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# Utah Funding Directory

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# Utah Funding Directory

The Utah Funding Directory is designed to assist entrepreneurs, and non-profit organizations working with them, with a comprehensive listing of government and private resources for grants, loans, incentives, and programs available in the state of Utah.

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NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Economic Development Administration - Economic Adjustment Assistance (EAA) Program</b>	<a href="https://www.eda.gov/programs/eda-programs/">https://www.eda.gov/programs/eda-programs/</a>	(303) 844-5452	The EAA program provides a wide range of technical, planning, public works and infrastructure assistance in regions experiencing adverse economic changes that may occur suddenly or over time. The program can assist state and local entities in responding to a wide range of economic challenges.
<b>Economic Development Administration - Public Works Program</b>	<a href="https://www.eda.gov/programs/eda-programs/">https://www.eda.gov/programs/eda-programs/</a>	(303) 844-5452	Helps distressed communities revitalize, expand, and upgrade their physical infrastructure. This program enables communities to attract new industry; encourage business expansion; diversify local economies; and generate or retain long-term, private-sector jobs and investment through the acquisition or development of land and infrastructure improvements needed for the successful establishment or expansion of industrial or commercial enterprises.
<b>Grants.gov</b>	<a href="https://www.grants.gov">grants.gov</a>		Listing of all federal grant opportunities for small businesses, entrepreneurs, and nonprofit organizations. This government-administered website features a database where individuals and entities can find and apply for federal grants. The search feature allows you to filter by eligibility, category and agency to find grants specific to your needs.
<b>On the Job Training</b>	<a href="https://jobs.utah.gov/employer/resource/ojt.html">https://jobs.utah.gov/employer/resource/ojt.html</a>	(888) 920-WORK	The On-the-Job Training (OJT) Program offers reimbursement to employers who provide customized job training to participating employees.
<b>Rural Business Development Grants</b>	<a href="https://www.rd.usda.gov/programs-services/rural-business-development-grants/ut">https://www.rd.usda.gov/programs-services/rural-business-development-grants/ut</a>	(801) 524-4328	This program is a competitive grant designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas which will employ 50 or fewer new employees and has less than \$1 million in gross revenue.
<b>Rural Economic Development Grant</b>	<a href="https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/ut">https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/ut</a>	(801) 524-4328	Under the REDGrant program, the USDA provides grant funds to local utility organizations which use the funding to establish revolving loan funds (RLF). Loans are made from the revolving loan funds to projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to the Agency.
<b>Rural Economic Development Initiative (REDI)</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	The program authorizes a rural employment expansion grant for the creation of new high paying jobs in Utah counties of the fourth, fifth, or sixth class. A business entity may qualify for no more than \$25,000 in rural employment expansion grants in any fiscal year. The approved business entity must demonstrate that the "new full-time employee positions": pay at least 125% of the average county wage; are filled by an employee that works at least 30 hours per week and for a period of at least 12 consecutive months; and cannot be filled by an immediate family member.
<b>Rural Fast Track</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	Post-performance grants for small companies in rural Utah providing up to \$50,000 to create and retain high-paying jobs.

# Government Grants

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Small Business Innovation Research (SBIR)</b>	<a href="https://www.sbir.gov/about/about-sbir">https://www.sbir.gov/about/about-sbir</a>	(801) 957-5249	The SBIR program is a highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization (average award is \$1,150,000).
<b>Small Business Technology Transfer (STTR)</b>	<a href="https://www.sbir.gov/about/about-sttr">https://www.sbir.gov/about/about-sttr</a>	(801) 957-5249	The STTR is program that expands funding opportunities in the federal innovation research and development (R&D) arena. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small businesses and nonprofit research institutions (average award is \$1,150,000).
<b>Technology Acceleration Program (TAP)</b>	<a href="https://ustar.org/grant-programs/tap-technology-acceleration-program">https://ustar.org/grant-programs/tap-technology-acceleration-program</a>	(801) 538-8622	USTAR's Technology Acceleration Program (TAP) provides grants and other support to assist start-ups and early stage companies to accelerate the development of a new technology.
<b>Technology Commercialization &amp; Innovation Program (TCIP)</b>	<a href="http://business.utah.gov/programs/tcip/">http://business.utah.gov/programs/tcip/</a>	(801) 538-8895	TCIP provides competitive grants to small businesses and university teams to accelerate the commercialization of their innovative technologies.
<b>United States Department of Agriculture (USDA), Rural Development</b>	<a href="https://www.rd.usda.gov/programs-services">https://www.rd.usda.gov/programs-services</a>	(801) 524-4320	USDA Rural Development operates over fifty financial assistance programs for a variety of rural applications, including funding opportunities for rural small businesses, individuals, and communities/nonprofits through loans, loan guarantees, and grants.
<b>USTAR</b>	<a href="https://ustar.org/grant-programs">https://ustar.org/grant-programs</a>	(801) 538-8622	USTAR supports technology entrepreneurs and innovators through training, funding and incubator and accelerator programs; brokering technology transfer by connecting capital, management and industry, addressing market gaps in Utah's technology ecosystem and strengthening the state's research capacity.
<b>Utah Rural Jobs Program</b>	<a href="http://business.utah.gov/programs/rural/">http://business.utah.gov/programs/rural/</a>	(801) 297-2200	Enables an eligible small business located in a rural county to expand and create high wage jobs by providing flexible and affordable capital (eligible businesses may receive up to \$5,000,000 in capital for business development and expansion needs).
<b>Value Added Producer Grant (VAPG)</b>	<a href="https://www.rd.usda.gov/programs-services/value-added-producer-grants/ut">https://www.rd.usda.gov/programs-services/value-added-producer-grants/ut</a>	(801) 524-4328	VAPG helps agricultural producers enter into value-added activities related to the processing and/or marketing of new products. The goals of this program are to generate new products, create and expand marketing opportunities, and increase producer income. Maximum Grant Amount: Planning Grants \$75,000; Working Capital Grants: \$250,000. Matching Funds Requirements: 50 percent of total project costs.
<b>Women's Business Ownership Assistance (SBA)</b>	<a href="https://www.cfda.gov/?s=program&amp;mode=form&amp;tab=step1&amp;id=91e7dc7b9a7956a5e-4f639ac9d9a3f0d">https://www.cfda.gov/?s=program&amp;mode=form&amp;tab=step1&amp;id=91e7dc7b9a7956a5e-4f639ac9d9a3f0d</a>	202-205-7532	Funds private, nonprofit organizations to assist, through training and counseling, small business concerns owned and controlled by women, and to remove, in so far as possible, the discriminatory barriers that are encountered by women in accessing capital and promoting their businesses.

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<b>Davis County Revolving Loan Fund</b>	<a href="http://www.daviscountyutah.gov/ced/economic-development/incentives-resources">http://www.daviscountyutah.gov/ced/economic-development/incentives-resources</a>	(801) 444-2300	The Davis Fund for Economic Development is a small business loan program designed to create jobs and help grow the Davis County economy by providing financing options to viable but non-traditional businesses.
<b>Kabbage</b>	<a href="https://www.kabbage.com/">https://www.kabbage.com/</a>	(888) 986-8263	Kabbage's small business loans support all aspects of your small business from marketing expenses, new equipment purchases and more. Whether you prefer a secured or unsecured option, need funds for an industry-specific need or are a minority business owner, Kabbage offers a quick and easy application process to fit your needs.
<b>Lendio</b>	<a href="https://www.lendio.com/">https://www.lendio.com/</a>	(855) 853-6346	Based in Salt Lake City, Lendio matches entrepreneurs with the right business loans (they have about a 70% loan approval rate).
<b>Mountain West Small Business Finance</b>	<a href="https://mwsbf.com/">https://mwsbf.com/</a>	(801) 474-3232	As a not-for-profit finance intermediary, Mountain West works with local lending institutions, community economic development agencies, and business owners to facilitate access to capital for growth, expansion and job creation. Provides financing for land, building, remodels, and equipment purchases.
<b>Ogden Reinvestment Corporation</b>	<a href="https://www.guidestar.org/profile/26-4694674">https://www.guidestar.org/profile/26-4694674</a>	(752) 206-4285	Formed to assist in the reinvestment of the greater Ogden area. The ORC offers loans to borrowers with solid business models but that are not yet able to secure traditional bank financing, including: microenterprises, pre-development/bridge property acquisition, small business startup and expansions, and housing mixed use developments. These loan services are complimented with business counseling through the Ogden City Business Information Center (BIC).
<b>Proficio Bank</b>	<a href="http://www.proficiobank.com/">http://www.proficiobank.com/</a>	(801) 947-6000	Proficio Bank specializes in commercial lending, small business lending, retail mortgage lending, and reverse mortgage lending. Proficio Bank and its commercial lending division utilizes a niche strategy of serving the financial services needs of the corporate relocation industry and commercial lending services to small and middle-market borrowers in the Salt Lake City, Utah area.
<b>Provo City Loan Fund</b>	<a href="https://www.provo.org/departments/economic-development/bussiness-loans">https://www.provo.org/departments/economic-development/bussiness-loans</a>	(801) 852-6175	This fund allows for businesses within Provo City boundaries to apply for a minimum of \$50,000 and up to \$175,000 of a low-interest rate loan, funded in part with Provo City, and Business Loans Utah, a subsidiary of Utah Center for Neighborhood Stabilization. This loan is designed and structured to assist with economic and local business growth.
<b>Rural Community Assistance Corporation (RCAC)</b>	<a href="https://www.rcac.org/programs-services">https://www.rcac.org/programs-services</a>	(916) 447-2854	RCAC's Loan Fund is a financial resource for rural communities. The Loan Fund fills financing gaps and serves in areas that conventional markets traditionally neglect. RCAC offers loans for affordable housing development, environmental infrastructure, community facilities and small businesses in rural locations.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Rural Economic Development Loan</b>	<a href="https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/ut">https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/ut</a>	(801) 524-4328	The Rural Economic Development Loan (REDL) and Grant (REDG) programs provide funding to rural projects through local utility organizations. Under the REDLoan program, USDA provides zero interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is responsible for repayment to the Agency.
<b>Seed Funding Loan (Utah Microloan Fund)</b>	<a href="http://www.utahmicrolofund.org/loanoptions.html">http://www.utahmicrolofund.org/loanoptions.html</a>	(801) 746-1180	Offer loans up to \$10,000 (w/cosigner & collateral); up to \$7,500 (w/o cosigner & collateral); 12-60mo term.
<b>SLC - Economic Development Loan Fund</b>	<a href="https://www.slc.gov/ed/businessresources/financing/">https://www.slc.gov/ed/businessresources/financing/</a>	(801) 535-7200	The Economic Development Loan Fund stimulates business development and expansion, encourages private investment, promotes economic development, and enhances neighborhood vitality in Salt Lake City by making low-interest loans available to businesses.
<b>Small Business Administration - Bonds</b>	<a href="https://www.sba.gov/funding-programs/surety-bonds">https://www.sba.gov/funding-programs/surety-bonds</a>	(800) 827-5722	Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds, which are offered by surety companies. The SBA guarantees surety bonds for certain surety companies, which allows the companies to offer surety bonds to small businesses that might not meet the criteria for other sureties.
<b>Small Business Administration - Loans</b>	<a href="https://www.sba.gov/funding-programs/loans">https://www.sba.gov/funding-programs/loans</a>	(800) 827-5722	The agency doesn't lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. The SBA reduces risk for lenders and makes it easier for them to access capital. That makes it easier for small businesses to get loans. In general, eligibility is based on what a business does to receive its income, the character of its ownership, and where the business operates.
<b>United States Department of Agriculture (USDA), Rural Development - Business &amp; Industry Guaranteed Loans</b>	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees</a>	(801) 524-4328	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas.
<b>Utah CDC</b>	<a href="http://www.utahcdc.com/">http://www.utahcdc.com/</a>	(801) 627-1333	Utah CDC is a Certified Development Company (CDC), authorized by the U.S. Small Business Administration (SBA) to serve the Utah Small Business Community. Working as a partner with the SBA and a private-sector lender, they assist small businesses in financing up to 90% of the purchase of long-term fixed assets, such as land, building (existing and new construction), and equipment.
<b>Utah Microloan Fund</b>	<a href="http://www.utahmicrolofund.org/">http://www.utahmicrolofund.org/</a>	(801) 746-1180	Mission is to empower under-served communities in Utah by providing business training and funding (up to \$50,000) to entrepreneurs in start-up & existing businesses that do not qualify for traditional funding sources. Entrepreneurs with disabilities may qualify for these loans to start or grow a business.

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<b>Challenge.gov</b>	<a href="https://www.challenge.gov/list/">https://www.challenge.gov/list/</a>		Challenge.gov is a listing of challenge and prize competitions, all of which are run by more than 102 agencies across the federal government. These problem-solving events include idea, creative, technical and scientific competitions in which U.S. federal agencies invite the public's help to solve perplexing mission-centric problems.
<b>Custom Fit Training</b>	<a href="https://slco.org/uploadedFiles/depot/frd/fEconDev/customFitTrainingBrochure-Email-Version.pdf">https://slco.org/uploadedFiles/depot/frd/fEconDev/customFitTrainingBrochure-Email-Version.pdf</a>		Utilizing funds provided by the Utah State Legislature, Custom Fit Training is designed to stimulate economic development and facilitate the creation of new jobs in Utah (company must be located in Salt Lake County).
<b>EDTIF Tax Credit</b>	<a href="http://business.utah.gov/programs/incentives/edtif/">http://business.utah.gov/programs/incentives/edtif/</a>	(801) 538-8770	Companies seeking relocation and expansion of operations are eligible for post-performance, refundable tax credit rebates for up to 30% of new state revenues (state sales, corporate and withholding taxes) over the life of the project (typically 5-10 years).
<b>Enterprise Zone Non-Profit</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	Encourage 501C-3 nonprofit organizations to develop projects that have a positive community and economic impact in rural Enterprise Zone Areas by allowing non-profit to provide a Utah state tax credit to their donors for the approved project.
<b>Enterprise Zones</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	Certain businesses locating to or expanding in a designated zone (city population < 20,000 or county < 70,000 or an Indian Tribe for tribal lands) may claim state income tax credits
<b>Industrial Assistance Fund</b>	<a href="http://business.utah.gov/programs/incentives/iaf/">http://business.utah.gov/programs/incentives/iaf/</a>	(801) 538-8770	A post-performance grant for the creation of at least 50 high-paying jobs in urban counties.
<b>Life Science and Technology Tax Credits</b>	<a href="http://business.utah.gov/programs/incentives/tax-credits/">http://business.utah.gov/programs/incentives/tax-credits/</a>	(801) 538-8770	Provides tax credits to qualifying life science and technology investors who invest at least \$25,000 and not have more than a 30% ownership interest in the business entity at the time of investment.
<b>Opportunity Zones</b>	<a href="https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions">https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions</a>		Opportunity Zones are low income census tracts nominated by governors and certified by the U.S. Department of the Treasury into which investors can now put capital to work financing new projects and enterprises in exchange for certain federal capital gains tax advantages.
<b>Recycling Market Development Zones</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	Eligible recycling businesses located in designated Recycling Market Development Zones qualify for 5% income tax credits on machinery and equipment; 20% (up to \$2,000) state income tax credit on operating expenses; technical assistance; local incentives.
<b>Research Tax Credits</b>	<a href="https://www.slc.gov/ed/businessresources/financing/">https://www.slc.gov/ed/businessresources/financing/</a>	(800) 662-4335	Companies doing qualified research in Utah are eligible for income tax credits of up to 6% of qualified research expenses. Qualified research expenses include wages, machinery, software, and equipment.

# Incentives

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Sales Tax Exemption for Manufacturing Equipment</b>	<a href="https://tax.utah.gov/sales">https://tax.utah.gov/sales</a>	(801) 297-2200	Manufacturers are exempt from sales tax on the purchase of new equipment for Utah Plant start-up. Replacement manufacturing equipment purchases are also exempt from sales tax.
<b>Targeted Business Tax Credit</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	Encourages private investment and the creation of jobs in rural counties (< 25,000 population) by awarding post-performance refundable tax credits (up to \$300,000 of "allocation caps", with no more than \$100,000 being allocated to one project), to businesses with eligible "Community Investment Projects" (CIP).
<b>Utah New Market Tax Credit</b>	<a href="https://rules.utah.gov/publicat/code/r357/r357-010.htm">https://rules.utah.gov/publicat/code/r357/r357-010.htm</a>	(801) 538-3003	Attracts private capital investment in areas in need of job growth and economic development in the most severely distressed areas of the state.

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<b>Amazon Smile Foundation</b>	<a href="https://org.amazon.com/">https://org.amazon.com/</a>		AmazonSmile is a website operated by Amazon.com that has the same shopping features as on Amazon.com. When customers shop on AmazonSmile (smile.amazon.com), the AmazonSmile Foundation will donate 0.5% of the price of eligible purchases to the charitable organizations selected by customers. In order to browse or shop at AmazonSmile, customers must first select a charitable organization from the list of public charities registered and in good standing with the IRS.
<b>American Express Foundation</b>	<a href="https://about.americanexpress.com/corporate-responsibility">https://about.americanexpress.com/corporate-responsibility</a>	(800) 528-4800	The foundation supports programs designed to provide current and future nonprofit leaders with practical opportunities to learn and build leadership skills. Special emphasis is directed toward programs designed to address the leadership deficit in the nonprofit sector by enabling new executive directors or supporting the training and development of emerging leaders; diversify the current landscape of nonprofit leaders; and transform organizations through best-in-class management and leadership practices through board leadership, implementing management principles, or expanding an organization's capacity to attract, develop and retain leadership talent.
<b>Bank of the West Charitable Foundation</b>	<a href="https://www.bankofthewest.com/about-us/community-support/charitable-investments.html">https://www.bankofthewest.com/about-us/community-support/charitable-investments.html</a>	(303) 570-5836	The foundation supports programs designed to promote education and job training; and community and economic development. Special emphasis is directed toward programs designed to serve low-to-moderate income individuals.
<b>Bench to Bedside</b>	<a href="https://uofuhealth.utah.edu/center-for-medical-innovation/bench-2-bedside/">https://uofuhealth.utah.edu/center-for-medical-innovation/bench-2-bedside/</a>	(801) 587-3836	The Bench to Bedside Competition is an exciting and vibrant program introducing students to the fascinating world of medical and global health innovation through an incentive-based team competition.
<b>BNSF</b>	<a href="http://www.bnsffoundation.org/">http://www.bnsffoundation.org/</a>	(800) 832-5452	BNSF contributes to 501C3 nonprofit organizations for civic (community development), education, and tribal governments.
<b>Community Match Grant Program (Economic Development Corporation of Utah)</b>	<a href="http://edcutah.org/investors/community-match-grant-program">http://edcutah.org/investors/community-match-grant-program</a>	(800) 574-UTAH	Provides matching grants in support of specific economic development efforts that will spur job growth and capital investment (Average award size: Marketing - \$2,000, Mega Site - \$4,000, Professional Development - \$1,000).
<b>(George &amp; Dolores) Eccles Foundation</b>	<a href="http://www.gsecclesfoundation.org">http://www.gsecclesfoundation.org</a>	(801) 246-5340	501C3 non-profit organizations may qualify for funding under community and/or education categories to support entrepreneurial programs.
<b>Eileen Fisher</b>	<a href="https://www.eileenfisher.com/grants/women-owned-business/grant-program-guidelines">https://www.eileenfisher.com/grants/women-owned-business/grant-program-guidelines</a>	(800) 445-1603	The Eileen Fisher Women-Owned Business Grant supports innovative, women-owned companies that are beyond the start-up phase and ready to expand their business and their potential for positive social and environmental impact (\$10,000 grant).

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<b>ExxonMobil Foundation</b>	<a href="http://corporate.exxonmobil.com/en/community/worldwide-giving/exxonmobil-foundation/overview">http://corporate.exxonmobil.com/en/community/worldwide-giving/exxonmobil-foundation/overview</a>	(972) 940-6000	Supports programs designed to help women fulfill their economic potential and create economic and social change in their communities. Special emphasis is directed toward programs designed to develop women entrepreneurs and business leaders through skills development training, mentoring, and businesswomen's networks; create opportunities for women's economic participation through advocacy and research initiatives; and identify and deploy technologies that accelerate women's economic advancement through high-impact and sustainable innovations, research, and sharing best practices.
<b>Ewing Marion Kauffman Foundation</b>	<a href="https://www.kauffman.org/">https://www.kauffman.org/</a>	(816) 932-1000	The foundation's mission is to help individuals attain economic independence by advancing educational achievement and entrepreneurial success, consistent with the aspirations of its founder Ewing Marion Kauffman.
<b>FedEx Small Business Grant Contest</b>	<a href="https://smallbusinessgrant.fedex.com/#/">https://smallbusinessgrant.fedex.com/#/</a>	(800) 463-3339	The FedEx Small Business Grant Contest is a grant program by FedEx to award ten (10) small businesses with grants up to \$25,000 and up to \$7,500 in FedEx Office print and business services.
<b>Get Seeded</b>	<a href="https://lassonde.utah.edu/getseeded">https://lassonde.utah.edu/getseeded</a>	(801) 587-3836	Get Seeded is a monthly milestone grant funding program open to all college students in Utah. The first step is to apply online. Top teams advance to the Final Pitch Event, where they pitch to an audience that votes on who gets funded. All university students in Utah are welcome to apply for grants.
<b>Goldman Sachs - 10,000 Small Businesses</b>	<a href="https://www.10ksbapply.com">https://www.10ksbapply.com</a>	(801) 957-5233	The 10,000 Small Businesses program shows small business owners how to become more bankable and position themselves to access small business funding and capital. Through partnerships with local, regional and national Community Development Financial Institutions (CDFIs) and other mission-driven small business lenders (Capital Partners), loans are available to qualifying small businesses that lack access to affordable capital or may not qualify for traditional sources of credit.
<b>Google Ad Grants</b>	<a href="http://www.google.com/grants/">http://www.google.com/grants/</a>		Google Ad Grants works just like Google AdWords online advertising, by displaying your message to people who are searching for nonprofits like yours. If you're a qualifying nonprofit, you'll receive \$10,000 USD in in-kind AdWords advertising every month.
<b>Grow Utah</b>	<a href="http://www.growutah.com/contests-accelerators">http://www.growutah.com/contests-accelerators</a>	(801) 593-2269	Organizes and hosts startup contests in various industry clusters across the state to help identify promising startups in need of resources.
<b>High School Utah Entrepreneur Challenge</b>	<a href="https://lassonde.utah.edu/hsuec">https://lassonde.utah.edu/hsuec</a>	(801) 587-3836	The High School Utah Entrepreneur Challenge (HSUEC) encourages high school students to explore innovation and entrepreneurship, and teams can win over \$20,000 in cash and scholarship prizes!

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Idea Café Small Business Grant</b>	<a href="https://www.businessownersidecafe.com/small_business_grants/index.php">https://www.businessownersidecafe.com/small_business_grants/index.php</a>		A competition where the ultimate grant winner - the business with the most innovative business idea will receive a \$1,000 check, heaps of free publicity and national recognition.
<b>KeyBank Foundation</b>	<a href="https://www.key.com/about/community/key-foundation-philanthropy-banking.jsp">https://www.key.com/about/community/key-foundation-philanthropy-banking.jsp</a>	(216) 689-7397	Grants that support neighbors to create prosperity through advancing economic inclusion; communities and housing that are safe, affordable and stable; and the development of small businesses (increase in jobs created and increase in percentage of businesses launched).
<b>LIFT - Outdoor Rec Accelerator</b>	<a href="http://www.growutah.com/lift">http://www.growutah.com/lift</a>	(801) 593-2269	LIFT is Utah's first outdoor rec industry accelerator, organized by Grow Utah and Ogden City. It consists of an 8 week training program, outdoor rec industry mentors, and \$15k of launch capital without requiring any equity in your company.
<b>LIFT - Outdoor Rec Accelerator</b>	<a href="http://www.growutah.com/lift">http://www.growutah.com/lift</a>	(801) 593-2269	LIFT is Utah's first outdoor rec industry accelerator, organized by Grow Utah and Ogden City. It consists of an 8 week training program, outdoor rec industry mentors, and \$15k of launch capital without requiring any equity in your company.
<b>Opportunity Quest</b>	<a href="https://lassonde.utah.edu/oq">https://lassonde.utah.edu/oq</a>	(801) 587-3836	Opportunity Quest (OQ) is a statewide business model competition. The Lassonde Entrepreneur Institute hosts branch OQ competitions across the state at the University of Utah and partner universities. All participants are judged by industry experts on the quality of their submission. First-place teams receive cash and in-kind prizes and advance to the Utah Entrepreneur Challenge.
<b>Rocky Mountain Power Foundation</b>	<a href="https://www.rockymountainpower.net/about/itc/foundation/afg/er.html">https://www.rockymountainpower.net/about/itc/foundation/afg/er.html</a>	(888) 221-7070	Provides support to 501C3 organizations, and sometimes government entities, for projects that have a bearing on communities that are served by Pacific Power and Rocky Mountain Power. Up to \$10,000, average size is \$2,000-\$5,000.
<b>Social Investors Forum (The Community Foundation of Utah)</b>	<a href="https://utahcf.org/community-impact/social-investors-forum">https://utahcf.org/community-impact/social-investors-forum</a>	(801) 559-3005	Venture Philanthropy Utah will consider grants, loans, and other alternative financial investments for selected proposals. They prefer emerging organizations and startups, or spin-off programs, or new initiatives in existing organizations committed to change and demonstrate a sustainable funding model.
<b>Sorenson Impact Foundation</b>	<a href="http://sorensonimpactfoundation.org/">http://sorensonimpactfoundation.org/</a>	(801) 490-1003	The Sorenson Impact Foundation is dedicated to providing grants that make a lasting impact on individuals, families, and societies. Its primary areas of emphasis include social impact, education & entrepreneurial training and healthcare. They strive to improve the quality of life for people in their local communities and throughout the world.
<b>Sorenson Legacy Foundation</b>	<a href="http://www.sorensonlegacyfoundation.org">www.sorensonlegacyfoundation.org</a>	(801) 461-9700	501C3 non-profit organizations may apply for funds to promote community development and security, adequate and affordable housing, and education and job training.

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<b>State Trade and Expansion Program (STEP) Grant</b>	<a href="http://wtcutah.com/grants/step-grant/">http://wtcutah.com/grants/step-grant/</a>	(801) 532-8080	The World Trade Center Utah State Trade Expansion Program (STEP) seeks to help Utah businesses enter and expand into dynamic global markets by helping offset the cost of eligible expenses associated with export development activities. This initiative aims to increase the number of small businesses exporting in Utah, increase revenues and sales of Utah-made goods and services and increase Utah's GDP through international trade.
<b>The Allstate Foundation</b>	<a href="http://www.allstatefoundation.org">www.allstatefoundation.org</a>	(847) 402-7849	The foundation awards grants to state domestic violence coalitions and local programs to enhance projects that help survivors overcome economic challenges and achieve financial independence. Special emphasis is directed toward financial education through the use of Allstate's Moving Ahead Through Financial Management Curriculum; matched saving programs including Individual Development Accounts; and job readiness and job training.
<b>The Community Foundation of Utah</b>	<a href="https://www.utahcf.org/">https://www.utahcf.org/</a>	(801) 559-3005	The Foundation strengthens Utah's philanthropic community by working together with individuals, businesses, government entities, and nonprofit organizations to create positive change in the state. Their mission is to harness Utah's entrepreneurial spirit in service to the common good through smart philanthropy.
<b>The Goldman Sachs Foundation</b>	<a href="http://www.goldmansachs.com/citizenship/index.html">www.goldmansachs.com/citizenship/index.html</a>	(212) 902-3246	10,000 SMALL BUSINESSES - Helps entrepreneurs create jobs and economic opportunity through access to education, capital, and business support services. The foundation awards grants to community colleges, universities, and community and business development organizations. 10,000 WOMEN - Fosters shared economic growth by providing 10,000 underserved women around the world with business and management education, mentoring and networking, and access to capital. The foundation awards grants to business schools and universities in the United States, Europe, business schools in developing and emerging economies, and research and development organizations.
<b>The JPMorgan Chase Foundation</b>	<a href="http://www.jpmorganchase.com/corporate">www.jpmorganchase.com/corporate</a>	(212) 270-3685	The foundation supports programs designed to promote workforce readiness; small business expansion; financial capability; and community development. Special emphasis is directed toward neighborhoods located in areas of JPMorgan Chase's major operations.
<b>The Wal-Mart Foundation</b>	<a href="http://foundation.walmart.com">foundation.walmart.com</a>	(800) 530-9925	The foundation supports programs designed to promote opportunity, sustainability, and community. Special emphasis is directed toward hunger relief and healthy eating; sustainability; women's economic empowerment; and career opportunity.
<b>U.S. Bank Foundation</b>	<a href="http://www.usbank.com/cgi_w/cfm/about/">www.usbank.com/cgi_w/cfm/about/</a>	(612) 303-4000	The foundation supports programs designed to serve local community needs. Special emphasis is directed toward economic development to create stable jobs, better homes, and vibrant communities.

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<b>Union Pacific Foundation</b>	<a href="https://www.up.com/aboutup/community/foundation/grant-program/index.htm">https://www.up.com/aboutup/community/foundation/grant-program/index.htm</a>	(402) 544-5000	The Foundation funds direct services and efforts that build the capacity of nonprofit organizations focused on Safety, Workforce Development, Community Spaces, and Local Needs.
<b>United Way</b>	<a href="https://www.unitedway.org/local/united-states/utah">https://www.unitedway.org/local/united-states/utah</a>	(801) 736-7771	They are fighting to put every person, in every community, on a path toward financial empowerment. That starts with access to services, job training, credit counseling and money management programs.
<b>Utah Entrepreneurial Challenge (UEC)</b>	<a href="https://lassonde.utah.edu/uec">https://lassonde.utah.edu/uec</a>	(801) 587-3836	The UEC is a statewide, student business model competition. Teams from universities across the state compete for the best business model and a chance to win cash and awards. The grand prize is \$40,000.
<b>Utah Export Acceleration Grant (EAG)</b>	<a href="http://wtcutah.com/grants/utah-export-acceleration-grant/">http://wtcutah.com/grants/utah-export-acceleration-grant/</a>	(801) 532-8080	The EAG is made possible through a generous contribution by JP-Morgan Chase & Co. to help small to medium-sized Utah businesses advance their international business goals. Funds can be used to help with services, travel, and education/training.
<b>Wells Fargo Foundation</b>	<a href="https://www.wellsfargo.com/about/corporate-responsibility/community-giving/">https://www.wellsfargo.com/about/corporate-responsibility/community-giving/</a>	(800) 869-3557	The foundation supports organizations involved with education, job creation and job training, housing, financial literacy, human services, and community economic development.

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<b>42 Ventures</b>	<a href="http://www.42ventures.com/">http://www.42ventures.com/</a>	(801) 893-2442	Partners with entrepreneurs to grow software-driven businesses that deliver innovative products and services to highly defined markets. Located in Salt Lake City.
<b>Alerion Capital Group</b>	<a href="http://alerion.com/">http://alerion.com/</a>	(480) 367-0900	Alerion Capital Group applies technology domain expertise to private equity investments in later-stage technology and technology enabled companies.
<b>Alta Ventures</b>	<a href="http://altaventures.com/">http://altaventures.com/</a>	(801) 653-3926	Alta Ventures Mexico is an early-stage venture capital fund. Although they have offices in Salt Lake, their primary goal is to help passionate entrepreneurs grow innovative companies in Mexico. They take an active approach to investing in areas where the Alta team and network has domain experience. These areas include internet, SaaS computing, mobile computing, consumer, security, communications and health care.
<b>Aries Capital Partners</b>	<a href="https://ariescapitalpartners.com/">https://ariescapitalpartners.com/</a>	(801) 453-1000	ACP provides a valuable combination of patient capital, flexible deal structures, in-depth business capabilities and a wealth of experience.
<b>Banyan Ventures</b>	<a href="http://banyanventures.com/">http://banyanventures.com/</a>	(801) 415-2000	Banyan was founded in 2003 by a team of partners with extensive experience in strategic planning, operations, financial management, sales, and marketing. They have established a robust infrastructure and proven methodology for helping early-stage companies to grow and succeed.
<b>Boom Startup</b>	<a href="http://boomstartup.com/">http://boomstartup.com/</a>		BoomStartup is a mentorship-driven investment accelerator program focusing its efforts on providing money, mentors, and markets for its energetic tech entrepreneur participants. They mentor tech startups from idea creation through execution.
<b>Campus Founders Fund</b>	<a href="https://www.campusfounders.com/">https://www.campusfounders.com/</a>		Campus Founders Fund is a venture fund investing in student-run startups in the state of Utah. The fund is managed entirely by students and is sponsored by Kickstart Seed Fund. They typically invest \$10-20k in startups that show strong potential to help them get off the ground and reach meaningful milestones.
<b>Cherokee &amp; Walker Private Equity</b>	<a href="http://cherokeeandwalker.com/">http://cherokeeandwalker.com/</a>	(801) 278-7800	Cherokee & Walker is a private equity firm managing and seeking investment opportunities that fit the models of: Acquisitions & Investments, Partnerships, and Outgrowth.
<b>Clarke Capital</b>	<a href="http://clarkecp.com/">http://clarkecp.com/</a>	(801) 225-9990	Clarke Capital is a Family Office Investment Firm, focused on Alternative Assets, Hedge Funds, Early Stage University-Licensed/Acquired Technologies and Growth Equity.

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<b>Cougar Capital</b>	<a href="http://byucougarcapital.org/">http://byucougarcapital.org/</a>	(801) 422-8377	Cougar Capital is a student-run venture capital and private equity fund run by 2nd-year MBA students at the Marriott School at Brigham Young University. Cougar Capital partners with venture capital and private equity firms and becomes a member of the syndicate team conducting due diligence on potential investments. When appropriate, Cougar Capital will co-invest with the industry partners in the deal.
<b>Crocker Ventures</b>	<a href="http://crockerventures.com/">http://crockerventures.com/</a>	(801) 702.8580	Crocker Ventures is an independent, privately-held life science and healthcare investment firm that funds promising seed- and early-stage life science technology companies in four primary areas: diagnostics, biotechnology/pharmaceuticals, drug delivery, and medical devices.
<b>CrowdRise (crowd funding)</b>	<a href="http://www.crowdrise.com">www.crowdrise.com</a>		Fundraise online and raise money for charities and causes.
<b>Decathlon Capital Partners</b>	<a href="https://www.decathloncapital.com/">https://www.decathloncapital.com/</a>	(435) 200-1051	Decathlon Capital Partners is a leading provider of innovative financing solutions and growth capital for companies seeking flexible alternatives to traditional equity investment. Their focus is on revenue-based lending.
<b>Dolphin Capital</b>	<a href="https://www.dolphincapitalgroup.com/">https://www.dolphincapitalgroup.com/</a>	(801) 318-0645	Dolphin Capital is a private equity firm that invests in mid-market businesses with significant growth potential. Its investments include growth capital investments, partial buy-outs and acquisitions.
<b>DW Healthcare Partners</b>	<a href="http://dwhp.com">http://dwhp.com</a>	(435) 645-4050	DW Healthcare Partners is a healthcare-focused private equity firm with over \$500 million under management. They are experts in the areas of healthcare investments, strategic growth planning and business value maximization. They invest in healthcare companies generating over \$4 million in EBITDA, at the smaller end of the middle market.
<b>Early Run Ventures</b>	<a href="http://www.earlyrun.com/index.html">http://www.earlyrun.com/index.html</a>	(801) 593-2201	Engage angel investing in ideas and innovation.
<b>Epic Ventures</b>	<a href="http://www.epicvc.com/">http://www.epicvc.com/</a>	(801) 524-8939	Epic Ventures is a premier early stage software and Internet infrastructure venture firm whose mission is to back entrepreneurs and companies positioned to lead the information economy of tomorrow. They make investments across the IT stack, as well as in ecommerce, consumer applications, and security.
<b>FundRazr (crowd funding)</b>	<a href="http://www.fundrazr.com">www.fundrazr.com</a>		Raise money for anything from personal causes to nonprofits to entrepreneurial projects.

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<b>GSD Capital</b>	<a href="https://gsdcapital.vc/">https://gsdcapital.vc/</a>	(888) 248-2208	GSD Capital (formerly Rock & Hammer Ventures) provides founder-friendly funding to early-stage Mountain West companies. Our focus is partnering with exceptional founding teams who seek to avoid costly equity dilution. We provide funding coupled with the assistance of our operationally experienced team. We do this utilizing Revenue-Based Financing and other debt-based funding structures. We lack the restrictions of a traditional fund structure, giving us the ability to custom-fit funding solutions.
<b>IndieGoGo (crowd funding)</b>	<a href="http://www.indiegogo.com">www.indiegogo.com</a>		Raise money for your entrepreneurial idea and find customers.
<b>Innoventures Capital Partners</b>	<a href="http://innoventurescapitalpartners.com">http://innoventurescapitalpartners.com</a>	(801) 243-6674	InnoVentures Capital Partners is the manager of the UTF C family of funds located in Salt Lake City, Utah. They invest in small companies throughout the region by providing subordinated debt to start-up and growing businesses. They fill a unique niche in the Utah venture capital network providing up to \$500,000 to entrepreneurial companies.
<b>Jnivin</b>	<a href="https://www.jnivin.com/">https://www.jnivin.com/</a>		JNivin- an active lifestyle investment and growth company based in Logan, Utah. Formed in 2013, JNivin is an active investment group looking for investments in many industries from consumer products to tech.
<b>KEB Enterprises Private Equity</b>	<a href="http://www.kebenterprises.com/">http://www.kebenterprises.com/</a>	(801) 764-9999	KEB Enterprises focuses on partnering with and acquiring businesses with an emphasis on rapid growth. They provide resources and experience to additional businesses looking for capital investment from a partner positioned to aid with strategy, growth, and development alongside the existing ownership and/or management when possible.
<b>KickStart Seed Fund</b>	<a href="http://kickstartseedfund.com/">http://kickstartseedfund.com/</a>	(801) 308-0440	They kickstart companies in the Mountain West by aligning technology creators, industry, entrepreneurs, and capital sources behind the funding and mentoring of seed investments.
<b>KickStarter (crowd funding)</b>	<a href="http://www.kickstarter.com">www.kickstarter.com</a>		Helps artists, musicians, filmmakers, designers, and other creators find the resources and support they need to make their ideas a reality.
<b>Medici Ventures</b>	<a href="https://www.mediciventures.com/">https://www.mediciventures.com/</a>	(801) 947-3100	Medici Ventures focuses on advancing blockchain technology and emerging crypto industries.
<b>Mercato Partners</b>	<a href="http://mercatopartners.com/">http://mercatopartners.com/</a>	(801) 220-0055	Mercato Partners is an innovative growth equity investor with genuine expertise in sales and marketing execution. They invest in high growth technology and consumer businesses, bringing unparalleled expertise in sales execution and channel expansion.

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<b>Park City Angels</b>	<a href="http://www.parkcityangels.com/">http://www.parkcityangels.com/</a>	(435) 565-1041	The Park City Angels are looking to invest in promising opportunities that can produce significant shareholder return.
<b>Peak Ventures</b>	<a href="http://peakventures.vc/">http://peakventures.vc/</a>	(385) 352-8880	Peak Ventures is an early-stage investment firm in Utah that invests in talented entrepreneurs with exceptional technologies.
<b>Pelion Venture Partners</b>	<a href="https://pelionvp.com/">https://pelionvp.com/</a>	(801) 365-0262	Pelion is an early stage venture capital firm bent on exceeding the expectations of unapologetic entrepreneurs who shoot for the moon.
<b>Peterson Partners</b>	<a href="http://www.petersonpartners.com/">http://www.petersonpartners.com/</a>	(801) 417-0748	Their objective is to be a premier capital partner for entrepreneurs and founders of businesses, by launching and growing great companies. With our offices located in Salt Lake City, UT, they tend to favor investments in the West Coast and Mountain West regions of the United States. They are generalists and do not specialize in making investments in any particular industry.
<b>Plus 550</b>	<a href="http://www.plus550.com/">http://www.plus550.com/</a>	(801) 231-0028	Plus550 believes that the historical channels through which entrepreneurs access capital are costly and time-consuming, that they hinder new business growth and overall economic development. By offering a simple process that provides entrepreneurs with normal deal terms and best venture practices, Plus550 will drive fair returns while positioning entrepreneurs for the greatest likelihood of long-term success.
<b>Rees Capital</b>	<a href="http://www.reescapital.com/">http://www.reescapital.com/</a>	(801) 254-5400	REES (Recognizing & Empowering Entrepreneurial Success) Capital is an angel investment and mentor capital firm that works in close collaboration with entrepreneurs and their investors and board members to drive company growth and maximize equity value through strategic direction and influence. REES Capital focuses its efforts on start-ups and high-growth companies. Based in South Jordan, Utah, REES Capital works with entrepreneurs and companies throughout the world.
<b>Renewable Tech Ventures</b>	<a href="http://www.renewablevc.com/">http://www.renewablevc.com/</a>	(801) 363-1700	RenewableTech Ventures is an early stage and growth stage venture fund investing in renewable energy, clean technology, energy conservation, green materials and other technologies. They have offices in Salt Lake City, Rexburg and Alberta.
<b>RevRoad Accelerator</b>	<a href="https://www.revroad.com/">https://www.revroad.com/</a>	(888) 920-7623	At RevRoad, they are all about helping the best companies succeed. They accept a few to work with every quarter, and then work side-by-side with them for two years. Along the way, they provide them with everything they need: a mentor who has been in their shoes, key service deliverables, and office space. Because they accept equity instead of cash, they are fully invested in making the entrepreneurs' companies succeed.

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<b>RocketHub (crowd funding)</b>	<a href="http://www.rockethub.com">www.rockethub.com</a>		An international, open community that has helped thousands of artists, scientists, entrepreneurs, and social leaders raise millions of dollars.
<b>Sentry Private Equity</b>	<a href="http://www.sentryfinancial.com/">http://www.sentryfinancial.com/</a>	(801) 596-9600	Sentry Financial is a diversified financial services firm based in Salt Lake City, Utah, with over 30 years of history and more than \$3.2 billion in transactions to date. They provide capital and related services to—and sometimes operate—businesses worldwide that are sustainable, have high growth potential, and positively impact our world. Sentry operates in many business verticals across four divisions: Equipment Financing, Real Estate, Media & Entertainment, and Pantry & Dining.
<b>Signal Peak Ventures</b>	<a href="https://www.spv.com/home/">https://www.spv.com/home/</a>	(801) 942-8999	Signal Peak is a Salt Lake City based venture capital firm investing in early-stage technology companies in underserved markets across the United States. They help passionate entrepreneurs build leading companies with enduring value.
<b>SLC Angels</b>	<a href="http://www.slcangels.com/">http://www.slcangels.com/</a>		The SLC Angels (formerly the Olympus Angels) is an association of accredited investors based in Salt Lake City that share an interest in investing in early-stage, high-tech companies with substantial growth potential. The SLC Angels provide mentoring and invest in promising entrepreneurial companies to help them grow and prosper.
<b>Small Business Administration - Investment Capital</b>	<a href="https://www.sba.gov/funding-programs/investment-capital#paragraph-11">https://www.sba.gov/funding-programs/investment-capital#paragraph-11</a>	(800) 827-5722	Find an investor for your business through a Small Business Investment Company (SBIC) licensed by the Small Business Administration (SBA).
<b>Sorenson Capital</b>	<a href="http://www.sorensoncapital.com/">http://www.sorensoncapital.com/</a>	(801) 407-8400	Sorenson Capital is a private equity firm headquartered in Salt Lake City that provides small to middle-market buyout and growth equity investments, with a particular focus on the Mountain and Western regions.
<b>Start Some Good (crowd funding)</b>	<a href="http://www.startsomegood.com">www.startsomegood.com</a>		Cause-driven crowdfunding, innovative partnerships, and social entrepreneur education.
<b>Start Studios Pre-Accelerator</b>	<a href="https://startstudio.com/">https://startstudio.com/</a>	(801) 797-0909	We are a startup studio that works with founders to develop new products and launch scalable companies. Companies accepted into StartStudio receive up to \$100K in the form of a convertible note to work closely with our accomplished in-house team and mentors to build a sustainable business worthy of long-term investment and top talent.
<b>Subtraction Capital</b>	<a href="http://subtractioncapital.com/">http://subtractioncapital.com/</a>	(415) 851-1625	Subtraction Capital is a venture capital fund that invests in early stage enterprise software companies in the San Francisco Bay Area and Salt Lake City.

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<b>U of U Startup Center Seed Fund</b>	<a href="https://lassonde.utah.edu/getseeded">https://lassonde.utah.edu/getseeded</a>	(801) 587-3836	The Startup Center for Students (StaC) at the U of U helps students execute on their business ideas by assisting with strategy, funding, implementation and mentoring. They also offer periodic funding to student entrepreneurs.
<b>University Venture Fund</b>	<a href="https://uventurefund.com/">https://uventurefund.com/</a>	(435) 655-5133	University Venture Fund invests in compelling new technologies, high growth opportunities and stable cash flowing businesses across a broad range of industries and sectors.
<b>Utah Angels 2</b>	<a href="http://ua2.co/">http://ua2.co/</a>		Membership is composed of former or current high tech executives and former entrepreneurs that are looking to invest time and money to develop cutting edge businesses. With a focus on future harvest, creating jobs, and development of the Utah Economy and it's diversity.
<b>Utah Capital Investment</b>	<a href="http://utahcap.com/">http://utahcap.com/</a>	(801) 521-3072	They help Utah entrepreneurs and companies with advice, strategy, and capital introductions.
<b>Utah Tech-X</b>	<a href="http://www.utahtechx.com/">http://www.utahtechx.com/</a>		Utah Tech-X is a business acceleration project in Utah Valley that connects entrepreneurs to money, markets, and mentors. It's mission is to seek out the most promising entrepreneurs, products, services and help accelerate access to money, markets, and mentors. The success of the program is measured by the number of quality jobs created for the community.
<b>Wayne Brown Institute - WBI Angels</b>	<a href="http://www.WayneBrownInstitute.org">www.WayneBrownInstitute.org</a>	(801) 595-1141	The WBI Venture Funding Program and the WBI Angels welcome any company to submit a business plan. WBI offers entrepreneurs educational and training programs that transfer experience, knowledge, contacts and capital from the world's leading business and financial organizations to promising early-stage, technology-based companies.
<b>Zetta Venture Partners</b>	<a href="http://zettavp.com/">http://zettavp.com/</a>	(415) 993-8821	Zetta invests in intelligent enterprise software. We partner with companies building software that learns from data to analyze, predict and prescribe outcomes.

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Alice	<a href="https://helloalice.com/">https://helloalice.com/</a>		Alice selects the resources most relevant to your business, based on your industry, stage of growth, location and more. Whether you're looking for something specific, or just need some guidance on what to tackle next, Alice filters through thousands of resources to find the few that are right for you.
Banking on Women	<a href="http://www.utahmicroloanfund.org/bankingonwomen.html">http://www.utahmicroloanfund.org/bankingonwomen.html</a>	(801) 746-1180	Banking On Women is a 15-week small business course for female entrepreneurs sponsored by Synchrony Bank, created to empower women in Utah to start or grow their businesses!
Bear River Association of Governments (BRAG)	<a href="http://brag.utah.gov/business-outreach/">http://brag.utah.gov/business-outreach/</a>	(435) 752-7242	The Bear River Business Expansion and Retention, or BEAR Program is service designed to provide resources to existing businesses and entrepreneurs to start and grow successful businesses. Their outreach specialists can provide information on accessing training, tax credits, help with city issues, grants and other incentives.
BIG: BioInnovations Gateway	<a href="https://ustar.org/statewide-services/bioinnovations-gateway">https://ustar.org/statewide-services/bioinnovations-gateway</a>	(385) 602-6385	BIG is a life science incubator, a USTAR – Granite School District partnership, helping startup companies grow their ideas by offering valuable resources at a critical time in their development. It's mission is to facilitate innovation in Utah's life science industry by providing high-quality research facilities, office space, mentoring, and access to funding programs. The BiG program has successfully developed a model to lower the cost of launching biotech and medical device startups.
Boots to Business	<a href="https://www.sba.gov/offices/headquarters/ovbd/resources/160511">https://www.sba.gov/offices/headquarters/ovbd/resources/160511</a>	(202) 205-VET1	Boots to Business (B2B) is an entrepreneurial education and training program offered by the U.S. Small Business Administration (SBA) as part of the Department of Defense's Transition Assistance Program (TAP). B2B provides participants with an overview of business ownership and is open to transitioning service members (including National Guard and Reserve) and their spouses.
Boots to Business Reboot	<a href="https://www.sba.gov/offices/headquarters/ovbd/resources/1485216">https://www.sba.gov/offices/headquarters/ovbd/resources/1485216</a>	(202) 205-6773	Boots to Business Reboot is a two step entrepreneurial training program offered by the U.S. Small Business Administration. The course is open to Veterans of all eras, Servicemembers (including members of the National Guard and Reserves) and their spouses. The curriculum provides assistance to those interested in exploring business ownership or other self-employment opportunities by leading them through the key steps for evaluating business concepts and providing foundational knowledge required to develop a business plan. In addition, participants are introduced to SBA resources available to access start-up capital, technical assistance and contracting opportunities.
Box Elder Business Resource Center	<a href="http://www.boxeldersbdc.org/">http://www.boxeldersbdc.org/</a>	(435) 919-1295	The Box Elder Business Resource Center is a one-stop-shop where you can get your business questions answered and where you can connect with the resources necessary to move your business forward. The center is sponsored by Box Elder County, Utah State University Brigham City Campus, and the Governor's Office of Economic Development.

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<b>Business Expansion &amp; Retention (BEAR)</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 297-2200	Assists new and existing rural businesses, influences rural job creation, and increases economic diversity in rural regions by enhancing the level of technical services provided.
<b>Cache Business Resource Center</b>	<a href="https://cachebrc.org/">https://cachebrc.org/</a>	(435) 760-7937	The mission of the Cache Business Resource Center (CBRC) is to support economic and business development that will improve the quality of life and economic well-being of citizens in the region and the State of Utah. The CBRC will provide a physical environment where emerging and established businesses can experience a collaborative environment of training, counseling, state-of-the-art operating space, and relevant resource information from both government and private providers. Incubator services, both on-site and virtual, will include educational programs and technical assistance for both owner and employees.
<b>Castle Country Business Resource Center</b>	<a href="http://www.btacenter.com/">http://www.btacenter.com/</a>	(435) 613-5435	The Business Technical Assistance Center (BTAC) is a non-profit economic development corporation. The goal of the BTAC is to ensure the success of new emerging businesses in Southeastern Utah.
<b>Church &amp; State</b>	<a href="https://www.cs1893.com/">https://www.cs1893.com/</a>	(801) 901-0459	Church & State is a business platform and resource network for entrepreneurs, startups and small businesses. Housed in a historic 22,000 square foot building in the heart of downtown Salt Lake City, they are focused on building a close-knit community of innovators, mentors, policy makers, financiers and funders who share a belief that collaboration is the key to business success, at every stage and every level.
<b>Company Launch</b>	<a href="https://lassonde.utah.edu/launch">https://lassonde.utah.edu/launch</a>	(801) 587-3836	The Company Launch program provides University of Utah student entrepreneurs access to in-kind resources to grow their ideas into businesses.
<b>Economic Development Agency Planning Program and Local Technical Assistance Program</b>	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	(303) 844-5452	Through its Planning and Local Technical Assistance programs, the EDA assists eligible recipients in developing economic development plans and studies designed to build capacity and guide the economic prosperity and resiliency of an area or region. The Planning program helps support organizations, including District Organizations, Indian Tribes, and other eligible recipients, with Short Term and State Planning investments designed to guide the eventual creation and retention of high-quality jobs, particularly for the unemployed and underemployed in the Nation's most economically distressed regions. The Local Technical Assistance program strengthens the capacity of local or State organizations, institutions of higher education, and other eligible recipients to undertake and promote effective economic development programs through projects such as feasibility studies and impact analyses.
<b>Economic Development Corporation of Utah</b>	<a href="http://edcutah.org/">http://edcutah.org/</a>	(800) 574-UTAH	Assists companies with expansions and relocations. Free consulting services (research requests, site visit coordination, incentives, ground breaking and ribbon cuttings, introduction to local partners).

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Entrepreneurs' Organization (EO)</b>	<a href="https://www.eonetwork.org/utah">https://www.eonetwork.org/utah</a>	(703) 519-6700	The Entrepreneurs' Organization (EO) is a Global business network of 13,000+ leading entrepreneurs in 179 chapters and 57 countries. EO educates, transforms, inspires and offers invaluable resources in the form of global events, leadership-development programs, an online entrepreneur forum and executive education opportunities, among other offerings designed for personal and professional growth.
<b>Grow Utah</b>	<a href="http://www.growutah.com">http://www.growutah.com</a>	(801) 593-2269	Grow Utah hosts and runs hundreds of startup conferences and events; organizes and leads community work-groups to help grow entrepreneur activity; works with state partners to lead and assist in startup growth efforts. Extensive list of startup resources (including funding opportunities) is available on their website.
<b>Incubator Listing</b>	<a href="http://www.growutah.com/connectory">http://www.growutah.com/connectory</a>		An online listing of business incubators/co-working spaces throughout the state of Utah.
<b>Lassonde Entrepreneur Institute</b>	<a href="https://lassonde.utah.edu/about-us">https://lassonde.utah.edu/about-us</a>	(801) 587-3836	The Lassonde Entrepreneur Institute is a nationally ranked hub for student entrepreneurship and innovation at the University of Utah and an interdisciplinary division of the David Eccles School of Business. The institute provides opportunities for thousands of students to learn about entrepreneurship and innovation. Programs include workshops, networking events, business-plan competitions, startup support, innovation programs, graduate seminars, scholarships, community outreach and more.
<b>Miller Business Resource Center (Salt Lake Community College)</b>	<a href="https://mbrclcc.com/">https://mbrclcc.com/</a>	(801) 957-5232	Jumpstart your business with specialized training, education, business incubator, coaching programs, advisors, classes, funding resources, or affordable office space in a collaborative, peer-based environment.
<b>Miller Competition Series</b>	<a href="http://miller.byu.edu/">http://miller.byu.edu/</a>	(801) 422-7437	The Miller Competition Series prepares students to launch scalable companies while pursuing their education at BYU. It is the largest single-university startup competition in the nation, featuring three major competitions and seven monthly training workshops.
<b>Minority Business Development Agency (US Dept. of Commerce)</b>	<a href="https://www.mbda.gov/">https://www.mbda.gov/</a>	(303) 623-3105 Ext. 208	MBDA works throughout the Nation to link minority-owned businesses with the capital, contracts, and markets they need to grow.
<b>Moab Business Resource Center</b>	<a href="https://www.usu.edu/campuses/moab/mbrcl/">https://www.usu.edu/campuses/moab/mbrcl/</a>	(435) 259-7432 Ext. 1811	It's primary focus is to help businesses strengthen and expand their customer base in the Moab area.
<b>Mountain West Capital Network</b>	<a href="https://www.mwcn.org/">https://www.mwcn.org/</a>	(801) 966-1430	Utah's first and largest business networking organization devoted to supporting entrepreneurial success. Provides information about capital formation and distribution, education, mentorship opportunities and recognizes and rewards performance.

# Technical Assistance

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Northfront Business Resource Center</b>	<a href="https://www.davistech.edu/northfrontbrc">https://www.davistech.edu/northfrontbrc</a>	(801) 593-2102	The Business Resource Center provides quality educational, consulting and mentoring services for entrepreneurs in Davis and Morgan Counties.
<b>Office of Rural Development (Utah Governor's Office)</b>	<a href="https://business.utah.gov/rural/">https://business.utah.gov/rural/</a>	(801) 538-8680	The ORD works with businesses in Utah's rural counties, providing resources and programs to sustain business and improve employment opportunities. The office collaborates with local governments and other development partners to support rural economic growth.
<b>Ogden Business Information Center</b>	<a href="http://ogdenbusiness.com/Business-Services/Business-Information-Center.aspx">http://ogdenbusiness.com/Business-Services/Business-Information-Center.aspx</a>	(801) 629-8613	Ogden City's one-stop shop for business resources, capital opportunities, counseling and mentoring.
<b>Procurement Technical Assistance Centers</b>	<a href="http://business.utah.gov/programs/ptac/">http://business.utah.gov/programs/ptac/</a>	(801) 538-8775	Helps Utah small businesses to find, bid and win procurement opportunities with federal, state, and local government entities.
<b>Rural Community Assistance Corporation (RCAC)</b>	<a href="http://www.rcac.org">www.rcac.org</a>	(916) 447-2854	RCAC is a nonprofit organization that provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC's Building Rural Economies (BRE) initiative provides training in comprehensive community economic development to support and develop local assets and talents. RCAC can help build the capacity for local organizations to network, plan and implement economic development initiatives in rural communities to increase local entrepreneurship and jobs.
<b>Salt Lake Small Business Development Center</b>	<a href="https://utahsbdc.org/center/salt-lake">https://utahsbdc.org/center/salt-lake</a>	(801) 957-5288	The Salt Lake SBDC at Salt Lake Community College is passionate about helping small business owners and entrepreneurs achieve their goals of growth, innovation, increased productivity, management improvement, and success. They have experts on their team who can provide crucial information and support that can make the difference between a business's success and failure (serving Salt Lake and Summit Counties).
<b>SBIR-STTR Assistance Center (SSAC)</b>	<a href="https://www.sbir.gov/node/736569">https://www.sbir.gov/node/736569</a>	(801) 957-5249	The SSAC is a statewide resource assisting innovators and entrepreneurs to maximize their business potential through the non-dilutive federal Small Business Innovative Research (SBIR) and Small Business Technology Transfer (STTR) programs. Through the SSAC, qualified businesses can gain assistance with all elements of the SBIR-STTR process to including: Searching and matching your concept with agency solicitations; Editing and writing assistance; Submission; and Training opportunities on how to find agency solicitation as well as tricks and nuances to winning SBIR-STTR proposals.
<b>Score</b>	<a href="http://www.score.org">www.score.org</a>	(800) 634-0245	Nation's largest network of volunteer, expert business mentors, with more than 10,000 volunteers in 300 chapters.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Silicon Slopes</b>	<a href="https://siliconslopes.com/">https://siliconslopes.com/</a>	(801) 235-1500	SiliconSlopes.com provides resources for technology and life sciences companies, investors and job seekers, including detailed company profiles, industry news, community calendar, a blog and job postings. There is also a section that tracks investors and their activity including deal flow in Utah.
<b>SLC Department of Economic Development</b>	<a href="https://www.slc.gov/ed/businessresources/financing/">https://www.slc.gov/ed/businessresources/financing/</a>	(801) 535-7200	Salt Lake City is committed to providing and facilitating funding for companies and communities with expansion and relocation projects within our city. Asset-based loans for companies, leveraged loans to communities and tax-exempt bond financing are just a few means of obtaining the capital necessary for a successful project. The Salt Lake City Department of Economic Development will work with you to provide detailed information on incentive programs and facilitate the city development process.
<b>Small Business Administration</b>	<a href="https://www.sba.gov/offices/district/ut/salt-lake-city">https://www.sba.gov/offices/district/ut/salt-lake-city</a>	(801) 524-3209	SBA works with a number of local partners to counsel, mentor, and train small businesses.
<b>Southern Utah University Business Resource Center</b>	<a href="https://www.suu.edu/business/brc/">https://www.suu.edu/business/brc/</a>	(435) 865-7707	A one-stop source for answers to your business questions. With its partners, they are prepared to offer extensive resources, coaching, and business expertise that will help you fulfill your business pursuits. Meeting with a counselor is free. Their purpose is to help build the local economy by helping your business grow and go!
<b>ThinkAtomic</b>	<a href="http://www.thinkatomic.com/">http://www.thinkatomic.com/</a>	(801) 705-4242	ThinkAtomic provides an incubating opportunity to startup, early stage, and growth companies who are looking for the right environment to grow their company. ThinkAtomic provides a detailed evaluation of each perspective company to determine the viability, opportunities, its strengths, and weaknesses to determine what services each perspective company may best benefit from.
<b>Uintah Basin Business Resource Center</b>	<a href="http://ubrc.usu.edu/">http://ubrc.usu.edu/</a>	(435) 722-4598	The Uintah Basin Business Resource Center stimulates economic growth by helping small and newly formed businesses achieve their goals of strategic marketing, successful management, increased productivity, and fiscal success.
<b>U.S. Commercial Service</b>	<a href="https://2016.export.gov/utah/">https://2016.export.gov/utah/</a>	(801) 524-3070	The U.S. Commercial Service is the lead trade promotion agency of the U.S. government. U.S. Commercial Service trade professionals help U.S. companies get started in exporting or increase sales to new global markets.
<b>Utah Governor's Office on Economic Development</b>	<a href="https://business.utah.gov/">https://business.utah.gov/</a>	(801) 538-8680	The mandate for this office is to provide rich business resources for the creation, growth and recruitment of companies to Utah and to increase tourism and film production in the state.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Utah Procurement Technical Assistance Center</b>	<a href="https://business.utah.gov/ptac/">https://business.utah.gov/ptac/</a>	(801) 538-8680	Utah's Procurement Technical Assistance Center (PTAC) program helps Utah small businesses to find, bid and win procurement opportunities with federal, state, and local government entities. Through one-on-one and group counseling PTAC educates and assists Utah businesses to more effectively compete in the government marketplace.
<b>Utah Pulse</b>	<a href="https://utahpulse.com/">https://utahpulse.com/</a>		Utah Pulse is a Zions Bank sponsored venture aimed at creating the premiere business web site in the Rocky Mountain region. Utah Pulse is being built around a robust website featuring premium business content in text, audio and video formats. This content includes a daily subscription based newsletter; a variety of business lists, data and tools; educational resources and user generated content from entrepreneurs, CEOs, and business policy makers.
<b>Utah Small Business Development Centers (SBDC)</b>	<a href="https://utahsbdc.org">https://utahsbdc.org</a>	(801) 957-5441	The USBDC facilitates a network of centers throughout the state in a variety of rural and urban communities. Eleven service centers and four satellite locations provide high quality business consulting and training for existing businesses and entrepreneurs who want to start a business.
<b>Utah Supplier Development Council (USDC)</b>	<a href="http://usdcutah.org/">http://usdcutah.org/</a>	(801) 593-2242	The mission of the USDC is to help increase purchases of goods and services by large companies and government entities from minority and women-owned businesses through introduction and networking.
<b>Utah Valley University Business Resource Center</b>	<a href="https://www.uvu.edu/brc/">https://www.uvu.edu/brc/</a>	(801) 863-2720	The Business Resource Center is UVU's storefront for economic development. For entrepreneurs and small business managers, the BRC is a one-stop shop for resources, expertise and assistance that accelerate business growth.
<b>Veteran's Business Outreach Center</b>	<a href="https://www.sba.gov/offices/headquarters/ovbd/resources/1548576">https://www.sba.gov/offices/headquarters/ovbd/resources/1548576</a>	(406) 869-8411	The Veterans Business Outreach Center (VBOC) Program is designed to provide entrepreneurial development services such as business training, counseling and resource partner referrals to transitioning service members, veterans, National Guard & Reserve members and military spouses interested in starting or growing a small business.
<b>Women's Business Center of Utah</b>	<a href="https://wbcutah.com/">https://wbcutah.com/</a>	(801) 328-5066	The WBCUtah empowers women through resources and support, so they can discover new opportunities, enjoy their entrepreneurial creations, and experience the success and freedom they desire.
<b>Women Tech Council (WTC)</b>	<a href="http://www.womentechcouncil.com/">http://www.womentechcouncil.com/</a>	(951) 262-1458	WTC offers mentoring, visibility, opportunities and networking to more than 10,000 women and men working in technology to create business environments focused on high performance, not diversity, where men and women can succeed.

# Technical Assistance

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Workforce Services - Refugee Services</b>	<a href="https://jobs.utah.gov/refugee/center/index.html">https://jobs.utah.gov/refugee/center/index.html</a>	(801) 618-5096	Programs are available to foster opportunities for refugees to access family-sustaining employment and to find appropriate solutions towards integration (business development).
<b>World Trade Center Utah</b>	<a href="http://wtcutah.com/">http://wtcutah.com/</a>	(801) 532.8080	WTC Utah empowers Utah companies of all sizes with research, resources and data for creating and implementing strategies to compete in today's global economy. Their trade services team offers complimentary services such as international market research designed to help Utah businesses make informed decisions and establish meaningful connections.
<b>Zions Bank Business Resource Center</b>	<a href="https://brc.zionsbank.com/">https://brc.zionsbank.com/</a>	(800) 974-8800	The Business Resource Center helps you find answers and resources, develop strategies, solve problems and get guidance with business, marketing, sales, financing, management, growth opportunities and more.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Non-Profit Organizations</b>			
<b>AAA Fair Credit (Non-Profit)</b>	<a href="http://faircredit.org">http://faircredit.org</a>	English: (800) 351-4195 Espanol: (800) 341-5977	AAA Fair Credit Foundation (FCF) is a certified and HUD-approved 501(c)(3) nonprofit organization dedicated to helping consumers expand financial capability and reclaim their financial future. Their programs and services are designed to assist individuals and families move from crisis to control by creating a long-term action plan for financial security. Programs and services include confidential financial guidance counseling, HUD-approved homebuyer education and foreclosure prevention counseling, debt management relief programs, financial literacy education, Individual Development Accounts (IDAs) and other programs that promote financial capability.
<b>Advantage Credit Counseling Service (Non-Profit)</b>	<a href="https://www.advantageccs.org/services/credit-counseling">https://www.advantageccs.org/services/credit-counseling</a>	(866) 699-2227	For more than 50 years, Advantage CCS, a non-profit credit counseling organization, has been providing free, professional and confidential credit counseling services to people all over the country.
<b>American Consumer Credit Counseling (Non-Profit)</b>	<a href="https://www.consumercredit.com/our-services/credit-counseling">https://www.consumercredit.com/our-services/credit-counseling</a>	(800) 769-3571	A number of debt reduction programs are offered by this non-profit agency. They have branches across the county, so the staff bring a variety of credit counseling experience to clients. Credit counselors from ACCC will work one on one with clients to offer them access to numerous financial solutions.
<b>American Credit Foundation (Nonr-Profit)</b>	<a href="https://americancreditfoundation.org">https://americancreditfoundation.org</a>	(800) 259-0601	The staff at American Credit Foundation, a Utah 501C3 nonprofit organization, has been helping people achieve their financial goals since 1994. They were founded with the objective of meeting a long-standing need for a debt management program designed for people who were frustrated with their debt situation and looking for a simple way to get out of debt quickly, as well as lower their monthly payments without having to qualify for a consolidation loan.
<b>Annual Credit Report</b>	<a href="https://www.annualcreditreport.com/index.action">https://www.annualcreditreport.com/index.action</a>	1-877-322-8228	Federal law requires each of the three nationwide consumer credit reporting companies - Equifax, Experian and TransUnion - to give you a free credit report every 12 months if you ask for it.
<b>Clear Point (Non-Profit)</b>	<a href="https://www.clearpoint.org/credit-debt/">https://www.clearpoint.org/credit-debt/</a>	(800) 750-2227	A free budget and credit counseling session from Clearpoint, a non-profit organization, can help you pay down debt, manage expenses, plan for the future, and achieve financial peace of mind.
<b>Consumer Credit Counseling Services (Non-Profit)</b>	<a href="https://credit.org/services/">https://credit.org/services/</a>	(800) 431-8157	Credit.org is a nonprofit financial counseling agency with over 40 years of experience. Our mission is simple, yet vital: We improve the lives and financial well-being of individuals and families by providing quality financial education and coaching.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Green Path Financial Wellness (Non-Profit)</b>	<a href="https://www.greenpath.com/counseling/credit-report/">https://www.greenpath.com/counseling/credit-report/</a>	(800) 550-1961	Their mission is to empower people to lead financially healthy lives. They are a national nonprofit focused on financial wellness for everyone. GreenPath's NFCC-certified credit counselors can walk you through a free review of your credit report. They will explain how to read the report and how credit scoring works, and answer your questions. Together you will make a plan for managing your credit score to support your goals.
<b>Financial Guidance Center (Non-profit)</b>	<a href="http://financialguidancecenter.org">http://financialguidancecenter.org</a>	(800) 451-4505	Financial Guidance Center (FGC) is an HUD Approved, non-profit NFCC member United Way Agency that has been providing services since 1972. Their Certified Consumer Credit and Housing Counselors are professionally trained to provide a comprehensive confidential evaluation of your finances at no cost or obligation to you. After your evaluation is complete, your counselor will provide you with viable options and resources to overcome your financial and housing problems, and, if your budget permits, create a realistic Debt Management Plan to consolidate your debts.
<b>In Charge Debt Solutions (Non-Profit)</b>	<a href="https://www.incharge.org/debt-relief/credit-counseling/credit-score-and-credit-report/">https://www.incharge.org/debt-relief/credit-counseling/credit-score-and-credit-report/</a>	(800) 565-8953	Credit Counseling is a free service offered by InCharge Debt Solutions. During the counseling session, you'll provide information about your personal finances, including income and expenses. We'll pull your credit report to see how much debt you have (this gives us accurate, up-to-date balances and is a "soft pull" which will not affect your credit score). We'll diagnose your situation and provide you with a range of debt relief options.
<b>Money Management International (Non-profit)</b>	<a href="https://www.moneymanagement.org">https://www.moneymanagement.org</a>	(866) 889-9347	MMI specializes in providing nonprofit solutions to everyday financial challenges. They offer a range of financial education and counseling services to tackle the most common setbacks consumers face today. Credit counseling is always FREE and is available 24 hours a day, seven days a week.
<b>National Foundation for Credit Counseling (Non-Profit)</b>	<a href="https://www.nfcc.org/our-services/credit-debt-counseling/">https://www.nfcc.org/our-services/credit-debt-counseling/</a>	(800) 388-2227	This organization coordinates many of the regional, state, and nationally based credit counseling agencies. Most counselors across the nation are accredited with this non-profit organization, and are a full fledged member. The programs they administer provide bankruptcy assistance, debt reduction programs, tips on getting out of student debt, and general information on options that are available to clients.
<b>Take Charge America (Non-Profit)</b>	<a href="https://www.takechargeamerica.org/debt-help/credit-counseling/">https://www.takechargeamerica.org/debt-help/credit-counseling/</a>	(866) 528-0588	Personal guidance and support from certified counselors; Customized budget and action plan; free education resources for developing effective spending habits; debt management solutions if you need additional help.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>National Agencies that Charge for Services</b>			
<b>Credit Saint</b>	<a href="https://www.creditsaint.com">https://www.creditsaint.com</a>	(201) 535-8937	A credit restoration company. Changes to credit history are often seen in 45 days. A 90-day money-back guarantee includes a personal advisor and online system to track progress. Monthly fees range from \$60-100.
<b>CreditRepair.com</b>	<a href="http://www.creditrepair.com">www.creditrepair.com</a>	(855) 255-0263	CreditRepair.com offers a more affordable option of credit repair, at \$49.95 per month. This tier of service offers the basics of credit repair (credit bureau challenges, good interventions, etc.) without some of the standard practices that other credit repair companies offer. CreditRepair.com offers the basics of credit repair, including good faith letters, fixing mistakes on your report and using loopholes to contest items on your report. It also communicates directly with credit card issuers and the credit bureaus to make sure changes have been made. In addition, they will monitor your credit and offer a sleek user interface to help you track your progress.
<b>Lexington Law</b>	<a href="https://www.lexingtonlaw.com">https://www.lexingtonlaw.com</a>	(844) 259-3376	Lexington Law actually has three different tiers of service, which cost \$89.95/month, \$109.95/month or \$129.95/month, depending on the service you choose. It's a little pricier, but that's because of the extra level of service it provides (known as the "Cadillac" of repair services). Lexington Law does offer a low-cost credit repair option (Lex OnTrack) for \$24.95 per month, which offers a minimum of credit repair features, but can be a good alternative for those who are looking to move the needle on their credit score without spending a lot of money each month. You do need to call Lexington Law to inquire about this option.
<b>Lexington Law</b>	<a href="https://www.lexingtonlaw.com">https://www.lexingtonlaw.com</a>	(844) 259-3376	Lexington Law actually has three different tiers of service, which cost \$89.95/month, \$109.95/month or \$129.95/month, depending on the service you choose. It's a little pricier, but that's because of the extra level of service it provides (known as the "Cadillac" of repair services). Lexington Law does offer a low-cost credit repair option (Lex OnTrack) for \$24.95 per month, which offers a minimum of credit repair features, but can be a good alternative for those who are looking to move the needle on their credit score without spending a lot of money each month. You do need to call Lexington Law to inquire about this option.
<b>Ovation</b>	<a href="https://ovationcredit.com/">https://ovationcredit.com/</a>	(866) 639-3426	Service fees start at \$89 to set up and \$89 per month. In addition to dispute resolution, this plan includes sending out creditor goodwill letters asking for negative items to be removed. In addition, TransUnion credit monitoring is part of the package, so you are notified any time there is activity that could affect your score.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Sky Blue Credit Repair</b>	<a href="https://skybluecredit.com">https://skybluecredit.com</a>	(888) 534-1510	Sky Blue has one of the lowest prices among repair services. The initial fee is \$69, and then it is only \$69 per month after that (you can pause the service if needed for financial reasons). Sky Blue is one of the best services, but it doesn't have all the fancy bells and whistles that other services have. They do give you straightforward repair services, including fixing mistakes on your credit report, sending good faith letters to your lenders and looking for legal loopholes to get your credit score back to where it should be.
<b>The Credit People</b>	<a href="https://www.thecreditpeople.com">https://www.thecreditpeople.com</a>		Services start at \$39. They will run your credit reports and scores, then load them into your online account. They will then create improvement strategies designed for your specific needs.

### Registered Credit Service Organizations with the State of Utah Division of Consumer Protection:

<b>American Credit Foundation</b>	<a href="https://americancreditfoundation.org/">https://americancreditfoundation.org/</a>	(800) 259-0601	Debt Management plans involve restructuring your current debt with existing creditors. Money is not loaned, and creditors do not change — but the terms and conditions under which the existing debt can be repaid changes significantly. Under our Debt Management Plan, we will contact your unsecured creditors to notify them that you have enrolled in our Debt Management Program and we will arrange for the terms and benefits typical within this program. Typically these benefits include; the lowest monthly payments and lowest interest rates possible, stopping late fees and other punitive charges, and re-aging accounts to bring them current. We then consolidate those debts into one monthly payment to the American Credit Foundation and then disburse the payments to your creditors, on your behalf, each month.
<b>Bolt Credit Services</b>	<a href="https://americancreditfoundation.org/">https://americancreditfoundation.org/</a>	(800) 259-0601	Debt Management plans involve restructuring your current debt with existing creditors. Money is not loaned, and creditors do not change — but the terms and conditions under which the existing debt can be repaid changes significantly. Under our Debt Management Plan, we will contact your unsecured creditors to notify them that you have enrolled in our Debt Management Program and we will arrange for the terms and benefits typical within this program. Typically these benefits include; the lowest monthly payments and lowest interest rates possible, stopping late fees and other punitive charges, and re-aging accounts to bring them current. We then consolidate those debts into one monthly payment to the American Credit Foundation and then disburse the payments to your creditors, on your behalf, each month.
<b>Credit Innovation Group</b>	<a href="https://www.creditinnovationgroup.com/">https://www.creditinnovationgroup.com/</a>	(800) 251-2249	Their credit repair services have been helping people improve their credit for three decades. Their team of credit specialists are empowered to help people take control of their financial well being. Free credit analysis is provided to help you get started.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Krafty Credit Solutions</b>	<a href="https://www.kraftycreditsolutions.com/">https://www.kraftycreditsolutions.com/</a>	(855) 203-5702	Krafty Credit Solutions was founded by two, hard working experts in the financial industry. Both were tired of seeing their clients being held hostage by inaccurate items being reported on their credit report. Part of Krafty Credit's success comes from ensuring certain laws are being followed. They do this by preparing powerful credit letters that audit the credit bureaus and or individual creditors that are causing issues to your report.
<b>New Era Credit Services</b>	<a href="https://neweracredit.com">https://neweracredit.com</a>	(833) 838-4388	Fees start at \$99. Partial or full refunds are available if you are not satisfied with results.
<b>Pinnacle Credit Pros</b>	<a href="https://www.pinnaclecreditpros.com/">https://www.pinnaclecreditpros.com/</a>	(435) 255-6045	Pinnacle Credit Pros work to hold credit bureaus accountable to the laws and make sure that the information reporting about you is accurate.
<b>Precision Credit Solutions</b>	<a href="https://precisioncreditsolutions.com/">https://precisioncreditsolutions.com/</a>	(866)240-3680	Their credit experts will work to help you remove negative information that is harming your scores. They will also teach you how to increase your scores for you to enjoy the benefits of an excellent credit.
<b>Premier Credit</b>	<a href="https://www.premiercredco.com/">https://www.premiercredco.com/</a>	(801) 513-2020	They have helped thousands of clients credit qualify and reach their credit goals. Through established partnerships with mortgage originators, real estate professionals, and home builders, they are able to provide a customized platform for consumers to reach their goal to credit qualify for their home and business loans.
<b>Rebound Credit Restoration Services</b>	<a href="https://reboundcrs.com/index.html">https://reboundcrs.com/index.html</a>	(801) 893-9529	They work with the credit bureaus and your creditors to challenge the past negative report items that affect your credit score.
<b>RJ Credit Solutions</b>	<a href="http://www.rjcreditsolutions.net/">http://www.rjcreditsolutions.net/</a>	(800) 293-7813	They assess your credit situation to identify the factors that are either bringing your credit score down, or making it difficult to improve, and will begin to formulate an individual plan of action designed to put your credit score on the road to improvement.
<b>Triad Credit</b>	<a href="http://www.triadcredit.com/home.html">http://www.triadcredit.com/home.html</a>	(801) 916-5001	Provides clients with options to get on the road to better credit.
<b>True Path Credit</b>	<a href="https://www.trupathcredit.com/">https://www.trupathcredit.com/</a>	(435) 703-6222	Plans start at \$139 and include a free consultation.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Courses</b>			
<b>Credit Saint</b>	<a href="http://www.icfe.us/credit-when-credit-is-due.html">http://www.icfe.us/credit-when-credit-is-due.html</a>		The course is designed to help individuals gain a better knowledge of money issues and responsibilities revolving around the world of credit. The course is a self-study curriculum, with pass/fail tests following each lesson.
<b>PowerPay Program - University of Utah Extension</b>	<a href="https://extension.usu.edu/archive/reduce-debt-you-bet">https://extension.usu.edu/archive/reduce-debt-you-bet</a>		This online program is FREE to all consumers. The debt management principles behind the PowerPay program are proven. The three principles are: do not acquire any new debt, keep the total amount of money going toward debt elimination constant until all debts are repaid and, finally, when one debt is paid off, roll that payment over to one of the other debts. PowerPay online allows consumers to use the numbers from their own obligations to see how much more quickly they could become debt free and how much they can save in interest costs by following these principles.
<b>Other</b>			
<b>Cottages of Hope</b>	<a href="http://www.cottagesofhope.org">http://www.cottagesofhope.org</a>	(801) 393-4011	Their mission is to inspire individuals and households to realize their potential by providing meaningful programs and services, at no cost, that empower them to achieve greater levels of financial stability. They offer strategic services that help households to increase income, decrease monthly expenses, improve credit, and learn money management skills.
<b>Credit Builders Alliance</b>	<a href="https://www.creditbuildersalliance.org/">https://www.creditbuildersalliance.org/</a>	(202) 730-9390	CBA serves as a unique and vital bridge between our members and the major credit reporting agencies (CRAs). Our core services, CBA Reporter and CBA Access, provide nonprofits with both the ability and critical technical assistance to report loan data to the CRAs and to pull low-cost client credit reports for the purposes of financial education, outcome tracking, and underwriting. In addition to these core services – which are essential to helping individuals and families build credit histories and scores – CBA offers practitioners hands-on credit building trainings, innovative tools, and forums for sharing with and learning from each other.
<b>Military One Source Program</b>	<a href="https://www.militaryonesource.mil/-/financial-counseling-services-for-a-secure-future">https://www.militaryonesource.mil/-/financial-counseling-services-for-a-secure-future</a>	(800) 342-9647	Military OneSource offers free financial counseling to service members and their families on issues such as budgeting, money management and debt reduction
<b>Oweesta</b>	<a href="https://www.oweesta.org/">https://www.oweesta.org/</a>	(303) 774-8838	Oweesta is the only existing Native CDFI intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Specifically, Oweesta provides training, technical assistance, investments, research, and policy advocacy to help Native communities develop an integrated range of asset-building products and services, including financial education and financial products. Asset-building tools stimulate reservation economies by providing tribal members the opportunity to acquire financial management skills and build and accumulate assets through small business creation, homeownership, education, and much more.

# Credit Repair

<b>NAME</b>	<b>WEBSITE</b>	<b>PHONE</b>	<b>FOCUS/PURPOSE</b>
<b>Prosperity Now</b>	<a href="http://prosperitynow.org/">http://prosperitynow.org/</a>	(202) 408-9788	Prosperity Now worka with community-based organizations and human services agencies to help them design and embed programs and services that can improve families' financial lives into their existing programs.

# USDA – Rural Microentrepreneur Assistance Programs

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No RMAP Loans or Grants in the state of Utah

# USDA – Intermediary Relending Program

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## Grant recipients

There are no IRP Grant recipients in the state of Utah

## Grant recipients

<b>BUSINESS NAME</b>	<b>CONTACT</b>	<b>PHONE</b>	<b>EMAIL</b>
<b>Mountain West Small Business Finance</b>	Scott Davis	(801) 474-3232	scott@mwsbf.com
<b>Utah Small Business Loan Fund/Innoventures Capital</b>	Steve Grizzell	(801) 243-6674	steve@innoventures.com

# Community Development Financial Institutions

ORGANIZATION NAME	TYPE	NATIVE CDFI	CITY	ZIPCODE	ADDRESS	WEBSITE
<b>City Center Credit Union</b>	Credit Union	No	Provo	84601-435	345 West 100 South	<a href="http://www.provopostal.com">www.provopostal.com</a>
<b>Community Development Fund of Utah</b>	Loan Fund	No	Salt Lake City	84105-291	501 E 1700 South	<a href="http://cdcutah.org">cdcutah.org</a>
<b>Goldenwest Credit Union</b>	Credit Union	No	Ogden	84403-410	5025 S. Adams	<a href="http://gwcw.org">gwcw.org</a>
<b>Rocky Mountain Community Reinvestment Corporation</b>	Loan Fund	No	Salt Lake City	84107	64 East Winchester St., Ste. 230	<a href="http://www.ucrc.biz">www.ucrc.biz</a>
<b>Salt Lake Neighborhood Housing Services, Inc.</b>	Loan Fund	No	Salt Lake City	84116	622 West 500 North	<a href="http://www.nwsaltlake.org">www.nwsaltlake.org</a>

# Small Business Administration Participating Lenders

EXP = Express Loan Lender • PLP = Preferred Lender

BUSINESS	CONTACT	ADDRESS	CITY	ST	ZIP	EXP, PLP	PHONE	EMAIL
<b>America First Credit Union</b>	Dave Doria	455 East 500 South	Salt Lake City	UT	84111	EXP, PLP	(801) 879-2853	Ddoria@americafirst.com
<b>American Bank of Commerce, DBA Ambank</b>	Roger Preston	3670 N. University Ave	Provo	UT	84604	EXP, PLP	(801) 342-5378	rogerp@myambank.com
<b>American United Family of Credit Unions</b>	David Frank	2687 W. 7800 S	West Jordan	UT	84088	EXP	(801) 838-8820	davef@amucu.org
<b>Bank of American Fork, A Division of People's Intermountain Bank</b>	Aga Merx	10757 S. River Front Parkway, Ste. 150	South Jordan	UT	84095	EXP, PLP	(801) 838-9879	aga.merx@bankaf.com
<b>Bank of the West</b>	Mark Haslam	142 E. 200 S.	Salt Lake City	UT	84111	EXP, PLP	(801) 537-6361	mark.haslam@bankofthewest.com
<b>Bank of Utah</b>	Norm Fukui	80 E. 800 S.	Brigham City	UT	84032	EXP, PLP	(435) 723-9313	nfukui@bankofutah.com
<b>Brighton Bank</b>	Brett Jensen	93 W. 3300 S.	Salt Lake City	UT	84115	EXP, PLP	(801) 467-5411	bjensen@brightonbank.com
<b>Cache Valley Bank</b>	Jana Casey	101 N. Main	Logan	UT	84321	EXP	(435) 753-3020 ext. 4159	jcasey@cachevalleybank.com
<b>Capital Community Bank</b>	Steve Carlston	9080 South Village Shop Drive	Sandy	UT	84094	EXP	(801) 705-4365	steve@ccbantutah.com
<b>Celtic Bank</b>	Brad Bybee	268 S. State St., Ste. 300	Salt Lake City	UT	84111	EXP, PLP	(801) 363-6500	bbybee@celticbanking.com
<b>Central Bank</b>	Deborah Lamb	75 N. University Ave	Provo	UT	84601	EXP, PLP	(801) 655-2152	dlamb@cbutah.com
<b>Continental Bank</b>	Adam Johnston	15 W. South Temple, #300	Salt Lake City	UT	84101	EXP, PLP	(801) 931-5252	ajohnston@cbankus.com
<b>Cyprus Credit Union</b>	Paul Turner	3876 W. Center View Way	West Jordan	UT	84084	EXP	(801) 260-7600 ext. 5271	pturner@cypruscu.com
<b>Desert First Federal Credit Union</b>	Brady Smith	3999 W. Parkway Blvd.	West Valley	UT	84120	EXP	(801) 456-7063	brady.smith@dfcu.com

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BUSINESS	CONTACT	ADDRESS	CITY	ST	ZIP	EXP, PLP	PHONE	EMAIL
<b>Eastern Utah Community FCU</b>	Ken Bishoff	675 East 100 North	Price	UT	84501		(435) 636-1726	kbishoff@euccu.com
<b>First National Bank of Layton</b>	Jordan Harrison	690 South State St.	Clearfield	UT	84015	EXP, PLP	(801) 813-1688	jordanh@fnbutah.com
<b>First Utah Bank</b>	Kent DeHart	3826 South 2300 East	Salt Lake City	UT	84109	EXP, PLP	(801) 478-2303	kdehart@firstutahbank.com
<b>Goldenwest Credit Union</b>	David Beckett	5025 S. Adams Ave	Ogden	UT	84403	EXP, PLP	(801) 337-8342	dbeckett@gwcu.org
<b>Grand Valley National Bank</b>	Jim Linschoten	121 W. Main St.	Vernal	UT	84078	EXP	(435) 781-1001	jlinschoten@grandvalleybank.com
<b>Granite Federal Credit Union</b>	Brian Frandsen	3675 S. 900 E.	Salt Lake City	UT	84106	EXP	(801) 288-3034	brianf@granite.com
<b>Heber Valley National Bank, A Division of Grand Valley Bank</b>	Kevin Stocking	2 S. Main	Heber City	UT	84032	EXP	(435) 654-7400 ext. 4904	kevin@grandvalleybank.com
<b>Horizon Utah Federal Credit Union</b>	Page Bennett	225 S. 2nd W.	Farmington	UT	84025		(801) 451-8685	page@myhorizoncu.com
<b>Jordan Credit Union</b>	Heather Johnson	9260 S. 300 E.	Sandy	UT	84070	EXP, PLP	(801) 567-3353	heather@jordan-cu.org
<b>JP Morgan-Chase</b>	Keler Soffee	201 S. Main, Ste. 300	Salt Lake City	UT	84111	EXP, PLP	(801) 715-7400	keler.soffe@chase.com
<b>Key Bank of Utah</b>	Jeremy Bills	36 S. State, Ste. 2500	Salt Lake City	UT	84111	EXP, PLP	(801) 297-5731	jeremy_j_bills@keybank.com
<b>Lewiston State Bank, A Division of People's Intermountain Bank</b>	Brian Webster	2190 N. Main	Logan	UT	84341	EXP, PLP	(435) 774-1828	bwebster1@ls-bank.com
<b>Liberty Bank</b>	Kendall Phillips	326 S. 500 E.	Salt Lake City	UT	84102		(801) 355-7411	kendall@libertybankofutah.com

# Small Business Administration Participating Lenders

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BUSINESS	CONTACT	ADDRESS	CITY	ST	ZIP	EXP, PLP	PHONE	EMAIL
<b>Live Oak Banking Company</b>	Keith Merklin	1741 Tiburon Dr.	Wilimington	NC	28403	EXP, PLP	(910) 798-1212	keith.merklin@liveoakbank.com
	Ryan Furstenau		Draper	UT			(801) 949-3595	ryan.furstenau@liveoak.bank
<b>Mountain America Fed Credit Union</b>	Dave Christiansen	753 W. South Jordan Parkway	South Jordan	UT	84095	EXP, PLP	(801) 803-2841	dchristiansen@macu.com
<b>Mountain West Small Business Finance (Community Advantage Loans)</b>		2595 E. 3300 S.	Salt Lake City	UT	84109		(801) 412-3784	lchavez@mwsbf.com
<b>Pacific Premier Bank</b>	Diane Heyden	17901 Von Karman Ave., Ste. 1200	Irvine	CA	92614	EXP, PLP	(949) 864-8516	dheyden@ppbi.com
<b>Prime Alliance Bank</b>	Rob Leonard	1868 S. 500 W.	Woods Cross	UT	84087		(801) 296-2200	Rleonard@primealliancebank.com
<b>Rock Canyon Bank</b>	Dan Bennett	226 W. 2230 N	Provo	UT	84604	EXP, PLP	(801) 426-0179	dan@rockcanyonbank.com
<b>Meadows Bank</b>	Scott Snow	4001 S. 700 E., Ste. 500	Salt Lake City	UT	84107	EXP, PLP	(801) 890-3016	ssnow@meadowsbank.com
<b>Seacoast Commerce Bank</b>	Jason Hutsenpiller	11939 Rancho Bernardo Road, Ste. 200	San Diego	CA	92128	EXP, PLP	(801) 592-1800	jhutsenpiller@sccombank.com
<b>Security Service FCU</b>	Yvonne Fernandez	16211 La Canterra Parkway	San Antonio	TX	78256	EXP, PLP	(210) 476-4449	yfernandez@ssfuc.org
<b>Spirit of Texas Bank, SSB</b>	Tim Duffy	625 University Dr. E.	College Station	TX	77840	EXP, PLP	(281) 252-8842	tduffy@spiritoftexasbank.com
<b>State Bank of Southern Utah</b>	Eric Sawyer	377 N. Main St.	Cedar City	UT	84721	EXP	(435) 865-2300	esawyer@sbsu.com
<b>T Bank</b>	Eric Wadley	7069 South Highland Drive, South 100	Salt Lake City	UT	84121	PLP	(801) 208-9349	ewadley@tbank.com

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<b>Town &amp; Country Bank, A Division of People's Intermountain Bank</b>	Aga Merx	10757 S. River Front Parkway, Ste. 150	South Jordan	UT	84095	EXP, PLP	(801) 838-9879	aga.merx@bankaf.com
<b>U.S. Bank</b>	Kevin Corless	448 E. 6400 S., Ste. 150	Salt Lake City	UT	84107	EXP, PLP	(801) 284-5911	kevin.cordless@usbank.com
<b>ReadyCap Lending</b>	Dan Bywater	1570 Fishinger Road, Ste. 200	Upper Arlington	OH	43221	EXP, PLP	(801) 477-7798	Dan.bywater@rclending.com
<b>University First Federal Credit Union</b>	Dan Bywater	490 E. 500 S., Ste. 200	Salt Lake City	UT	84111	EXP	(801) 463-3599	smathews@ucreditu.com
<b>Finwise Bank</b>	Robin Burger	820 E. 9400 S.	Sandy	UT	84094	EXP, PLP	(804) 545-6016	rburger@finwisebank.com
<b>Utah Community Federal CU</b>	Brian Luke	188 W. River Park Dr	Provo	UT	84604	EXP	(801) 223-7628	brianl@uccu.com
<b>Utah First Federal Credit Union</b>	Jeff Stringham	200 E. South Temple	Salt Lake City	UT	84111	EXP, PLP	(385) 465-3200	jstrngham@utahfirst.com
<b>Wasatch Peaks Credit Union</b>	Greg Washburn	4723 Harrison Blvd	Ogden	UT	84403	EXP, PLP	(801) 627-8720	gwashburn@wasatchpeaks.com
<b>Wells Fargo Bank</b>	Ryan Furstenau	322 E. 12300 S.	Draper	UT	84020	EXP, PLP	(801) 576-6632	ryan.furstenau@wellsfargo.com
<b>Zions First National Bank</b>	Ryan Shaw	310 S. Main, Ste. 101	Salt Lake City	UT	84101	EXP, PLP	(801) 844-7909	ryan.shaw@zionsbank.com