

## Business Energizer

DBA's Business Energizer program provides business and marketing plan training, technical assistance, counseling, networking, and financing to microenterprises to help them grow, become profitable, and create jobs.

Utilizing an Incubator Without Walls format that brings the classroom to the community, DBA has served more than 400 businesses since 1996. IWW trainings are available in the Calais, Machias and Ellsworth areas.

IWW offers business owners:

- Assistance building a viable business plan
- Opportunities to network, mentor and develop powerful business relationships with other entrepreneurs
- Access to local, state and federal resources
- Business management training
- Financing and cash flow training
- Marketing and advertising assistance
- Regional training programs
- Financial and loan packaging assistance

*"With the IWW's help, I was able to expand my business and go from nine wholesale customers to 45 in six months time in a recession in Washington County." - Pam Hearn, PJ's Snacks*



## Down East Business Alliance

A division of the  
Washington Hancock  
Community Agency, a nonprofit  
organization.

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Offices in Ellsworth, Milbridge,  
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## Supporting Maine's Small Businesses



*The mission of Down East Business Alliance is to help create jobs in Eastern Maine by helping people start and grow small businesses.*

207-664-2424

www.downeastbiz.org

## Financial Assistance



**Loan Funds:** DBA manages several loan programs for businesses that have difficulty accessing financing from mainstream lenders. Loans, ranging from \$1,000 to \$50,000, are funded through the Finance Authority of Maine and USDA Rural Development.

**Business Energizer Loans:** IWW participants who make substantial progress developing their business plans may qualify for marketing, education, equipment and working capital loans of up to \$1,000, with no interest and no fees. The Business Energizer Loan Program was capitalized by Machias Savings Bank.

**Family Development Accounts:** Eligible business owners may qualify for a savings program which provides up to 4:1 match to build business assets. \*

\*Funds provided by US DHHS Assets to Independence Program. A 50% tax credit from the State of Maine is available for donors to this program.

## Farm to Market

**Farmers' Markets:** DBA provides training, technical, and financial assistance to farmer's market managers and vendors to help local markets recruit vendors, increase their sales, and become stronger economic contributors to small town economies.



**Farmers' Market Convention:** DBA organized the first Maine Farmers' Market Convention in March of 2009, which has since become an annual event. See [www.downtownbiz.org](http://www.downtownbiz.org).

**Farm & Food Cluster Project:** DBA and partners conducted a food-storage, processing and distribution study for Washington and Hancock counties. We identified a need for additional on-site storage by farmers and value-added food producers. DBA developed the STORE MORE project to help meet this need. \* (See the full report at <http://www.whcacap.org/docs/MTIReport.pdf>.)

\*Supported by USDA Rural Development, Maine Technology Institute, Community Services Block Grant, the Belvedere Fund, C.F. Adams Charitable Trust, and the Bangor Savings Bank Foundation.

## Other Resources

**The DBA Directory:** This guide to resources was created to document the numerous IWW members and list their contact information. It describes several micro enterprise success stories, provides helpful hints, and lists regional and statewide business assistance people and programs. (See <http://www.whcacap.org/business-assistance/micro-entrepreneurs-handbook.php>)



**Tax Preparation Assistance:** DBA provides individual tax preparation services for low- to moderate-income and elderly people to help them access the Earned Income Tax Credit and to learn to use their tax refunds more judiciously. In 2010, DBA helped Mainers identify more than \$100,000 in tax credits.