



NFIB
The Voice of Small Business®



Access to Capital





Introduction and Assumptions

- Everyone is familiar with the commercial banking options.
 - Term loans
 - Lines of Credit
 - Asset based lending
 - Accounts Receivable financing
 - Factoring
- There are no grants for small business.
- No appreciably different loan programs for disadvantaged, minority, veteran or women-owned businesses
- Credit has tightened, but other non-commercial bank options are out there.





Grants

- Primarily for public infrastructure: roads, water, sewer, housing
 - And on the private sector side – jobs and investment driven
- None for small business
- Exception: Federal SBIR (Small Business Innovative Research grants) for technology or patent (IP) oriented businesses





Stimulus

- No direct dollars for small business
- No grants for small business
- No appreciable new loan programs
- Expanded Federal (SBA and USDA) programs
- Business filters down through Transportation and Energy Departments.
 - Regular bid process; be a part of it





Other Loan Programs

- Federal, state, regional and local non-commercial bank lenders
- SBA – 7(a), 504, export financing
- USDA – Business and Industry Guarantee Loans
- Capital Access Program
- Regional Councils of Government
- Cities and Counties

These organizations still underwrite their loans, but talk with them.

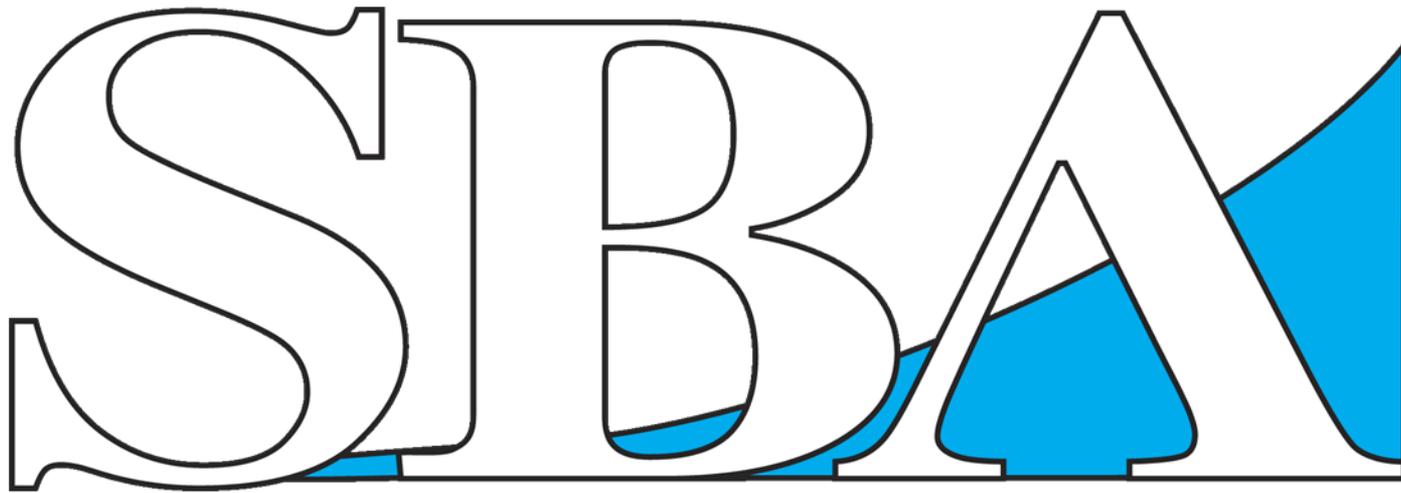


Tips and Q&A

- Lenders share their tips and observations on getting credit
- Time for Q&A at the conclusion
- Guiding principle: Quick and concise information – Can it help you?



U.S. Small Business Administration: *Programs & Services*



Services

- Access to capital
- Government contracting
- Counseling & training



U.S. Small Business Administration

Counseling & Contracting Resources

- Small Business Development Center (SBDC)
(803) 777-5118 www.uscbiz.net
- Procurement Technical Assistance Center (PTAC)
(803) 777-7877 www.uscbiz.net
- SCORE (Counselors to America's Small Business)
(803) 765-5131 www.score.org
- U.S. Small Business Administration (SBA)
(803) 765-5377 www.sba.gov/sc

SBA: Partner to the Entrepreneur





Free Money???



Loan Guarantee Programs

- SBA 7(a) Program (SBA)
- SBA 504 Debenture Program (SBA)
- Business and Industry (B&I) Loans (USDA)

All loans programs are handled through a commercial bank or other non-bank financial institution.

7(a) Loan Program

- Loans up to \$150,000 – Up to 85% SBA guaranty
- Loans over \$150,000 – Up to 75% SBA guaranty
- Maximum Loan Amount – \$2,000,000
- Maximum Guaranty Amount – \$1,500,000



7(a) Program: Use of Proceeds

- Acquiring land
- Construction/Renovation
- Machinery & equipment
- Furniture and fixtures
- Working capital
- Inventory
- Seasonal line of credit
- Refinancing existing debt
- Buying an eligible business

7(a) Terms and Rates

Terms

- Up to 7 years for working capital
- Up to 10 years for equipment
- Up to 25 years for fixed assets (i.e. real estate)

Interest Rates

- Negotiated between borrower and lender (subject to SBA maximums).
- Both fixed and variable rates available

Ineligible Borrowers

- Non-profits
- Foreign-controlled businesses
- Private clubs that limit membership
- Businesses that promote a particular religion
- Individuals who are incarcerated or on probation/parole
- Individuals who have failed to repay federally assisted funding
- Businesses engaged in:
 - lending or loan packaging
 - speculation
 - passive investment
 - pyramid sales
 - gambling



SBA's 7(a) Program Requirements

- Good character
- Management expertise and commitment to succeed
- Reasonable personal contribution or business equity
- Feasible business plan
- Sufficient collateral
- Ability to repay loan via projected operating cash flow



U.S. Small Business Administration

Lender Requirements

- Purpose of loan
- Strong business plan
- Owner investment/equity
- Personal résumés
- Personal financial statements
- Business financial statements – past 3 years (as applicable)
- Credit score
- Business history (as applicable)
- Projections of income, expenses and cash flow
- Direct industry experience
- Lease details (as applicable)
- Secondary sources of cash and liquidity after closing

USDA Business and Industry (B&I) Loan Program

- Maximum loan amount: \$10 million
- USDA guarantees:
 - 80% for loans < \$5 million
 - 70% for loans between \$5 million and \$10 million
 - 60% for loans > \$10 million
- Loan terms of up to 30 years:
 - Up to 15 years or useful life for machinery/equipment
 - Up to 7 years for working capital
- Interest rates negotiated between borrower and lender
- Collateral required



B&I Program: Use of Proceeds

- Business and industry acquisitions to keep the business from closing
- Business conversion, enlargement, modernization
- Purchase of land, buildings, rights-of-way, facilities
- Purchase of equipment, leasehold improvements, machinery, supplies, or inventory

Eligible Borrowers

- Public bodies, individuals, and both for-profit and non-profit companies
- U.S. citizens and permanent residents
- Companies that are 51% owned by U.S. citizens

The B&I Program is available generally outside the urban areas of Greenville, Columbia and Charleston.

Credit Report Information

Check your credit report before seeking a loan!

- For a free annual report, visit www.annualcreditreport.com or call 877-322-8228.
- You can also get a report every 12 months from the following credit reporting agencies:

Equifax

800-685-1111

www.equifax.com

Trans Union

800-916-8800

www.transunion.com

Experian

888-397-3742

www.experian.com



SBA Lender Relations Staff

➤ Gail Newton, Business Development Specialist

803-765-5225

gail.newton@sba.gov

➤ Mae “Lois” Johnson, Lender Relations Specialist

803-253-3360

mae.johnson@sba.gov

***South Carolina District Office
1835 Assembly Street, Room 1425
Columbia, SC 29201***

Additional Local SBA Contacts

- Elliott Cooper, District Director
803-765-5339
elliott.cooper@sba.gov
- Theresa Singleton, Deputy District Director
803-253-3121
theresa.singleton@sba.gov
- Paul Thomas, Senior Area Manager
SBA Alternate Work Site: Charleston, SC
843-225-0006
paul.thomas@sba.gov

USDA Contacts

- Vernita Dore, State Director
803-765-5163
vernita.dore@sc.usda.gov
- R. Gregg White, B&I Program Director
803-765-5881
gregg.white@sc.usda.gov



Non-bank Lending (statewide) in South Carolina



- A certified SBA Lender and a Preferred SBA Lender
- serving South Carolina since 1959
- Non-bank commercial lending company specializing in SBA Loan Guarantee programs
- BDC's sister corporation, Certified Development Corporation (CDC) specializes in SBA 504 debenture financing.

Non-Bank Lenders

- Do not take deposits
- Frequently partner with commercial banks
- Participate in SBA and USDA loan guaranty programs
- Administer other state loan initiatives

Who are they?

- Business Development Corporation (BDC) and Certified Development Corporation (CDC)
- Business Carolina Incorporated
- Provident Business Financial Services
- Appalachian Development Corporation
- Catawba Regional Council of Governments

Note: Several cities, counties and Councils of Government have their own loan programs. Additionally, several out-of-state lenders provide SBA Community Express loans. There are several additional 504 lenders, both in SC and out of state that serve portions or all of SC as well.

The Product - Loans

- 7(a) Loan Guaranty Program (SBA)
- Business and Industry (B&I) Guaranty Program (USDA)
- 504 Debenture Program (SBA)
- South Carolina Capital Access Program (CAP program)

7(a) Loan Guaranty (SBA)

- SBA Guarantee up to 90% of the loan amount
- Maximum Loan Amount - \$2 million
- Maximum SBA Guaranty - \$1.5 million
- Business Development Corporation (BDC) and Business Carolina, Inc. (BCI Lending) originate and process 7(a) loans

Business and Industry (B&I) Loan Program (USDA)

- B&I USDA Guarantee, up to 80% of the loan amount
- Maximum Loan Amount - \$ 25 million
- Maximum USDA Guaranty: from
 - 80% of loans \$5 million or less, to
 - 60% of loans exceeding \$10 million
- Business Carolina, Inc. (BCI Lending) originates and processes

504 Debenture Program (SBA)

- Debenture (loan) secured by 2nd mortgage, (SBA guarantees second mortgage amount to the end investor)
- Maximum 504 Debenture of 40% of total project cost
- Commercial bank contributes 50% of project cost
- Borrower makes 10% to 20% equity

SBA 504 Debenture Program

- Maximum debenture in most cases: \$1,500,000
- If Public Policy Goals are met: \$2,000,000
- If Manufacturing: \$4,000,000
- Underwriting requirements very similar to typical bank requirements

504 Equity Requirements

Business must inject 10% to 20% of eligible project cost . If Business is:

- Over 2 years old and general purpose real estate: 10%
- Over 2 years old and special purpose real estate: 15%
- Less than 2 years old and general purpose real estate: 15%
- Less than 2 years old and special purpose real estate: 20%

504 Proceeds

- Purchase major fixed assets such as land, buildings, improvements, long term equipment, construction and renovation
- Soft costs such as architect and engineering fees, interim interest, environmental studies, equipment set-up and delivery and certain legal fees related to the loan

Not eligible: General working capital, accounts receivable, inventory, debt refinancing, franchise fees and vehicles

504 Maturity

- 10 years on equipment.
- 20 years on real estate.

504 Interest Rates

- Based on current market for 5 and 10 year Treasury Issues, plus an increment above the Treasury Rate (December auction rate was 5.22% and highest rate in past 12 months has been 7.02%).

504 Fees

- Approximately 3% of the Debenture amount
- Fees can be financed in the transaction and funded with proceeds

504 Eligibility

- For-profit business
- Tangible net worth not in excess of \$8,500,000
- Average net profit less than \$3,000,000 for the past 2 years
- Job creation or retention requirement of one full-time equivalent job created or retained for each \$65,000 of Debenture amount (some exceptions)

Typical 504 Loans

- Acquisition or relocation of a manufacturing plant
- Acquisition of retail facility
- Buy and renovate a hospitality facility
- Expand or acquire dental or physician's offices
- Build a: franchise fitness center, dry cleaning plant, adult care facility, cinema complex, car wash, veterinary hospital

504 Loan Providers

- Business Development Corporation (BDC) and the Certified Development Corporation (CDC)
- Provident Business Financial Services
- Appalachian Development Corp
- Catawba Regional Development Corp

South Carolina Capital Access Program (SC CAP)

- Gives financial institutions flexible tool to make business loans that are more risky than conventional loans.
- A special reserve fund is set up to cover possible losses.
- The maximum loan amount cannot exceed \$100,000 and the aggregate principal amount of all enrolled loans to a single borrower cannot exceed \$250,000.

SC CAP – Qualifying Loans

- Retail/service or other business with annual sales not exceeding \$2,000,000
- Wholesale business with annual sales not exceeding \$5,000,000
- Manufacturing with no more than 50 employees

Note: A loan for the purpose of passive real estate ownership does not qualify under SC CAP.

SC CAP - Providers

- Any financial institution can participate. Some do, some do not. Banks Participating in SC CAP (as of December 15, 2009):
 - Ameris Bank, Bank Meridian, BB&T, Carolina Alliance Bank, Congaree State Bank, First Citizens Bank, First Community Bank, First Federal of SC, First Federal Savings & Loan Association of Charleston, First Savers, Harbor National Bank, SCB&T, The Bank of Clarendon, The Citizens Bank, The National Bank of SC
- The credit decision is totally up to the lender. Fees, rate, collateral, and terms are all negotiated between the borrower and the lender.

SC CAP - Current Status

- SC CAP now has fifteen banks committed to participate. 182 loans have been funded for a total of \$8,061,721.
- To learn more, please contact George Crouch or Edwin Lesley at (803) 798-4064 or visit our website at www.businessdevelopment.org.

Contact Information

Business Development Corporation (BDC)
Certified Development Corp[oration (CDC)
Edwin Lesley, President
P. O. Box 21823
Columbia, SC 29221

Telephone: (803) 798-4064

Fax: (803) 798-1224

E-mail: mail@businessdevelopment.org

Web: www.businessdevelopment.org

S O U T H C A R O L I N A



*"Access to Capital"
Other Funding Sources*

January 13, 2010

D E P A R T M E N T O F C O M M E R C E



Access to Capital - Other Resources

- Local finance options
 - Community programs
 - Councils of Government
- Export Financing
 - SBA Programs
- Equity resources
 - Angel networks
 - Venture Capital
- Other business assistance





Local Finance Options

City/County

- City of Columbia
 - Office of Bus. Opportunity (City of Columbia)
 - Josephus Howard...
- City of Charleston
 - Charleston Local Development Corporation (Berkeley, Charleston Dorchester, Colleton)
 - Cindi Rourk...
- Benedict/Allen Community Development Corporation
 - John Hudson (Lexington, Richland, Fairfield, Saluda, Newberry, Kershaw, and Calhoun)
- Check with your local unit of government's economic or business development office





Local Finance Options Councils of Government

- Appalachian Development Corporation
- Berkeley-Charleston-Dorchester Council of Governments
- Catawba Regional Development Corporation
- Lower Savannah Council of Governments
- Lowcountry Council Of Governments
- Pee Dee Council of Governments
- Santee-Lynches Regional Dev. Corp.
- Upper Savannah Council of Governments
- Waccamaw Regional Council of Governments





Council of Governments Loan Programs

- Provide “gap” financing
- Revolving Loan Funds (Pool)
 - Varying amounts, e.g. \$50,000 to \$250,000
 - Frequently coupled with other bank/institution financing
- 504 Guarantee Programs
- Intermediary Relending Program (IRP)
Funds
 - Used in conjunction with bank financing for up to 75% of project costs
- Other COG programs





Export Financing SBA Programs

- **Export Working Capital Program**
 - 90% Guarantee
 - For loans up to \$1.66 million
 - Transactional financing
- **International Trade Loan Program**
 - 75% to 85% Guarantee
 - For loans up to \$2 million
 - Term financing for permanent working capital and fixed assets used to expand exports
- **SBA Export Express**
 - 75% to 85% Guarantee
 - For loans up to \$250,000
 - Used for most business purposes
 - Processed quickly through SBA Express certified lenders (within 36 hours)





Equity Investment

- SC Launch (technology oriented, up to \$200,000) www.sclaunch.org
- Angel Investors, including Charleston Angel Partners (www.chapsc.com), Upstate Carolina Angel Network (www.upstateangels.org), and other organizations and individuals (\$300,000 to \$1,000,000)
- Venture Capital Funds in SC – Invest SC
 - \$50 million pool of funds, with tax credit backing; 4 investor groups; direct application (deals \$1 million+)
 - Harry Huntley, 803-737-0627, hhuntley@investsc.org





Resource Assistance

- Small Business Development Center (SBDC)
 - State Office, 803-777-5118, <http://scsbdc.moore.sc.edu/about.html>
- SCORE
 - State Director, 803- 253-3124, www.score.org
- Fast Trac
 - Mary Dickerson, 843-805-3089, mdickerson@charlestonchamber.org, www.fastracsc.org
- Incubators, Accelerators and Resource Centers in your area
 - New Carolina, Amy Love, 803-760-1400, alove@newcarolina.org, www.newcarolina.org





Small Business and Entrepreneurship Resource Guide

- Summary information on all state and local resources.
- The Guide can be found at:
www.sccommerce.com > Business Services > “Small Business Resources”





Funding – Critical Elements for Success

Business Carolina, Inc.

January 13, 2009



- South Carolina based non-bank commercial lending company
- Term lender, with loans ranging from \$50,000 to \$10 million
- Preferred (PLP) SBA (7a) lender and USDA Business & Industry (B&I) lender

Information Needed for SBA 7(a) & USDA B&I Programs

For BCI to issue a financing proposal in 48 hours we need:

Current personal financial statements

- Latest fiscal year end business financial statements (for existing businesses)
- Latest interim business financial statement
- Personal resume for each business owner
- Signed credit report authorization for each business owner
- Brief description of use of loan proceeds and collateral to be offered
- Startup businesses must provide projections for three (3) years, plus a business plan

Information Needed for SBA 7(a) & USDA B&I Programs

For BCI to issue a firm loan commitment all the preceding items, plus the following:

- A detailed breakdown of total project costs including costs for building construction, acquisition of real property or equipment, leasehold improvements, as well as, any debt to be refinanced, amount of working capital needs, and closing costs.
- Three (3) years historical financial statements on your company including income statements, balance sheets, and cash flow statements with accountant notes.
- Interim financial statements on your company dated within 60 days of your loan application.
- Your company's projected financial statements as follows:
 - a. Operating projections for three (3) years, to include monthly spreads of income and cash flow for the first year, and annually for years two and three. Please include projections for repayment of proposed loan and other debt to be incurred.
 - b. Start up balance sheet for the borrowing entity showing the proposed distribution of assets, liabilities, and equity.



Five C's of Credit

(or Five Principles of Lending)

- **Character** – credit history, reputation in the community, integrity, honesty
- **Capital** – Net worth of the company, equity investment, owner's investment
- **Capacity** – Ability to repay; sufficient cash flow to service the obligation; projections and assumptions behind them
- **Collateral** – Assets pledged to secure the loan; secondary source of repayment
- **Condition** – in the market, the economy, competition, location; anything that could affect ability to repay



Key Financial Ratios

Whatever they are for your company....

- Debt to worth
- Quick ratio
- Current ratio
- Days payable
- Days receivable
- Margins
- Cashflow

Most Common Mistakes

- Errors on Personal Financial Statement form
 - a. Include all liabilities that you owe
 - b. Accurately state your gross income
 - c. Be realistic about market values of real estate, especially in today's depressed real estate market
 - d. Be sure to show all debts that you co-sign or guarantee
- Business balance sheet and income statements with obvious errors
 - a. Make sure the financial statements balance
 - b. Always send the lender both a balance sheet and corresponding income statement
- The assumption that the SBA or USDA guarantee makes a weak loan strong
- The assumption that a loan can be made without the borrower injecting any equity into the project. "100% financed deals do not exist"

Tips from the Lender

- Does the deal make sense
- Are your assumptions and financial projections realistic
- Use your lender as a resource for counseling regarding financial operations and possible marketing leads etc.
- Structure your company's balance sheet properly; i.e. short term loans for working capital and longer term loans for the refinancing or purchase of fixed assets.
- Always stay in touch with your lender even when delivering disappointing news.
- Rely on local business advisory services in preparing your financing request.



Contact Information:

Business Carolina, Inc. (BCI Lending)

Chad Keefer, Business Development Officer

1523 Huger Street, Suite A

Columbia, SC 29201

Phone: 803-461-3806

Fax: 803-461-3819

Email: ckeefer@bcilending.com

Web: www.bcilending.com



Resources

Theresa Singleton

Deputy District Director

U. S. Small Business Administration (SBA)

SC District Office

1835 Assembly Street, Suite 1425

Columbia, SC 29201

Phone: 803-253-3121

Fax: 202-481-5809

Email: theresa.singleton@sba.gov

Web: www.sba.gov/sc

Gail D. Newton

Business Development Specialist

U. S. Small Business Administration (SBA)

SC District Office

1835 Assembly Street, Suite 1425

Columbia, SC 29201

Phone: 803-765-5225

Email: gail.newton@sba.gov

Web: www.sba.gov/sc

Mae Lois Johnson

Lender Relations Officer

U. S. Small Business Administration (SBA)

SC District Office

1835 Assembly Street, Suite 1425

Columbia, SC 29201

Phone: 803-253-3360

Fax: 202-481-5809

Email: mae.johnson@sba.gov

Web: www.sba.gov/sc

Gregg white

Program Director USDA

Strom Thurmond Building

1835 Assembly Street Room 1007

Columbia, SC 292201

Phone: 803-765-5881

Fax: 803-253-3180

Email: Gregg.White@sc.usda.gov

Web: www.rurdev.usda.gov/sc/



Resources

Edwin Lesley

President

Business Development Corporation (BDC)

P.O. Box 21823

Columbia, SC 29221

Phone: 803-798-4064

Fax: 803-798-1224

Email: mail@businessdevelopment.org

Web: www.businessdevelopment.org

Chad Keefer

Business Development Officer

Business Carolina, Inc. (BCI Lending)

1523 Huger Street, Suite A

Columbia, SC 29201

Phone: 803-461-3806

Fax: 803-461-3819

Email: ckeefer@bcilending.com

Web: www.bcilending.com

Keith Black

President

Provident Business Financial Services

3937 Sunset Boulevard, Suite D

West Columbia, SC 29169

Phone: 803-791-0071

Fax: 803-233-7589

Email: kblack@providentbfs.com

Web: www.providentbfs.com

Josephus Howard

Business Loan Officer

City of Columbia

Office of Business Opportunities

1225 Lady Street, 1st Floor

Columbia, SC 29201

Phone: 803-545-3957

Fax: 803-255-8912

Email: jjhoward@columbiasc.net

Web: www.columbiacool.biz



Resources

Cindi Rourk

Loan Officer

Charleston Local Development Corporation

75 Calhoun Street, Third Floor

Charleston, SC 29401

Phone: 843-965-4089

Fax: 843-724-7354

Email: rourkc@ci.charleston.sc.us

Web: www.charlestonldc.com

John Hudson

Benedict-Allen Community Dev. Corp.

Benedict Minority Micro Fund

1600 Harden Street

Columbia, SC 29204

Phone: (803) 705-4515

Email: HUDSONJ@BENEDICT.EDU

David Mueller

Chief Operating Officer

Appalachian Development Corporation

3531 Pelham Road, Suite 100

Greenville, SC 29615

Phone: 864-382-2351

Email: mueller@appalachiandevelopmentcorp.com

Web: www.appalachiandevelopment.com

Jacquelyn Dickerson Ideozu

Technical Assistant Specialist

Berkeley-Charleston-Dorchester

Council of Governments

1362 McMillan Avenue, Suite 100

North Charleston, SC 29405

Phone: 843-529-0400

Fax: 843-529-0305

Email: JacquelynD@bcdcog.com

Web: www.bcdcog.com



Resources

Jim Bullock

Senior Lending Officer

Catawba Regional Council of Governments

215 Hampton Street

PO Box 450

Rock Hill, SC 29731

Phone: 803-327-9041 ext. 9605

Fax: 803-327-1912

Email: jbullock@catawbacog.org

Web: www.catawbacog.org

Frances Proveaux

Finance Manager

Lower Savannah Council of Governments

Economic Development

PO Box 850

Aiken, SC 29802

Phone: 803-649-7981

Fax: 803-649-2248

Email: fproveaux@lscog.org

Web: www.lscog.org

Chris Bickley

Executive Director

Lowcountry Council of Governments

PO Box 98

Yemassee, SC 29945

Phone: 843-726-5536

Fax: 843-726-5165

Email: cbickley@lowcountrycog.org

Web: www.lowcountrycog.sc.gov

Glenn C. Lane

Public Administration Specialist and Loan Officer

Pee Dee Regional Council of Governments

PO Box 5719

Florence, SC 29502

Phone: 843-669-3138

Fax: 843-669-4392

Email: gclane@peedeecog.org

Web: www.peedeecog.org/service.html



South Carolina
Commerce

Resources

Sam Leaman

Assistant Director

Upper Savannah Council of Governments

PO Box 1366

Greenwood, SC 29648

Phone: 864-941-8056

800-922-7729

Fax: 864-941-8090

Email: sleaman@uppersavannah.com

Web: www.upersavannah.com

Tomas Langlely

EDA Planner

Waccamaw Regional Council of Governments

1230 Highmarket Street

Georgetown, SC 29440

Phone: 843-546-8502

Fax: 843-527-2302

Email: tlanglely@wrcog.org

Web: www.wrcog.org

Dan Holt

SBA Export Trade Finance Officer

U.S. Export Assistance Center

521 East Morehead Street, Suite 435

Charlotte, NC 28202

Phone: 704-333-4886

Fax: 704-332-2681

Email: dan.holt@mail.doc.gov

Web: www.buyusa.gov

Miriam Wilson

Resource Network Manager

SCLaunch

1330 lady Street, Suite 505

Columbia, SC 29201

Phone: 803-343-5311

Email: miriam.wilcon@sclaunch.org

Web: www.sclaunch.org



Resources

Harry Huntley

Executive Director

InvestSC, S.C. Venture Capital Program

1201 Main Street, Suite 1600

Columbia, SC 29201

Phone: 803-737-0627

Fax: 803-737-0628

Email: hhuntley@investsc.org

Web: www.scjeda.net

Andrea Marshall

Executive Administrator

Charleston Angel Partners

The Tate Center for Entrepreneurship

College of Charleston

5 Liberty Street

Charleston, SC 29424

Phone: 843-881-5623

Email: andrea@charlestonangels.com

Web: www.chapsc.com

Matt Dunbar

Managing Director

Upstate Carolina Angel Network

PO Box 91691

Greenville, SC 29604

Phone: 864-751-4805

Email: matt@upstateangels.org

Web: www.upstateangels.org

George M. Crouch, Jr. , Assistant Vice President

Business Development Corporation of SC

SC Capital Access Program

111 Executive Center Drive

Enoree Building, Suite 225

Columbia, SC 29210

Phone: 803-744-0312 ext.119

Fax: 803-744-0612

Email: gcrouch@businessdevelopment.org

Web: www.businessdevelopment.org



South Carolina
Commerce

Resources

Chuck Bundy

Manager

Business Services

SC Department of Commerce

1201 Main Street, Suite 1600

Columbia, SC 29201

Phone: 803-737-0440

Fax: 803-734-0385

Email: cbundy@sccommerce.com

Web: www.sccommerce.com

J. J. Darby

State Director

NFIB – South Carolina

1201 Main Street, Suite 2015

Columbia, SC 29201

Phone: 803-254-1476

Fax: 803-254-1362

Email: jj.darby@nfib.org

Web: www.nfib.com



South Carolina
Commerce