

Business

Adams State College, Small Business Development Center

Business Building #105
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The Small Business Development Center (SBDC) at ASC provides free, confidential counseling to existing businesses and potential business owners. The center is part of a nationwide network of centers that are funded by the Small Business Administration. SBDC Counselors guide people throughout the business planning process and help them find the best lending source for their particular business needs. Throughout the SBDC network, counselors are able to answer all sorts of business questions related to SBDC network, marketing, licensing, business organization, cash flow, doing business with the government, etc. The SBDC at Adams State College services the entire San Luis Valley and counselors often meet business people at their business or local library for their convenience.

The SBDC, through a partnership with SLV Resource Development Group, sponsors the Leading Edge, a twelve week intensive business training course. Many successful business owners in the San Luis Valley have taken this course which guides the individual through every aspect of owning and operating a business. This statewide program is offered in the Valley at a fraction of what it costs through local sponsorship.

The SBDC also hosts and sponsors workshops. These workshops are based on the needs of the local business owners. SBDC clients are notified of these workshops through direct mailings. Prior held workshops include Business Taxes, Financial Check-Up, Marketing Made Easy, etc. Call the SBDC for an appointment.

Mary Hoffman, Adams State College

Colorado Business Resource Guide

Produced by the U.S. Small Business Administration (SBA) <http://www.sba.gov>
Colorado District Office - 303 844-3986

This guide details the majority of the information you will need to start or buy a business, including: legal structure and registration, income and property tax, Colorado Sales Tax, employer responsibilities, bookkeeping, marketing, financing options, liabilities and insurance, and other resources for assistance.

San Luis Valley Development Resource Group (SLV DRG)

Contact: Mike Wisdom, John Stump 719 589-6099

"SLV DRG is basically an economic and community development organization. 'We assist projects that have potential for development and provide economic benefits for the region. This also means additional jobs. We are also sensitive to our environment and the quality of life,' said John Stump, Director of Research and Planning...

... DRG has developed a range of tools needed to assist existing or new start up businesses. These include a Revolving Loan Fund, Enterprise Zone tax benefits, all types of statistical information, samples of business plans, economic reports and forecasts, and a wide range of financial and grant information."

Center Post Dispatch, The Business Review, page 11A, Saturday, October 28, 2000

Loan Programs - Dick Davidson

Micro Enterprise Loan Program (MELP)

The purposes are to provide access to capital, to low and moderate income persons who cannot obtain financing through traditional sources, to start up or expand a business; to encourage the financial and economic self-sufficiency of businesses owned and operated by low and moderate income individuals toward their eventual reliance on traditional financing sources; and to promote job creation, job retention, and employment opportunities for low and moderate income residents of the San Luis Valley.

Revolving Loan Fund (RLF)

Provides low interest (usually prime) gap financing loans for business expansion, new startups, and retentions. Businesses must be able to provide permanent jobs in the assisted projects and fill a majority of the positions with low or moderate income persons.

Registration / Licensing / Taxes

County Registration

As of April 1, 1998, all home occupations (businesses conducted at a residence) are required to complete a home occupation application each year in Saguache County.

Licensing

Center Town Clerk 719 754-3497
294 S. Worth, Center, CO 81125

Crestone Town Hall 719 256-4313
Crestone, CO 81136

Hooper Town Hall 719 378-2365
Hooper, CO 81136

Saguache Town Clerk 719 655-2232
504 San Juan Ave, Saguache, CO 81149

State Registration (Trademarks/Corporations)

Department of Revenue 800 811-4811

Federal Government Registration,
US Commissioner of Patents and Trademarks
<http://www.uspto.gov> 703 308-4357
Washington, DC 20231

Colorado Secretary of State
Corporations Division 303 894-2251

Taxes

Department of Revenue 303 232-2434
During tax season 800 811-4811

Internal Revenue Service
Questions 800 829-1040
Forms 800 829-3676
Unemployment 800 480-8299

ScSEED

Saguache County Sustainable Environment & Economic Development

(See Resource Guide, Organizations, Associations & Foundations - ScSEED)

PO Box 372, Saguache, CO 81149
scseedmail@yahoo.com - 719 655-2775

ScSEED Dollars

ScSEED researched local currencies and developed the concept of ScSEED Dollars to encourage shopping within Saguache County. The dollars act

like U. S. Dollars, except they can only be spent in Saguache County. Participating businesses accept ScSEED dollars at their face value. The business then can either deposit them at the Saguache County Credit Union or Vectra Colorado Bank (Saguache or Center) for the face value, OR, they can use the ScSEED Dollars themselves at another participating business and keep the dollars circulating within the county!



ScSEED is offering \$10,000 of ScSEED Dollars, at a 5% discount. In other words, you pay \$9.50 for a \$10 shopping value. ScSEED is donating the 5%, for the benefit of our local merchants, and as an incentive to you to do business locally.

ScSEED \$ may be purchased at Saguache County Credit Union in Moffat, at Intermountain First Aid & Safety in Center, or by calling 719 655-2775 and leaving a message.

Several participating businesses offer additional discounts to users of ScSEED Dollars, and are identified on the list of participating businesses you receive when you purchase ScSEED\$. This provides additional publicity for participating businesses, and further encourages new customers to use these businesses and obtain the additional discount.

We are asking each user of ScSEED Dollars to endorse the back, so we can see how many times each ScSEED \$ was spent in the county. The goal, is to fill the back of each ScSEED \$ with signatures!

If you are interested in becoming a participating business, or would like to purchase some ScSEED Dollars, please leave a message at 719 655-2775 or Email <scseedmail@vanion.com>

The current list of Participating Businesses is available at the Saguache County Credit Union in Moffat, Intermountain First Aid & Safety, in Center, or, leave a message at 719 655-2775.

Value Added Businesses in Saguache County

One of the many goals of ScSEED is Economic Development that compliments the lives of Saguache County residents. One of the best ways to accomplish this is through Value Added Businesses. A Value Added Business uses local products or by-products to produce or increase the value of a product.

Some Value Added Businesses in Saguache County:

Mountain Valley Lumber,

in Saguache, uses logs to make building lumber, retaining all by-products, such as saw dust and chips, to be used in various applications and products.

Colorado Gourmet Potato,

in Center, uses San Luis Valley potatoes to produce potatoes that are peeled, cut and ready to cook. This product is vacuum sealed and sold to restaurants around the U.S.

Sunshine Potato Flakes,

in Center, uses San Luis Valley potatoes to produce potato flour and potato flakes. These products are sold to producers of chips and other products nationwide.

Several **Potato Warehouses** in the county package potatoes for sale to grocery stores and wholesalers. Many of these warehouses have taken steps to meet additional Food Safety Standards which increases the value of the product they package.

Southern Colorado Farms,

uses livestock and farm waste products to development compost for use on SLV Farms.

Nature Fresh,

is an organic farming operation which also produces baby carrots. These baby carrots are washed, peeled and packaged for sale in grocery stores around the country.

These businesses provide unique opportunities for Saguache County by utilizing existing products to produce a new product or increase the value of a product. They offer employment opportunities and uses for by-products without compromising our environment or culture. ScSEED strongly encourages the development and success of these types of businesses in Saguache County.

Volunteer Opportunities

Saguache County Pilots for Prevention, A Mentoring Program: "Helping Youth Travel Through Challenging Times"

Elizabeth Marron, Program Coordinator
P.O. Box 505, Saguache, CO 81149
719 655-2001 E-mail: lmarron@center.k12.co.us

(See article in Resource Guide, Organizations, Associations & Foundations - Pilots for Prevention.)

ScSEED PROJECTS...VOLUNTEERS NEEDED!

(See Resource Guide, Organizations, Associations & Foundations - ScSEED.)

Additional Sources of Information

Center Chamber of Commerce 719 754-3137

Crestone Moffat Business Association (CMBA)
<http://www.crestone.org> 719 256-4110

Saguache Chamber of Commerce 719 655-2805

Villa Grove Area Merchant's Association
(VGAMA) escuela@amigo.net 719 655-2343

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