

DOING BUSINESS IN THE OXFORD HILLS

by Gail Geraghty



Service Corps of Retired Executives (SCORE) counselors, seated, from left, Bob Lavelle, Georgiana Pacent, Chandler Briggs, John Tucker and John Titus. Standing in back, from left, are Pat Knowles, economic development specialist for SCORE's sponsoring agency, the U.S. Small Business Administration, and SCORE counselors Dave West, Wally Taft, Neil Elder, Mary Ann Brown and Henry Mail.

Leaders in the Oxford Hills have been working hard over the past decade to promote small business creation and expansion. It was a matter of survival as, one by one, the big manufacturing mills that once dominated the economy fell victim to foreign competition. The result: today there is more training and technical and financial assistance available for both start-up and established businesses in the Oxford Hills than ever before. "If you look at what was available even 10 years ago—there was nothing," said Neil Elder, who heads up the **Microenterprise Program at Community Concepts, Inc.**

Networking Makes It Happen

Today, a strong network of local, state and federal resources exists, linked by the internet, ready to help entrepreneurs start, grow, and sustain their businesses. Efforts are underway to transform the Oxford Hills from a region dominated by traditional manufacturing to one in which every small business finds its unique niche. "The information that's out there is incredible," said Elder, chairman of the local chapter of **SCORE** (Service Corps of Retired Executives), located in Market Square, South Paris, "...it's a matter of filtering out what is useful to you."

In recent years, the **Growth Council of Oxford Hills**, a division of **Enterprise Maine**, has focused its energy on bringing together organizations that offer financial, technical, educational, and marketing resources to business. Their efforts culminated with the creation in 2003 of **The Oxford Hills Business Development Network**.

The network was funded by a \$150,000 grant from the **U.S. Department of Housing and Urban Development's Rural Housing and Economic Development Program**. "The infrastructure wasn't there before," said Elder. Network members, including representatives from banks and business development and promotion organizations, meet monthly to promote self-sufficiency among local businesses. "By getting together, we keep each other apprised of what's going on; we're not duplicating efforts," said Elder.

Business people seeking help are sent to the right place, since network members know what other members are offering. Members of the network include the area's six banking institutions, SCORE, the Androscoggin Valley Council of Governments, Community Concepts, Inc., Western Maine Finance, the Career Center, the Western Maine University College, Oxford Hills Adult Education, and the Oxford Hills Chamber of Commerce.

The Norway Memorial Library on Main Street in Norway is also an active member of the network and provides business research assistance and tutoring in the use of internet resources. **Norway Downtown Revitalization**, a grassroots partnership dedicated to promoting Main Street business development, offers building design assistance and is actively working to promote the concept of the "Creative Economy" in the Oxford Hills.

The spirit of cooperation filters down to business owners who network and mentor each other. Glenn Davis, SCORE member and co-owner of **King's Hill Inn Bed & Breakfast** in South Paris, didn't hesitate to offer advice and guidance to a competing bed and breakfast getting started in the Oxford Hills.

The driving force behind the Business Development Network has been Barb Olson, vice president of the **Growth Council of Oxford Hills**. Of particular value, she said, has been an 11-week business planning class supported by the network and offered by **Oxford Hills Adult Education**. The "Take Your Business to the Next Level" class, offered in the spring and fall, provides participants with the opportunity to develop a strategic plan for their business. The program brings businesses together to



The Western Maine Business Development Network in session. From left, Bob Kasputes, Small Business Development Counselor; Marc Gosselin, Western Maine Community College Director; Shirley Hamilton, Maine Centers for Women, Work and Community; and Barb Olson, Vice President, Growth Council of Oxford Hills.

network and learn from each other, gain access to resources and information, get advice from experts in business development and management, and participate in thirty-three hours of business development training utilizing the NxLevel curriculum.

Sharon DiGiovanni of Norway, a participant in the class, said she thought it was the best investment she has ever made. "It made writing a business plan painless and fun as the energy of the instructor, guest speakers, and fellow classmates provided inspiration and lots of great information," she said.

The Oxford Hills also benefits from the **Western Maine Women's Network**, geared to the needs of women entrepreneurs. It offers monthly meetings for women interested in networking and accessing support for their professional and personal lives. In 2004, the Women's Network held its first-ever **Women's Business Expo**, a specialized trade show designed to showcase the offerings of women entrepreneurs.

SCORE also offers a small business workshop five times a year, geared to both existing businesses and newcomers to the business world. SCORE is sponsored by the **U.S. Small Business Administration**. The U.S. SBA has a wide array of online courses available for free download from its website, www.sba.gov. Elder said the local chapter has a membership of about twenty retired executives with extensive knowledge in many areas of business. The one-on-one counseling is invaluable in helping entrepreneurs make their business dreams a reality. "There's a lot of interest" in being self-employed, Elder said, but "I think a lot of people have an unrealistic idea of what it takes, and aren't prepared. You need to be pretty sure of what you're doing before you jump in."

Efforts have begun to help local businesses compete in the era of the "big box" store. The Route 26 corridor in Oxford is fast becoming a magnet for big box developers. **Home Depot** announced plans this year to locate near the area's first big box store, the **Wal-Mart Supercenter**, which opened in the mid-1990s. "We're planning an upcoming workshop on competing with the big box stores," Elder said. Bruce Cook, interim director of the Oxford Hills Chamber of Commerce, believes local businesses with long histories in the region are "going to have to accept the fact that life is changing around here. Our members are going to have to find their niche."

Specialized one-on-one training and advice is also available through Small Business Development Counselor Bob Kasputes, whose services are provided to the Oxford Hills by **AVCOG** (Androscoggin Valley Council of Governments.) **Maine SBDC's** provide comprehensive business management assistance, training, resource and information services to Maine's micro, small, and technology-based businesses. The focus of the Maine SBDC is to assist in the creation and maintenance of viable businesses and the jobs they provide.

The Money Is Out There

AVCOG also processes SBA loans, as does Elder through the **SBA Microloan Program**, and Bob Shinnars, vice president of **Western Maine Finance**, the lending arm of Enterprise Maine. Western Maine Finance is redeveloping several historic properties along Main Street in Norway and offers real estate financing to buy and preserve historic properties.

Elder supervises the **Maine Job Start Program**, one of the area's earliest loan programs for low income people wanting to start a business. Loans of up to \$35,000 are available through the Microloan Program, although the majority of loans made are smaller than that, Elder said. REDRLP (Regional Economic Development Revolving Loan Program) is designed to be shared 50/50 with a bank or another lender. Conventional business loan financing is pro-

ENTREPRENEUR BREATHING NEW LIFE INTO AN OLD BUILDING



Scott Berk and Shawn Kane stand in front of Café Nomad, which will open this year on Main Street in Norway.

Business and community leaders in the Oxford Hills have placed great emphasis in recent years on the redevelopment of historic properties. So when Scott Berk announced plans to rehab a tired old commercial building in Norway's Historic District as Café Nomad, the help he needed was not long in coming.

"There's a lot of people that are working very hard to make the Oxford Hills a better place," said Berk, who has lived all over the world.

"I like rural Maine. I like the winters, skiing, and I like the people a lot," he said. Berk noted that he has received a lot of support, both financial and otherwise, in his efforts to restore the 450 Main Street property at Advertiser Square.

He has received a loan from Western Maine Finance and Norway Savings Bank, as well as a façade grant from Norway Downtown Revitalization. Berk has spent over a year stripping off the vinyl siding, gutting the inside of the building, and restoring the timberframe structure that will house two apartments on the second floor and the café below.

His efforts at preserving the building's architectural integrity were featured in 2004 at the annual Maine Downtown Center conference.

"What has stood out for me is the energy and passion of the people in this area," said Berk. "Downtowns can compete. They just have to find their own niche."

SMALL BUSINESS RESOURCE GUIDE

Community Development

Androscoggin Valley Council of Governments (AVCOG)

(Business technical assistance, SBA 504 business loans)
Joe Balchunas, Loan Officer, 207-783-9186, jbalchunas@avcog.org

Community Concepts, Inc.

(Business technical assistance, SBA Microloan Program, Maine Job Start Program, REDRLP Loan Program-FAME)
Neil Elder, Microenterprise Program, 207-743-7716, ext. 1229
nelder@community-concepts.org

Western Maine Finance

(Business, non-profit and commercial real estate lending, tax credit packaging)
Bob Shinnars, Vice President, 207-743-8830, ext. 112 bob@EnterpriseMaine.com

Financial Institutions

Androscoggin Bank 190 Main Street, South Paris, 207-743-2545

Key Bank of Maine 369 Main Street, Norway, 207-743-6331

Northeast Bank 235 Main Street, South Paris, 207-743-8168

Norway Savings Bank 261 Main Street, Norway, 207-743-7986

Oxford Bank 1586 Main Street, Oxford, 207-743-8131

Oxford Federal Credit Union 1591 Main Street, Oxford, 207-743-2638

Local Business Resources: Technical Assistance, Training, Marketing and More

Career Center

(Employee recruitment, Employment training, business resource center)

Diane Peet, Employer Services Rep., 207-743-7763, diane.peet@maine.gov

(Self-employment funds for eligible clients)

Elaine Doble-Verrill, Counselor, 800-741-2991, elaine.doble-verrill@maine.gov

Central Maine Community College

(Custom training programs, business degree credit courses, pre-admission counseling, professional development workshops)

Marc Gosselin, 207-743-9322, mgosselin@cmcc.edu, www.cmcc.edu

Growth Council of Oxford Hills

(Site search assistance, business resource referrals, business events and workshops)

Barb Olson, Vice President, 207-743-8830, ext. 130, barb@EnterpriseMaine.com

Maine Centers for Women, Work and Community

(Opportunities for women-owned businesses, workshops and counseling, peer networks)

Shirley Hamilton, 1-800-442-2092, shirley.hamilton@maine.edu

Maine Small Business Development Centers

(1:1 technical assistance, business plan development, cash flow planning)

Bob Kasputes, SBDC Counselor, 207-743-5297, ext. 214, bkasputes@avcog.org

Norway Downtown Revitalization

(Community revitalization, business promotion, building design assistance)

Anne Campbell, Program Manager, 207-739-2215, mainst@megalink.net

Norway Memorial Library

(Business resource collection, database tutorials, business research assistance)

Ann Siekman, Library Director, 207-743-5309, asiekman@norway.lib.me.us

Oxford Hills Adult Education

(Academic/career counseling, math/literacy, computers, customized business training, office skills)

Judy Green, Director, 207-743-8842, ext. 1, adulated@sad17.k12.me.us

Oxford Hills Chamber of Commerce

(Tourism promotion, business networking events and seminars, legislative information)

Bruce Cook, Acting Executive Director, 207-743-2281, info@oxfordhillsmaine.com

SCORE/SBA

(1:1 business counseling, start-up workshop series) Neil Elder, Chairman, 207-743-0499

United States Small Business Administration

(Entrepreneurial development, financing, government contracting)

Patricia Knowles, Business Development Specialist, 207-622-8376 patricia.knowles@sba.gov

Western Maine University College

(College degrees, business administration, accounting, management, small business and financial services) Nikki Abbott, University College Director, 207-743-9322

vided by six area banks, all members of the business development network. Business loans are provided by Androscoggin Bank, Key Bank of Maine, Northeast Bank, Norway Savings Bank, Oxford Bank and the Oxford Federal Credit Union.

An Active And Involved Chamber Of Commerce

When it comes to business networking, marketing and promotion, no other organization can top the efforts of the **Oxford Hills Chamber of Commerce** over the past thirty-three years. Originally made up of just a few small businesses in Norway and South Paris, the chamber has grown to be the largest business organization in western Maine, with nearly 350 members. It offers monthly “**Business After Hours**” gatherings designed to showcase a particular business and allow members to get to know each other and share information and resources.

The Chamber also sponsors talks by speakers on business-related topics, and tracks legislation with a business impact. It publishes this annual magazine and a map and guide of the Oxford Hills, and offers to members a Chamber newsletter in both hard copy and electronic versions. It also sponsors an annual manufactured housing show and the **Oxford Hills Business Showcase**, a trade show.

The Chamber is undergoing a transition in leadership following the resignation of long-time Executive Director John Williams, who nurtured the organization and helped to give it a strong presence in the community. Bruce Cook, the Chamber’s interim director, says the chamber is fortunate to have its **Tourism and Business Information Center** located in the “red building” on busy Route 26, between **Bessey Motors** and **Littlefield Greenhouses**. “We feel it’s extremely important that we have a presence on Route 26,” he said. The visibility regularly attracts walk-in traffic, both visitors and local residents, who want to find out what’s available for business in the Oxford Hills.

In addition to having easy access to the Chamber Tourism and Business Information Center, business members can also take advantage of AVCOG services provided in a regional office in the chamber.

Promoting Higher Education

Some things are worth the wait. After years of hard work, the new **Western Maine University and Community College Center** opened for classes in May, 2004, in a renovated fair exposition building next to Oxford Hills Comprehensive High School. The Center provides local access to higher education, job training for new and existing businesses, and community and cultural opportunities. Part of the vision for the Western Maine University and Community College Center includes providing training opportunities for new and existing businesses and skills development among our existing workforce.

Oxford Hills Adult Education and **Central Maine Technical College** are coordinating the Education at Work project initiated by the Growth Council of Oxford Hills. Classes are tailored to the needs of local businesses and include training in Microsoft Word, Excel and Access; Essentials of Supervision; Workplace Communication; Business Writing; Delegating Skills for Supervisors; and Business Skills.

Community Support For A Brighter Future

Local business and community leaders are well aware that the economic future of the region rests in their hands. By sharing resources, working together, and supporting one another’s small business development efforts, the people of the Oxford Hills are well on their way toward shaping a post-traditional manufacturing economy. ■

BUSINESS HIGHLIGHT

EnterpriseMaine

Enterprise Maine, a family of community-based non-profit organizations, has been dedicated to creating economic opportunity in rural western Maine for 10 years. Their trademark: “Building tomorrow’s economy...today” reflects their focus on leading and assisting local communities, businesses and individuals to successfully compete in the new economy.

The Growth Council of Oxford Hills is a western Maine economic development partnership that provides award winning business development services to companies located in the Oxford Hills region. They also work to improve business competitiveness and quality of life through targeted infrastructure, community and work force improvements. With the opening of the Western Maine University, Community College and Career Center as well as over \$16 million in much needed transportation investments in the region, 2004 will go down as one of the most successful years in the history of the region’s economic development.

Businesses that were successfully attracted to the area in 2004 include Waterford Homes, the Oxford Hills’ fifth manufactured housing plant, a new grocery store in Paris, and an L.L. Bean seasonal contact center. Home Depot has also announced that it will build a new store in Oxford bringing in 150 new jobs. Bolstered by Growth Council assistance, local companies such as Maine Machine Products and Keiser Industries reported continued growth and job creation.

Western Maine Finance (WMF) is a certified community development financial institution. It provides working capital, equipment and real estate financing to businesses, non-profit organizations and developers by working with a variety of private and public partners to secure loan capital and put it to work in local communities. Recent recipients of funds include manufacturing plants, artists, trucking companies, bed and breakfasts, and restaurants.

Western Maine Development is a regional community development corporation that develops targeted commercial real estate projects to support business attraction and expansion, downtown revitalization and community facilities. In 2004, they broke ground on the Oxford Hills Business Park located on Route 26 in Oxford and secured preliminary approval for a federal grant to help build the infrastructure for the Western Maine Office Technology Park. A state grant was also secured to help restore the historic Odd Fellows building in downtown Norway to create the Western Maine Enterprise Center, which will become the home of Enterprise Maine and other organizations involved in regional community economic development.

Other new projects include the redevelopment of the Cummings Mill Complex (purchased in December 2003), launching a regional partnership with the Lake Region Development Council, and expanding business and community networks and industry clusters.

For more information about Enterprise Maine or to seek assistance, you can visit their offices at 150 Main Street, South Paris, call 207-743-8830, or email info@EnterpriseMaine.com.



Community leaders and Governor Baldacci break ground to celebrate the announcement of Norway Savings Bank’s Operations and Training Center to be located in the new Oxford Hills Business Park.

Enterprise Maine 2004 Impact

Number of Loans	54
Loan Capital Invested	\$2.9M
Jobs Created	430
Jobs Retained	1,150
Businesses/Entrepreneurs Assisted	261
Non Profits/Community Groups Assisted	63
Infrastructure Improvements	\$16M+

- Opening of Western Maine University, Community College & Career Center
- Attraction of L.L. Bean Seasonal Call Center
- 2 Lots under contract at Oxford Hills Business Park to Norway Savings Bank for new Operations and Training Center
- 5.5 Miles of new Route 26 in New Gloucester



Enterprise Maine staff. (Front row L to R:) Audra Morton, Marcy Boughter, Marti Damon, Karen Re. (Back row L to R:) Bob Shinnars, Barb Olson, Brigitte Marston, Brett Doney

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Building tomorrow's economy...today™

Celebrating
10 Years of Success

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