enables processors and manufacturers to share samples of their agricultural products with international markets by covering transportation and marketing costs. <sup>191</sup>				X	Agriculture
USDA	<b>Rural Economic Development Loan and Grant Program</b>	The Rural Economic Development Loan and Grant program provides zero-interest loans for rural projects through local utility organizations, which they, in turn, pass through to local businesses. <sup>192</sup>		X			Rural

<sup>187</sup> (United States Department of Agriculture, 2017)

<sup>188</sup> (United States Department of Agriculture, 2017)

<sup>189</sup> (United States Department of Agriculture, 2017)

<sup>190</sup> (United States Department of Agriculture, 2017)

<sup>191</sup> (United States Department of Agriculture, 2017)

<sup>192</sup> (United States Department of Agriculture, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
USDA	<b>Rural Energy for America Program</b>	This program provides agricultural produces and rural small businesses with guaranteed loan financing and grant funding to make energy efficiency improvements. <sup>193</sup>		X			Rural; energy; small business
USDA	<b>Socially Disadvantaged Groups Grant</b>	The Socially Disadvantaged Groups Grant program is to provide technical assistance to socially disadvantaged groups through cooperatives and Cooperative Development Centers. <sup>194</sup>	X	X	X		Women; minority
USDA	<b>Technical Assistance for Food Hubs</b>	The Technical Assistance program provides resources to help food hubs, businesses that distribute and market locally produced foods, improve their financial performance. <sup>195</sup>			X		Agriculture
USDA	<b>Women in Ag Mentoring Group</b>	This mentor networking group was established to allow women across the country to connect with other female leaders in agriculture. <sup>196</sup>			X		Agriculture; women

<sup>193</sup> (United States Department of Agriculture, 2017)

<sup>194</sup> (United States Department of Agriculture, 2017)

<sup>195</sup> (United States Department of Agriculture, 2017)

<sup>196</sup> (United States Department of Agriculture, 2017)

## U.S. Economic Development Administration (EDA)

Overseen by the U.S. Department of Commerce, the Economic Development Administration (EDA) focuses exclusively on economic development efforts, especially in economically distressed areas in the United States. With six regional offices that span the country, EDA specializes in working alongside local economic development officials to make grant investments and create programs that support innovation and entrepreneurship. EDA provides businesses with the tools and resources they need to compete in both domestic and international markets.

### Service Area

National

### Regional Office (serves Delaware)

Philadelphia, Pennsylvania

### Selected Partner Organizations

Institute for Standards and Technology  
 International Trade Administration  
 U.S. Department of Agriculture  
 Delaware Division of Small Business

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Economic Development Administration (EDA)	<b>Economic Adjustment Assistance (EAA) Program</b>	The EAA program provides revolving loan funds (RLFs) to help small businesses maintain funding in regions experiencing economic hardships. <sup>197</sup>		X			Economic hardship regions; small business
EDA	<b>i6 Challenge</b>	Designed to increase entrepreneurship in the technology fields, the i6 Challenge provides the winners with funding that can be used for personnel, program development, and equipment. <sup>198</sup>		X			Technology
EDA	<b>Regional Innovation Strategies (RIS) Program</b>	The RIS Program helps early-stage businesses with commercialization assistance and operation support services in the technology sector. <sup>199</sup>			X		Technology; early-stage

<sup>197</sup> (United States Economic Development Administration, 2017)

<sup>198</sup> (United States Economic Development Administration, 2017)

<sup>199</sup> (United States Economic Development Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
EDA	<b>Seed Fund Support (SFS) Grant Competition</b>	The SFS Grant Competition provides funding for technical assistance and operational costs to innovation-based start-ups. <sup>200</sup>		X			Innovation based
EDA	<b>Trade Adjustment Assistance for Firms (TAAF)</b>	TAAF helps import-impacted manufacturing and production firms implement projects and obtain technical assistance to compete globally. <sup>201</sup>				X	Manufacturing

<sup>200</sup> (United States Economic Development Administration, 2017)

<sup>201</sup> (United States Economic Development Administration, 2017)

## U.S. Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) was created in 1953 to assist entrepreneurs in creating, maintaining, and growing their small businesses. Through their extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands, and Guam. SBA tailors services to every type of entrepreneur from veterans to minorities and those from start-ups to developed enterprises.

### Service Area

National

### Delaware District Office

Wilmington, Delaware

### Selected Partner Organizations

Delaware Community Development Corporation (DCDC)  
 University of Delaware PTAC  
 The Women’s Business Center at First State Community Loan Fund  
 Delaware SCORE

University of Delaware – Delaware SBTDC Lead Center  
 Delaware State University SBTDC  
 Delaware SBDC – Sussex County  
 First State Community Loan Fund  
 Wilmington Economic Development Corporation (WEDCO)  
 Federal Deposit Insurance Corporation (FDIC)  
 American Association of Retired Persons (AARP)  
 National Association of Government Guaranteed Lenders (NAGGL)  
 Delaware Division of Small Business  
 U.S. Department of Defense

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
U.S. Small Business Administration (SBA)	<b>7(a) Loan Program</b>	The 7(a) Loan Program is available to a wide array of small businesses that have proven a need for financial assistance and demonstrated growth and expansion. <sup>202</sup>		X			Small business

<sup>202</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBA	<b>8(a) Business Development Program</b>	Assists socially and economically disadvantaged entrepreneurs with business development assistance that includes one-on-one training and counseling, training workshops, matchmaking opportunities with federal buyers, and other management and technical guidance. <sup>203</sup>				X	Women; minority; small business
SBA	<b>All Small Mentor-Protégé Program</b>	The purpose of this program is to develop protégé firms through mentor-provided business development, financial, and contracting assistance. <sup>204</sup>			X		
SBA; Department of Defense; Institute of Veterans and Military Families; Marcus Foundation; First Data Corporation	<b>Boots to Business</b>	The curriculum of the Boots to Business Program provides assistance to transitioning service members exploring business ownership by leading them through the key steps for evaluating business concepts and providing the foundational knowledge required to develop a business plan. <sup>205</sup>	X				Veteran
SBA	<b>Builders Line Program</b>	The Builders Line Program provides financing for small contractors or developers to construct residential or commercial property that will be sold to a third party. <sup>206</sup>		X			Construction
SBA; National Association of Government Guaranteed Lenders (NAGGL)	<b>Business Smart Toolkit</b>	The toolkit is a workshop that lays the groundwork for helping new entrepreneurs launch a business idea and understand the steps to building a business that is credit ready. <sup>207</sup>	X				Early stage
SBA	<b>CAPLines Program</b>	The CAPLines program helps small businesses meet their short-term and cyclical working capital needs. <sup>208</sup>		X			Small business

<sup>203</sup> (United States Small Business Administration, 2017)

<sup>204</sup> (United States Small Business Administration, 2017)

<sup>205</sup> (United States Small Business Administration, 2017)

<sup>206</sup> (United States Small Business Administration, 2017)

<sup>207</sup> (United States Small Business Administration, 2017)

<sup>208</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBA	<b>CDC/504 Loan Program</b>	The CDC/504 Loan Program provides financing for major fixed assets such as equipment or real estate for eligible small businesses. <sup>209</sup>		X			Small business
SBA	<b>Community Advantage Loans</b>	The Community Advantage Loan assists small businesses in underserved markets with their credit, management, and technical assistance needs. <sup>210</sup>		X	X		Small business; underserved markets
SBA	<b>Contract Loan Program</b>	The Contract Loan Program is used to finance the cost associated with contracts, subcontracts, or purchase orders for small businesses. <sup>211</sup>		X			Small business
SBA	<b>Disaster Loan Program</b>	Businesses of all sizes that need to repair or replace real estate, personal property, machinery and equipment, or inventory and business assets after a disaster are eligible for this loan. <sup>212</sup>		X			Disaster relief
SBA; AARP	<b>Encore Entrepreneurs</b>	This program counsels Americans who are 50 and over on how to start or grow a small business by connecting them to online courses, webinars, live workshops, conferences, and mentoring activities. <sup>213</sup>	X		X		Ages 50+
SBA	<b>Export Express Program</b>	The Export Express Program provides exporters and lenders a streamlined method to obtain SBA-backed financing for loans and lines of credit up to \$500,000. <sup>214</sup>		X			
SBA	<b>Export Working Capital Loan (EWCP)</b>	EWCP is a loan that supports short-term working capital to cover the costs of filling export orders. <sup>215</sup>		X			

<sup>209</sup> (United States Small Business Administration, 2017)

<sup>210</sup> (United States Small Business Administration, 2017)

<sup>211</sup> (United States Small Business Administration, 2017)

<sup>212</sup> (United States Small Business Administration, 2017)

<sup>213</sup> (United States Small Business Administration, 2017)

<sup>214</sup> (United States Small Business Administration, 2017)

<sup>215</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBA	<b>Express Loan</b>	The SBAExpress Loan or Line of Credit is a loan (up to \$350,000) that a designated lender can provide to its borrower using mostly their own forms, analysis, and procedures. <sup>216</sup>		X			
SBA	<b>Historically Underutilized Business Zones (HUBZone) Program</b>	The HUBZone Program helps small businesses located in distressed urban and rural areas gain access to federal set-aside contracts and sole source contracts. <sup>217</sup>		X			Economic hardship regions; small business
SBA	<b>International Trade Loan (ITL) Program</b>	ITL supports small businesses when entering or expanding into international markets by providing a combination of fixed asset, working capital financing and debt refinancing. <sup>218</sup>		X		X	Small business
SBA	<b>Learning Center</b>	The Learning Center is a virtual campus that offers free online courses, workshops, podcasts, and learning tools. <sup>219</sup>	X		X		
SBA	<b>Lender Match</b>	Upon a small business's submission of an online form stating its business and financing needs, Lender Match provides a free, online referral tool that connects it with participating SBA-approved lenders. <sup>220</sup>		X			Small business
SBA	<b>Microloan Program</b>	The Microloan Program provides loans of up to \$50,000 to help small businesses and qualified nonprofit childcare centers expand. <sup>221</sup>		X			Small business

<sup>216</sup> (United States Small Business Administration, 2017)

<sup>217</sup> (United States Small Business Administration, 2017)

<sup>218</sup> (United States Small Business Administration, 2017)

<sup>219</sup> (United States Small Business Administration, 2017)

<sup>220</sup> (United States Small Business Administration, 2017)

<sup>221</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBA; Federal Deposit Insurance Corporation	<b>Money Smart for Small Businesses</b>	Money Smart for Small Businesses is an instructor-led curriculum that consists of 13 modules (each of which includes a fully scripted instructor guide, participant workbook, and PowerPoint slides) that provide information on running a small business from a financial standpoint. <sup>222</sup>			X		Small business
SBA	<b>Natural Resources Sales Assistance Program</b>	The Natural Resources Sales Assistance Program provides counseling and assistance to small businesses to ensure they obtain government property sales and leases through small business set-asides. <sup>223</sup>			X		
SBA	<b>Office of Native American Affairs (ONNA)</b>	Ensures that American Indians, Alaska Natives, and Native Hawaiians seeking to create, develop, and expand small businesses have access to the business development tools available through the agency's entrepreneurial development, lending, and contracting programs. <sup>224</sup>	X	X	X		Native American
SBA	<b>SBA Export Loan Programs</b>	Assisting small business exporters, this program provides a number of loan programs specifically designed to help develop or expand export activities. <sup>225</sup>		X		X	Small business
SBA	<b>ScaleUp America Initiative</b>	The ScaleUp America Initiative helps small firms with growing their businesses by putting an emphasis on working with the community, providing technical assistance, and offering capital. <sup>226</sup>		X		X	
SBA	<b>Seasonal Line of Credit Program</b>	The Seasonal Line of Credit Program supports the buildup of inventory, accounts receivable, or labor and materials above normal usage for seasonal inventory. <sup>227</sup>		X			Seasonal

<sup>222</sup> (United States Small Business Administration, 2017)

<sup>223</sup> (United States Small Business Administration, 2017)

<sup>224</sup> (United States Small Business Administration, 2017)

<sup>225</sup> (United States Small Business Administration, 2017)

<sup>226</sup> (United States Small Business Administration, 2017)

<sup>227</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBA	<b>Small Business Innovation Research (SBIR) Program</b>	The SBIR Program is a competitive, awards-based program that encourages domestic small businesses to engage in federal research/research and development (R/R&D) that has the potential for commercialization. <sup>228</sup>		X			Small business; research and development
SBA	<b>Small Business Investment Company (SBIC) Program</b>	The SBIC Program facilitates the flow of long-term capital to small businesses from private investors. <sup>229</sup>		X			Small business
SBA	<b>Small Business Technology Transfer (STTR) Program</b>	The STTR Program expands funding opportunities in the federal innovation research and development (R&D) arena through a public/private sector partnership that includes joint venture opportunities for small businesses and nonprofit research institutions. <sup>230</sup>		X			Small business; research and development
SBA	<b>State Trade and Export Promotion (STEP) Program</b>	The STEP Program's goal is to make matching fund awards to states to assist small businesses enter and succeed in the international marketplace. <sup>231</sup>		X		X	Small business
SBA	<b>Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE)</b>	V-WISE is a three-step program offered three times per year across the nation. The program includes a growth track for women veterans and women military spouses already in business and start-up training for new entrepreneurs. <sup>232</sup>	X		X		Women; veteran
SBA	<b>Veterans Advantage Program</b>	This program provides "fee-relief" on loans, reducing barriers for veteran-owned small business so they can access capital and create jobs. <sup>233</sup>		X			Veteran

<sup>228</sup> (United States Small Business Administration, 2017)

<sup>229</sup> (United States Small Business Administration, 2017)

<sup>230</sup> (United States Small Business Administration, 2017)

<sup>231</sup> (United States Small Business Administration, 2017)

<sup>232</sup> (United States Small Business Administration, 2017)

<sup>233</sup> (United States Small Business Administration, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
SBA	<b>Women’s Business Center (WBC) Program</b>	The WBC Program is a network of community-based centers that provide business training, counseling, coaching, mentoring, and other assistance tailored for women. <sup>234</sup>	X		X		Women
SBA	<b>Working Capital Line Program</b>	The Working Capital Line of Credit Program is a revolving line of credit (up to \$5,000,000) that provides short-term working capital. <sup>235</sup>		X			

<sup>234</sup> (United States Small Business Administration, 2017)

<sup>235</sup> (United States Small Business Administration, 2017)

## Local Government Entities

### New Castle County

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
New Castle County	<b>Bond Financing</b>	Financing for projects within the county relating to energy, infrastructure, community development, or other economic development purposes. <sup>236</sup>		X			
New Castle County	<b>Partial Property Tax Exemption</b>	A partial exemption on county property taxes for businesses that invest in new construction or manufacturing facilities in the county. <sup>237</sup>		X			
New Castle County; U.S. Department of Energy	<b>Qualified Energy Conservation Bond (QECB)</b>	Funded in part by the U.S. Department of Energy, this program provides businesses in the county with low-interest financing for clean energy and energy efficiency projects and improvements. <sup>238</sup>		X			Clean energy
New Castle County	<b>Redevelopment Incentives</b>	New Castle County offers accelerated permitting for redevelopment of environmentally distressed sites as well as other vacant properties in the county. <sup>239</sup>		X			Vacant properties; Enviro distressed
New Castle County	<b>Route 9 and 13 Corridor Economic Development Plan</b>	A plan capitalizing on area infrastructure and resources benefitting small- and medium-sized businesses along the corridor. <sup>240</sup>		X			Targeted area

<sup>236</sup> (New Castle County Delaware, 2017)

<sup>237</sup> (New Castle County Delaware, 2017)

<sup>238</sup> (New Castle County Delaware, 2017)

<sup>239</sup> (New Castle County Delaware, 2017)

<sup>240</sup> (New Castle County Delaware, 2017)

## Newark

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Newark; Federal Community Development Block Grants	<b>City of Newark Façade Improvement Program</b>	Provides 0% interest loans to make business façade improvements such as painting, siding, signs, landscaping, doors, window treatments, awnings, canopies, lighting, etc. <sup>241</sup>		X			
City of Newark	<b>Downtown Newark Partnership</b>	A partnership of businesses across multiple industries working together to promote economic development in Newark. <sup>242</sup>			X		

<sup>241</sup> (City of Newark, 2017)

<sup>242</sup> (City of Newark, 2017)

## Smyrna

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Town of Smyrna; Economic Development Committee	<b>Cap on Permit Fees</b>	Qualifying economic development projects are eligible for permit fees to be capped at a below standard rate. <sup>243</sup>		X			
Town of Smyrna; Economic Development Committee	<b>Discounted Utilities</b>	The Town of Smyrna offers 50% discounts on electricity for the first six months of a new small businesses establishment. <sup>244</sup>		X			Small business
Town of Smyrna; Economic Development Committee	<b>Waiver of Impact Fees</b>	Impact fees are waived if rehabilitation, restoration, renovation, or reconstruction of small business structures is determined to not demand significant increase in public services. <sup>245</sup>		X			Small business
Town of Smyrna; Economic Development Committee	<b>Waiver of Town Taxes, Charges, and Fees</b>	The town may waive any taxes, charges, or fees, incurred by redevelopment projects. <sup>246</sup>		X			

<sup>243</sup> (Town of Smyrna, 2017)

<sup>244</sup> (Town of Smyrna, 2017)

<sup>245</sup> (Town of Smyrna, 2017)

<sup>246</sup> (Town of Smyrna, 2017)

## Wilmington

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Wilmington; Mayor's Office of Economic Development	<b>A&amp;E Feasibility Assistance</b>	A 50% match program that assists small businesses with covering the costs of architecture and engineering feasibility assessments. <sup>247</sup>		X			
City of Wilmington; Equal Opportunity/Contract Compliance Office; Small and Minority Business Enterprise Office; Mayor's Office of Economic Development	<b>Disadvantaged Business Enterprise Program (DBE)</b>	A program geared toward increasing accessibility for minority and economically disadvantaged entrepreneurs and small business owners. The program aims to get businesses owned by minority and economically disadvantaged persons more involved in the city's procurement process and increased numbers of city contracts awarded to said businesses. <sup>248</sup>				X	Women; minority
City of Wilmington; Mayor's Office of Economic Development; U.S. Small Business Administration (SBA)	<b>Grow Wilmington Fund</b>	Offers expansion loans to established small businesses, manufacturers, or distributors of 2–500 employees that have been established in the city for a minimum of two years. <sup>249</sup>		X			Small business
City of Wilmington; Mayor's Office of Economic Development	<b>Relocation/Workforce Development Assistance</b>	Funded by the City of Wilmington's Strategic Economic Development Fund, the program offers financial assistance in the form of grants, advances, or loans for small businesses in the city that incur relocation or workforce development costs and prove to have a positive economic impact on the city. <sup>250</sup>		X			
City of Wilmington; Mayor's Office of Economic Development	<b>Small Business Success Series</b>	An eight-week business planning and management training course that includes one-on-one business plan counseling and is open to all Delaware small businesses and to Wilmington-based small businesses at a discounted rate. <sup>251</sup>	X		X		

<sup>247</sup> (City of Wilmington, 2017)<sup>248</sup> (City of Wilmington, 2017)<sup>249</sup> (City of Wilmington, 2017)<sup>250</sup> (City of Wilmington, 2017)<sup>251</sup> (City of Wilmington, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Wilmington; Mayor's Office of Economic Development	<b>Tax Abatement Program</b>	Five-year abatement of employers head tax (\$15 per month per employee) for new businesses granted they hire 50 new employees. For businesses with 25 or fewer employees, the five-year abatement requires the business to make a five-year commitment or invest in a city location. Ten-year abatement of city real estate tax for commercial construction, redevelopment, or renovation. <sup>252</sup>		X			Hiring incentive
City of Wilmington; Mayor's Office of Economic Development	<b>Technical Assistance</b>	Assistance provided to reduce the time and cost burdens associated with private development by Wilmington small businesses. <sup>253</sup>			X		Small business
City of Wilmington	<b>Wilmington Tax Exemption for New or Renovated Commercial Manufacturing Projects</b>	A tax exemption for businesses in the City of Wilmington on new or renovated manufacturing projects to alleviate the pressure of increased property value assessments resulting from development. <sup>254</sup>		X			

<sup>252</sup> (City of Wilmington, 2017)

<sup>253</sup> (City of Wilmington, 2017)

<sup>254</sup> (New Castle County Delaware, 2017)

## Kent County

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Kent County	<b>Kent County Economic Development and Business Assistance Office</b>	Provides business retention and expansion services to existing businesses in Kent County and works to attract new businesses in targeted industries. <sup>255</sup>			X		

<sup>255</sup> (Kent County Delaware, 2017)

## Dover

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Dover; Economic Development Office	<b>Architectural Expense Reimbursement</b>	A reimbursement up to \$5,000 for architectural expenses for new or expanded businesses in the high-priority target area. <sup>256</sup>		X			Targeted area
City of Dover; Economic Development Office	<b>Business License Fee Waivers</b>	A three-year business license fee waiver for businesses being established in or expanded to Dover's high-priority target area. <sup>257</sup>		X			Targeted area; early stage
City of Dover; Economic Development Office	<b>Façade Improvement Grants</b>	Grants available for business owners to finance improvements to storefronts and signage. <sup>258</sup>		X			
City of Dover; Economic Development Office	<b>Partial Waiver of Impact Fees</b>	A 50% waiver of city water and sewer impact fees for projects that include an increase in equivalent dwelling units (EDUs). <sup>259</sup>		X			
City of Dover; Economic Development Office	<b>Partial Waiver of Permit Fees</b>	A 50% waiver of building, plumbing, mechanical, and fire protection permit fees for the renovation and/or establishment of businesses in an existing industrial or commercial space. <sup>260</sup>		X			Targeted area
City of Dover; Economic Development Office	<b>Tax Abatement</b>	A ten-year property tax waiver for improvements made to business properties. <sup>261</sup>		X			
City of Dover; Department of Planning and Inspections	<b>Tax Credit Program for Historic Properties</b>	A 50% property tax credit up to \$6,000 to renovate designated historic properties. <sup>262</sup>		X			Historic preservation

<sup>256</sup> (City of Dover, 2017)<sup>257</sup> (City of Dover, 2017)<sup>258</sup> (City of Dover, 2017)<sup>259</sup> (City of Dover, 2017)<sup>260</sup> (City of Dover, 2017)<sup>261</sup> (City of Dover, 2017)<sup>262</sup> (City of Dover, 2017)

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Dover; Economic Development Office	<b>Transfer Tax Rebates</b>	A rebate on the buyer’s portion of the real estate transfer tax for businesses that transfer to Dover’s high-priority target area. <sup>263</sup>		X			Targeted area

<sup>263</sup> (City of Dover, 2017)

## Harrington

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Harrington	<b>Downtown Revitalization Property Tax Reduction Program</b>	A reduction of property taxes for commercial spaces that undergo exterior renovations to improve the appearance of the street-facing part of the structure. <sup>264</sup>		X			
City of Harrington	<b>Impact Fee Waiver</b>	A number of fee waivers for city water and sewer impact fees based on the number of employees hired by a business. <sup>265</sup>		X			Hiring incentive
City of Harrington	<b>Permit and Fee Reductions</b>	A partial reimbursement of building permit, sewer service, water service, or other fees if at least 10% of a business's employees reside within the Harrington city limits. <sup>266</sup>		X			Hiring incentive
City of Harrington	<b>Waiver of Business License Fee</b>	Qualified new businesses will receive a waiver of business license fees for their first three years. <sup>267</sup>		X			Early stage

<sup>264</sup> (City of Harrington, 2017)

<sup>265</sup> (City of Harrington, 2017)

<sup>266</sup> (City of Harrington, 2017)

<sup>267</sup> (City of Harrington, 2017)

## Milford

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Milford; Economic Development Division	<b>Building Permit Fee Waiver</b>	A full waiver of building permit fees and other city-related fees. <sup>268</sup>		X			
City of Milford; Economic Development Division	<b>Impact Fee Waiver</b>	A full waiver of sewer, water, and electric impact fees. <sup>269</sup>		X			
City of Milford; Economic Development Division	<b>New Construction Tax Abatement</b>	Any new commercial construction project receives a full five-year tax abatement. <sup>270</sup>		X			
City of Milford; Economic Development Division	<b>Partial Tax Abatement</b>	A partial ten-year tax abatement for properties that undergo rehabilitation projects that increase the properties assessed value by less than 50%. <sup>271</sup>		X			
City of Milford; Economic Development Division	<b>Property Tax Abatement</b>	A full ten-year tax abatement for properties that undergo rehabilitation projects that increase the properties assessed value by more than 50%. <sup>272</sup>		X			

<sup>268</sup> (City of Milford, 2017)

<sup>269</sup> (City of Milford, 2017)

<sup>270</sup> (City of Milford, 2017)

<sup>271</sup> (City of Milford, 2017)

<sup>272</sup> (City of Milford, 2017)

## Sussex County

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
Sussex County; Economic Development Office	<b>Business Acceleration Team</b>	A team of advisors who assist entrepreneurs and small business owners in navigating permits and regulations. <sup>273</sup>			X		Small business
Sussex County; Economic Development Office	<b>Economic Development Fund</b>	Provides financial assistance in the form of low-interest loans, grants, graduated tax abatement, and fee reductions. <sup>274</sup>		X			

<sup>273</sup> (Sussex County, 2017)

<sup>274</sup> (Sussex County, 2017)

## Georgetown

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Georgetown	<b>Accelerated Development Review Process</b>	Any projects reviewed by the town manager and the town engineer that are found to be in compliance with all city codes will be granted accelerated approval. <sup>275</sup>			X		
City of Georgetown	<b>Business License Fee Waiver</b>	A waiver of the city business license fee for the first five years after the establishment of a new business. <sup>276</sup>		X			Early stage
City of Georgetown	<b>Building Permit Fee Reduction</b>	All businesses making improvements will receive a reduction of building permit fees based on the value of the improvement. <sup>277</sup>		X			
City of Georgetown	<b>Impact Fee Reduction</b>	A 20% water and sewer impact fee waiver for all commercial projects. <sup>278</sup>		X			
City of Georgetown	<b>Sign Façade and Awning Grant</b>	A grant available via an application process to assist businesses with the expenses of improving or renovating a storefront façade, sign, or awning. <sup>279</sup>		X			

<sup>275</sup> (City of Georgetown, 2017)

<sup>276</sup> (City of Georgetown, 2017)

<sup>277</sup> (City of Georgetown, 2017)

<sup>278</sup> (City of Georgetown, 2017)

<sup>279</sup> (City of Georgetown, 2017)

## Seaford

ORGANIZATION(S)/UNIT(S)	PROGRAM/SERVICE	DESCRIPTION	BUSINESS PLANNING	CAPITAL FORMATION & SITE SELECTION	OPERATIONS	MARKET DEVELOPMENT	TARGETED ASSISTANCE
City of Seaford	<b>Reinvestment Incentive Program</b>	Property owners willing to invest in the City of Seaford may be granted financial assistance to help cover start-up costs for a small business. <sup>280</sup>		X			Targeted area; early stage
City of Seaford	<b>Sidewalk Loan Program</b>	A 0% interest loan from the city for business owners who have received estimates for sidewalk and/or curbing installation. <sup>281</sup>		X			

<sup>280</sup> (City of Seaford, 2017)

<sup>281</sup> (City of Seaford, 2017)

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