



# Pollution Prevention Assistance Account

Program Guidelines | January 2009

> ready > set > succeed



# Table of Contents

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<b>Section I</b>	<b>Introduction</b>	1
<b>Section II</b>	<b>Eligibility</b>	1
A.	Eligible Small Business Enterprise	1
B.	Eligible Activities	1
C.	Examples of Eligible Activities	1
<b>Section III</b>	<b>Restrictions</b>	2
A.	No Delinquencies	2
B.	Taxes Current	2
C.	Conflicts of Interest	2
D.	Aggregate Limits on PPAA Financing	3
E.	Ineligible Activities	3
<b>Section IV</b>	<b>General Program Requirements</b>	4
A.	Loan Size	4
B.	Private Investment	4
C.	Loan Security	4
D.	Rates & Terms	4
E.	Employment	4
F.	Fees	4
<b>Section V</b>	<b>The Application Process</b>	4
A.	DEP Determination of Eligibility Process	4
B.	Single Application and Determination of Eligibility Process	5
C.	Application Submission and Approval Procedure	5
D.	Application Evaluation Criteria	6
<b>Section VI</b>	<b>Limitations and Penalties</b>	7
<b>Section VII</b>	<b>Contact Information</b>	7
<b>Appendix I</b>	<b>PPAA Checklist</b>	
<b>Appendix II</b>	<b>DEP Application</b>	
<b>Appendix III</b>	<b>Area Loan Organizations</b>	
<b>Appendix IV</b>	<b>Industrial Resource Centers</b>	



# Section I – Introduction

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The Pollution Prevention Assistance Account (PPAA) is designed to lessen the financial burden and enable a small business enterprise to adopt or install pollution prevention or energy efficient equipment or processes.

# Section II – Eligibility

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## A. Eligible Small Business Enterprises

An eligible small business enterprise is a for-profit corporation, limited liability company, partnership, proprietorship or other legal business entity located within the Commonwealth of Pennsylvania and having 100 or fewer full-time employees worldwide at the time of submission of the application.

## B. Eligible Activities

1. Program financing is available to eligible small business enterprises that adopt or install pollution prevention or energy efficient equipment or processes that reduce or reuse raw materials on-site, reduce the production of waste, or significantly reduce energy consumption and are **directly related** to the business activity of the small business enterprise. For example, if the small business enterprise is a manufacturer, the proposed activity must relate to the manufacturing process; if a service-related business, the proposed activity must relate to the manner in which the service is provided. Costs may include but are not limited to the purchase of equipment and materials and delivery and installation charges including building renovation may also be eligible. Eligible costs are limited to out-of-pocket costs incurred by an applicant, including the costs of closing.
2. The small business enterprise or an affiliate must plan to own the pollution prevention or energy efficient equipment or processes to be purchased or upgraded through an outright purchase, lease/purchase agreement, or installment sales agreement under which the applicant is treated as the owner for accounting and tax purposes.

## C. Examples of Eligible Activities

1. **Energy efficiency projects**
  - a. Projects undertaken as part of the ENERGY STAR Small Business program
  - b. Lighting or electric motor upgrades
  - c. More efficient drying/curing ovens
  - d. Green Building equipment
  - e. Installation of new HVAC or replacement of inefficient HVAC systems in commercial buildings
2. **Closed loop cooling or process water systems**
3. **Equipment and process changes that reduce the production of VOCs**
  - a. State mandated HVLP spray guns and ancillary equipment
  - b. Aqueous or powder coatings

- c. Alternative curing technologies
  - d. Ultrasonic cleaning
  - e. State mandated Phase II Vapor Recovery System
4. **Equipment and processes that reduce chemical use in industrial and treatment processes**
    - a. Material substitution
    - b. Flow control and monitoring equipment
    - c. Ultraviolet disinfectant equipment
    - d. Distillation equipment
  5. **Equipment that converts waste material to a usable form for processes that do not have source reduction options**
    - a. Saw mill debarkers
    - b. Saw mill chippers
  6. **Reusable materials handling equipment**
    - a. Reusable pallets
    - b. Bulk handling equipment that reduces packaging waste

## Section III – Restrictions

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### A. No Delinquencies

The small business enterprise and its principals may not be delinquent in or in default of any existing private or public loan relating to the applicant, unless they have entered into a workout agreement satisfactory to the respective creditor(s) and are fully in compliance with the terms of that agreement. For purposes of the program, a “principal” of a small business enterprise is any record of beneficial owner of 20% or more of an ownership interest in the small business enterprise.

### B. Taxes Current

The small business enterprise and its principals must be current in payment of all applicable state and local taxes unless they have entered into a workout agreement satisfactory to the respective taxing authority and are fully in compliance with the terms of that agreements.

### C. Conflicts of Interest

The small business enterprise and its principals and managerial officers must disclose any potential conflicts of interest with any officials of employees of DCED.

## D. Aggregate Limits on PPAA Financing

A small business enterprise may submit more than one application within a 12 month period. However, a small business enterprise may not receive more than \$100,000 in new financing under PPAA in any 12 month period.

## E. Ineligible Activities

**Projects are not eligible if they relate to any of the following activities:**

1. Refinancing any portion of the total project cost, except for short-term “bridge” financing where the bridge financing is being promptly replaced by the proceeds of the loan and the bridge financing has been disclosed to DCED in connection with its review of the loan.
2. Providing funds directly or indirectly, for payment whether as loan repayment, dividend distribution, return of capital, loans, or otherwise, to owners, partners or shareholders of the small business enterprise, except as ordinary compensation for services rendered.
3. Related party transactions, i.e., costs associated with a less than arms-length transaction where the buyer and the seller are one and the same or are related to each other by marriage.
4. Equipment and processes that focus on recycling or pollution control such as, scrubbers, dust collectors, or filters are examples of ineligible projects.
5. Projects which have commenced, or to which the small business enterprise has committed, before receiving approval of the PPAA loan, unless the small business enterprise has received non-prejudicial approval to commence. DCED recognizes the long lead times involving in ordering certain machinery and equipment. Therefore, the small business enterprise may request non-prejudicial approval allowing small business enterprise to continue with the project while the loan is under review. In these instances, the small business enterprise is continuing at their own risk in the event DCED does not approve the loan.
6. Prior to receiving “non-prejudicial approval,” the small business enterprise may place orders, sign sales agreements, and make security deposits on machinery and equipment prior to approval by DCED without making its project ineligible. **However, unless there is a non-prejudicial approval in place, the small business enterprise may not, prior to accepting DCED’s loan commitment letter and returning it to DCED install or use the machinery and equipment except pursuant to a short-term lease or similar arrangement subject to cancellation by the small business enterprise without substantial penalties.**

## **Section IV – General Program Requirements**

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### **A. Loan Size**

The maximum loan amount is \$100,000 or 75% of the total eligible project costs, whichever is less.

### **B. Private Investment**

1. Loans will be made in conjunction with another source or sources of financing, such as another lender or equity from the owners or investors.
2. Funds from other sources must equal 25% of eligible project costs and may include the equity investment.
3. Matching lending sources must have either equivalent or longer terms than the PPAA loan.

### **C. Loan Security**

All loans must be secured at the highest lien position available on one or more of the following assets: land, buildings, machinery or equipment. In addition, DCED may require personal or corporate guarantee.

### **D. Rates and Terms**

Repayment terms are up to ten (10) years with an annual fixed interest rate of 2.0%.

### **E. Employment**

The business must agree to at least retain the number of people employed at the time of loan application.

### **F. Fees**

DCED charges no application fee.

## **Section V – The Application Process**

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### **A. DEP Determination of Eligibility Process**

1. Small business enterprises ready to apply for a PPAA loan must first complete and submit the Determination of Eligibility Application to DEP.
2. Application may be submitted at any time.
3. DEP will review each application in the order received.
4. DEP will review each Determination of Eligibility Application within fifteen (15) working days of receipt to determine if the project as proposed is acceptable under the program's eligibility criteria.
5. If DEP determines the proposed project meets all criteria, DEP will notify the business and DCED of its determination in writing and invites the business to apply for PPAA loan.

6. DCED will then refer the business to an Area Loan Organization (ALO) or Industrial Resource Center (IRC) responsible for the area in which the business is located for assistance with packaging the loan application.

## **B. Single Application and Determination of Eligibility Process**

1. To apply, the applicant must utilize DCED's on-line Electronic Single Application for Assistance located at [www.esa.dced.state.pa.us](http://www.esa.dced.state.pa.us) and the DEP Determination of Eligibility Application which can be downloaded from the DEP web site at [www.dep.state.pa.us](http://www.dep.state.pa.us); type "PPAA" in the directLINK box.
2. Instructions for completing DCED Single Application for Assistance are as follows:

Complete page 1 thru 6 of the Single Application and attach electronically or submitted via US Mail with the Signature page. Please reference the Web ID number on any documents sent with the signature page.

  - a. A narrative description of the overall project and a description of the specific items identified on the Project Budget as listed on pages 3 thru 5. The application must be signed and dated by the applicant and by the business.
  - b. Company Ownership Profile and Company Marketing Information forms.
  - c. Tax Liability Clearance form
  - d. The Summary of Terms and Conditions, the terms of the loan.
  - e. A description of the collateral offered for the loan.
3. Instructions for completing Determination of Eligibility Application are available on the DEP web site.
4. Completed PPAA applications should be submitted by an ALO or IRC responsible for the area in which the business is located. Applications submitted directly to DCED by a business will be returned to the business with instructions to contact the appropriate ALO or IRC responsible for the area where the business is located.
5. The ALO or IRC must review and approve a PPAA loan application submitted by an eligible business before the application may be submitted to DCED. The ALO or IRC shall investigate and determine all of the following:
  - a. If the applicant is a small business.
  - b. If the project is for pollution prevention infrastructure.
  - c. If the applicant complied with all criteria established by DCED.

## **C. Applications Submission and Approval Procedure**

Upon being satisfied that all requirements have been met, the ALO or IRC shall recommend the application to DCED and forward the application and supporting documentation to DCED for its review and approval.

DCED will review each application in the order received from the applicant.

DCED will determine the ability of the applicant to meet and satisfy the debt service as it becomes due and payable.

DCED will determine the existence and sufficiency of collateral for the loan.

DCED will determine relevant criminal and credit history and ratings of the applicant as determined from outside credit reporting services and other sources.

DCED will formerly notify the small business enterprise and the ALO or IRC of its decision to approve or reject a loan application.

Approved small business enterprises will receive a commitment letter which must be signed and returned within 30 days. Once accepted, the commitment letter is valid for a period of 90 days.

Before DCED will authorize disbursement of loan funds, it must confirm:

- a. That all other sources of funding will be in place at the time of closing.
- b. That the use of all funds remains as presented in the application.
- c. That there are no material changes to collateral or other terms and conditions of the loan as previously approved by DCED.
- d. Whether the loan will close into an escrow account.
- e. That all conditions of the commitment letter with the small business enterprise have been satisfied.
- f. The FEIN and Social Security numbers of the small business enterprise, occupant, and all guarantors.

Any material changes in the application, collateral, or terms must be reviewed and approved by DCED.

Loans will be disbursed at the loan closing. The project must be started within six months of closing the loan. Loan proceeds may be disbursed to the applicant or placed into an escrow account with a commercial lending institution. Regardless of how disbursement is made, interest will accrue on the loan from the date of the check issued for closing.

Unless otherwise agreed to by DCED, regular amortization payments of principal and accrued interest on the loan will begin immediately upon closing, whether or not the loan is disbursed in whole or in part into escrow. No escrow account may extend beyond 12 months without the prior written consent of DCED.

The first payment of principal and interest will be due the first day of the second calendar month following the calendar month in which closing occurs and will include a lump-sum payment of the interest that has accrued from the date of the check issued for closing. Thereafter, payments of principal and interest will be due the first day of each month.

#### **D. Application Evaluation Criteria**

##### **1. Business Evaluation**

DCED will evaluate the historical performance of an existing small business enterprise to assess its ability to repay the PPAA loan.

##### **2. Public Benefit Criteria**

DEP will evaluate the ability of the small business enterprise to adopt or install pollution prevention equipment or processes in the following areas:

- a. To reduce or reuse raw materials onsite.
- b. To reduce the production of waste.
- c. To reduce energy consumption.

## Section VI – Limitations and Penalties

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1. Failure to meet any of the terms or conditions of the loan may result in an increase in the interest rate to a rate not exceeding 2% above the current prime interest rate on the outstanding principal for the remainder of the loan unless it is determined by DCED that failure was due to circumstances beyond the control of the business.
2. Any material misrepresentation in any application or use of loan funds for ineligible activities may be cause for rejection of an application or for calling a PPAA Loan in default. In addition, the matter may be referred to the appropriate authorities for criminal investigation.
3. Small business enterprises may prepay a PPAA Loan at any time without financial penalty.
4. Upon reasonable request of DCED, the small business enterprise shall permit duly authorized employees of the Commonwealth to inspect the plant, books, and records of the small business enterprise.

## Section VII – Contact Information

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### Program inquiries should be directed to:

#### **Department of Environmental Protection**

Office of Pollution Prevention and Compliance Assistance

Rachel Carson State Office Building

P. O. Box 8772

Harrisburg, Pennsylvania 17105-8772

Telephone: (717) 772-8951

Fax: (717) 783-2703

E-mail: [gdelvecchi@state.pa.us](mailto:gdelvecchi@state.pa.us)

Website: [www.dep.state.pa.us](http://www.dep.state.pa.us)

ATTN: Pollution Prevention Assistance Account

#### **Department of Community and Economic Development**

Center for Business Financing

Small Business First Division

Commonwealth Keystone Building

400 North Street, 4th Floor

Harrisburg, Pennsylvania 17120-0225

Telephone: (717) 783-5046

Fax: (717) 787-0879

E-mail: [ra-dcedcs@state.pa.us](mailto:ra-dcedcs@state.pa.us)

Website: [www.newPA.com](http://www.newPA.com)

ATTN: Pollution Prevention Assistance Account

### DCED's On-line Electronic Single Application should be directed to:

#### **Department of Community and Economic Development**

Customer Service Center

E-mail: [ra-dcedcs@state.pa.us](mailto:ra-dcedcs@state.pa.us)

Website: [www.newPA.com](http://www.newPA.com)

# Appendix I – Items Required by DCED to Process PPAA Loan Applications

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All items must be submitted to DCED before application is processed.

## 1. Project Information:

- Non-Prejudicial Request

Note: Please submit a non-prejudicial request if the company wishes to move forward with the project while the application is under review. Machinery and equipment and installation costs incurred before an application is approved **will not be funded** without non-prejudicial approval nor will costs that incur before the date of the non-prejudicial approval. Non-prejudicial approval does not guarantee approval of loan. (Department will send non-prejudicial request form to applicant upon request)

- DCED Single Application for Assistance (including signed page 6)

Note: Maximum loan amount is \$100,000 or 75% of total eligible project costs, whichever is less  
**Project Budget section must include at least 25% in matching funds from sources other than PPAA (PPAA cannot be the only source of financing for a project)**

- Complete Business & Marketing Plan (Only applies if Start-up Company: 1-3 years old)
- Project Narrative: Comprehensive description of project and how funds will be used
- Copy of Commitment Letter(s) from Lender(s) providing matching funds for PPAA Financing (Not applicable if only matching fund is equity)

## 2. Company Information:

- Indicate Type of Company: Corporation, Limited Liability Company, Partnership, Limited Partnership, or Sole Proprietorship
- Date and State Company Founded
- Company Ownership Breakdown, which includes:
  - Name of each Principal and percentage of ownership
  - Principal's Social Security Number – SSN required for due diligence searches
- Brief History of Company
- Company's Registration Documents Issued by Pennsylvania Department of State

For Corporation: Copy of Articles of Incorporation

For Limited Liability Company: Copy of Certificate of Organization

For General Partnership: Copy of Partnership Agreement and Copy of Fictitious Name Registration if name of business is not the name of the partners

For Limited Partnership: Copy of Partnership Agreement & Copy of Certificate of Limited Partnership

For Sole Proprietor: Copy of Fictitious Name Registration if name of business is not the name of the sole proprietor

3. **Marketing Information:**

- Geographic Marketing Area of Company
- Sales Method and Marketing Strategy
- Major Competitors and Suppliers

4. **Collateral Information:**

- Collateral Statement: State collateral being offered and value of collateral

Note: If the Department will be subordinate to other lenders, identify the name of the lender as well as the subordinate amount and security position held by each lender. If a mortgage is included as part of collateral, provide a copy of the deed and most recent appraisal for the property. (Personal Guarantees are often requested as part of collateral)

5. **Financial Information:**

Companies 3 years and older:

- 3 most recent years of company's annual financial statements (Should include income statements, balance sheets, and cash flow statements for each year)
- 1 year projected company financial statements
- Signed Personal Financial Statement for each Principal with 20% or greater ownership in company (Form Attached)

Startup Companies (Less than 3 years old):

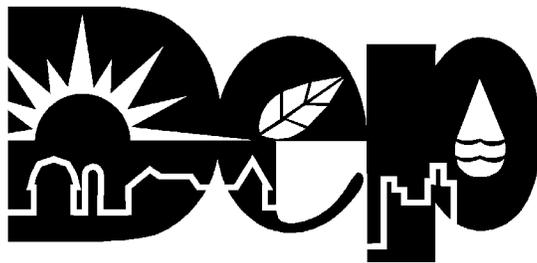
- All available company's annual financial statements (if any)
- 3 year projected company's financial statements (Should include income statements, balance sheets, and cash flow statements for each year)
- Signed Personal Financial Statement for each Principal with 20% or greater ownership in company (Form Attached)

6. **Other Requirements:**

- Copy of Department of Environmental Protection Determination of Eligibility Approval Letter
- Resumes of Company Principals, President, Directors, Officers, and Key Personnel
- Completed and Signed W-9 form (Form attached: Used to register company in State database)

Note: Before the loan closes, the company will be required to submit to the Department expense justification for the **TOTAL PROJECT** not only for the amount of the PPAA loan. Justification will include invoices or purchase orders for all machinery and equipment purchased and if applicable invoices for installation costs associated with the project. Invoices / purchase orders are not required to be submitted until after a project is approved.

**SMALL BUSINESS POLLUTION PREVENTION  
ASSISTANCE ACCOUNT  
DETERMINATION OF ELIGIBILITY**



COMPLETE AND SUBMIT THE ATTACHED APPLICATION TO:

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF ENVIRONMENTAL PROTECTION  
OFFICE OF ENERGY AND TECHNOLOGY DEPLOYMENT  
SMALL BUSINESS POLLUTION PREVENTION ASSISTANCE ACCOUNT LOAN PROGRAM  
RACHEL CARSON STATE OFFICE BUILDING  
PO BOX 8772  
HARRISBURG, PA 17105-8772  
ATTN: GENE DELVECCHIO  
<http://www.depweb.state.pa.us>

# SMALL BUSINESS POLLUTION PREVENTION ASSISTANCE ACCOUNT DETERMINATION OF ELIGIBILITY APPLICATION INSTRUCTIONS

## **COMPLETING THE APPLICATION**

Incomplete applications will be returned.

Type or print legibly (in ink) all items except the owner's signature.

If you need space for additional information, photocopy the appropriate section(s) of the application, write the owner's name and the section number at the top. Staple all the sheets together.

If this project is:

designed to both reduce pollution and energy use, complete and submit all sections.

designed only to reduce pollution, complete and submit sections I through VII and section IX.

designed only to reduce energy use, complete and submit sections I through VI and sections VIII and IX.

only to purchase state mandated equipment such as a Phase II Vapor Recovery System or a High Volume Low Pressure (HVLP) Spray Gun and Associated Equipment, complete and submit the appropriate sections. However, the simple payback requirement (maximum 10 years) does not have to be met.

Do **not** include an itemized cost of equipment, materials, etc. in the "Determination Of Eligibility" application. Do include any product literature, specifications, brochures, etc. that would be helpful in evaluating your application.

## **Instructions for Page 1, Determination of Eligibility Application**

**SECTION I. OWNER INFORMATION** – This section identifies the owner/company that is applying for the loan as well as the number of employees and a contact person at the company. If the company is a franchise or a division of another company, but is a separate legal business entity, enter the number of employees for the franchise or division. Also include the "Standard Industrial Classification" (SIC) and the "North American Industry Classification System" (NAICS) codes for the business. All correspondence will be sent to the owner unless noted otherwise. If all correspondence is to go to the contact at the company, check the block next to contact name.

**SECTION II. PROJECT INFORMATION** – This section includes basic project information. The amount of the loan requested must be \$100,000 or less and the term of the loan can be up to a maximum of 10 years. The amount of the loan cannot be more than 75% of the total eligible project costs.

**SECTION III. PROJECT LOCATION** – This section identifies the project, its location as well as a contact at the project location. An example of a project name would be "Installing HVLP spray guns at X Location". To identify the project location, use only street name, rural route box, etc. A Post Office box number is not acceptable for the location. If all correspondence is to go to the contact at the project location check the block next to contact name.

**SECTION IV. PROJECT MANAGER** – This section identifies the project manager. If all correspondence is to go to the project manager check the block next to name.

**SMALL BUSINESS POLLUTION PREVENTION ASSISTANCE ACCOUNT  
DETERMINATION OF ELIGIBILITY**

**INSTRUCTIONS ARE INCLUDED FOR YOUR REFERENCE  
INCOMPLETE APPLICATIONS WILL BE RETURNED**

**STATE USE ONLY**  
DEP File No. TR \_\_\_\_ - \_\_\_\_\_  APPROVED  DECLINED  
Date Received \_\_\_\_\_ Technical Reviewer \_\_\_\_\_ Date Reviewed \_\_\_\_\_

**I. OWNER INFORMATION (Type or Print Legibly)**

Owner Name \_\_\_\_\_  
Company Name \_\_\_\_\_ Number of Employees \_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
SIC Code \_\_\_\_\_ NAICS Code \_\_\_\_\_  
Phone No. (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_ FAX No. (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_  
E-mail Address \_\_\_\_\_  
 Contact Name \_\_\_\_\_ Phone No. (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

**II. PROJECT INFORMATION (Type or Print Legibly)**

Amount of Loan Request \_\_\_\_\_ Estimated Project Start Date \_\_\_\_\_  
Term of Loan (Years) \_\_\_\_\_ Estimated Project Completion Date \_\_\_\_\_  
Total Eligible Cost of Project \_\_\_\_\_

**III. PROJECT LOCATION (Type or Print Legibly)**

Project Name \_\_\_\_\_  
Address (PO Box NOT acceptable) \_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Municipality \_\_\_\_\_ County \_\_\_\_\_  
 Contact Name \_\_\_\_\_ Phone No. (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

**IV. PROJECT MANAGER (Type or Print Legibly)**

Name \_\_\_\_\_ Title \_\_\_\_\_  
Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone No. (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

## **Instructions for Page 2, Determination of Eligibility Application**

**SECTION V. PROJECT SUMMARY** – This section summarizes the project. Provide a detailed description of the project, what it will accomplish and a timetable for the project tasks. Explain how this project will reduce pollution or energy consumption and include an explanation of the economic and environmental advantages offered by this project over the current process or technology. Be sure to include indirect benefits such as reduced insurance costs, increased worker safety and productivity, etc. Include any product literature, specifications, brochures, etc. that would be helpful in evaluating your application.

**SECTION VI. OWNER CERTIFICATION** – Type or print legibly the name and title of the owner. The owner must sign the form and enter the date that the application was completed. Signature and date must be originals.



## **Instructions for Page 3, Determination of Eligibility Application**

**SECTION VII. POLLUTION PREVENTION** – This section identifies the type(s) of pollution being reduced, the resource(s), the emission(s)/waste(s) and the equipment required to implement this project. Costs and savings are also identified in this section.

- A. **TYPE OF POLLUTION** – Place a check mark in the box next to the type(s) of pollution that will be reduced as a result of implementing this project. If other, check the other box and list the type(s).
- B. **RESOURCES** – This section identifies the resource(s) (water, raw materials, etc.) that will be conserved as a result of implementing this project. Itemize the raw materials being conserved. Usage, costs and savings are also identified in this section.
1. List (itemize) the RESOURCE(S) and the CURRENT ANNUAL USAGE (weight, volume, etc.) for each one. Also, enter the PROJECTED ANNUAL USAGE (weight, volume, etc.) for each resource. The PROJECTED ANNUAL USAGE is the amount of each resource that will be used after the project is implemented. Subtract the PROJECTED ANNUAL USAGE from the CURRENT ANNUAL USAGE and enter the amount in the PROJECTED ANNUAL SAVINGS column. This shows the PROJECTED ANNUAL SAVINGS (weight, volume, etc.) for each resource as a result of implementing this project.
  2. List the RESOURCE(S) from section VII B1 and the CURRENT ANNUAL COST (\$) for each one. Also enter the PROJECTED ANNUAL COST (\$) for each resource. The PROJECTED ANNUAL COST is the dollar amount that will be spent for each resource after the project is implemented. Subtract the PROJECTED ANNUAL COST from the CURRENT ANNUAL COST and enter this amount in the PROJECTED ANNUAL SAVINGS column. This shows the projected dollar savings for each resource by implementing this project. Add the dollar amounts in the PROJECTED ANNUAL SAVINGS column and enter the total in the SECTION B2 TOTAL line. This is the projected total amount of dollars saved on resources by implementing this project.

**VII. POLLUTION PREVENTION** (Type or Print Legibly)

A. TYPE OF POLLUTION – (Check the type(s) of pollution to be reduced by this project).

- |   |  |
|---|--|
| <input type="checkbox"/> Air Pollution                | <input type="checkbox"/> Pesticides              |
| <input type="checkbox"/> Hazardous Waste              | <input type="checkbox"/> Radiation               |
| <input type="checkbox"/> Infectious Waste             | <input type="checkbox"/> Wastewater Discharge    |
| <input type="checkbox"/> Municipal Waste              | <input type="checkbox"/> Wastewater Pretreatment |
| <input type="checkbox"/> Oil or Petroleum-Based Waste | <input type="checkbox"/> Water Pollution         |
| <input type="checkbox"/> Residual Waste               |  |
| <input type="checkbox"/> Other (List): _____          |  |
| _____   |  |
| _____   |  |

B. RESOURCES

1. List the RESOURCE(S) (water, raw materials, etc.).

<u>RESOURCE</u>	<u>CURRENT ANNUAL USAGE</u>	<u>PROJECTED ANNUAL USAGE</u>	<u>PROJECTED ANNUAL SAVINGS</u>
Water	_____	_____	_____
Raw Materials:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

2. List the COST (\$) for each RESOURCE(S) listed in section VII B1.

<u>RESOURCE</u>	<u>CURRENT ANNUAL COST</u>	<u>PROJECTED ANNUAL COST</u>	<u>PROJECTED ANNUAL SAVINGS</u>
Water	_____	_____	_____
Raw Materials:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

SECTION B2 TOTAL \_\_\_\_\_

## **Instructions for Page 4, Determination of Eligibility Application**

- C. **EMISSIONS/WASTES** – This section identifies the emission(s)/waste(s) that will be reduced as a result of implementing this project. Amount of generation, costs and savings are also identified in this section.
1. List the **EMISSION(S)/WASTE(S)** and the **CURRENT ANNUAL GENERATION** (weight, volume, etc.) for each one. Also, enter the **PROJECTED ANNUAL GENERATION** (weight, volume, etc.) for each **EMISSION/WASTE**. The **PROJECTED ANNUAL GENERATION** is the amount of each emission/waste that will be generated after the project is implemented. Subtract the **PROJECTED ANNUAL GENERATION** from the **CURRENT ANNUAL GENERATION** and enter the amount in the **PROJECTED ANNUAL REDUCTION** column. This shows the **PROJECTED ANNUAL REDUCTION** (weight, volume, etc.) for each emission/waste as a result of implementing this project.
  2. List the **CURRENT ANNUAL COST** (\$) of each applicable item (waste disposal, emissions fees, etc.) for each emission(s)/waste(s) listed in section VII C1. Add the costs in each row to determine the item's **CURRENT ANNUAL COST**. For example, add the cost of waste disposal for each emission/waste and that is the total amount currently being spent for waste disposal. Add the dollar amounts in the **CURRENT ANNUAL COST** column and enter the total in the **SECTION C2 TOTAL** line. This is the total amount of dollars currently spent on emission(s)/waste(s).
  3. List the **PROJECTED ANNUAL COST** (\$) of each applicable item (waste disposal, emissions fees, etc.) for each emission(s)/waste(s) listed in section VII C1. The **PROJECTED ANNUAL COST** is the dollar amount that will be spent for each item after the project is implemented. Add the costs in each row to determine the item's **CURRENT ANNUAL COST**. For example, add the projected cost of waste disposal for each emission/waste and that is the total amount projected to be spent for waste disposal. Add the dollar amounts in the **PROJECTED ANNUAL COST** column and enter the total in the **SECTION C3 TOTAL** line. This is the projected total amount of dollars that will be spent on emission(s)/waste(s) as a result of implementing this project.

**VII. POLLUTION PREVENTION** (Con't.) (Type or Print Legibly)

C. EMISSIONS/WASTES

1. List the EMISSION(S)/WASTE(S).

<u>EMISSION/WASTE</u>	<u>CURRENT ANNUAL GENERATION</u>	<u>PROJECTED ANNUAL GENERATION</u>	<u>PROJECTED ANNUAL REDUCTION</u>
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____

2. List the CURRENT ANNUAL COST.

	<u>EMISSION/WASTE (From section VII C1)</u>					<u>CURRENT ANNUAL COST</u>
	No.1	No. 2	No. 3	No. 4	No. 5	
Waste Disposal	_____	_____	_____	_____	_____	_____
Emissions Fees	_____	_____	_____	_____	_____	_____
Control equip. Costs	_____	_____	_____	_____	_____	_____
Permit Fees	_____	_____	_____	_____	_____	_____
Other:	_____	_____	_____	_____	_____	_____

SECTION C2 TOTAL \_\_\_\_\_

3. List the PROJECTED ANNUAL COST.

	<u>EMISSION/WASTE (From section VII C1)</u>					<u>PROJECTED ANNUAL COST</u>
	No.1	No. 2	No. 3	No. 4	No. 5	
Waste Disposal	_____	_____	_____	_____	_____	_____
Emissions Fees	_____	_____	_____	_____	_____	_____
Control equip. Costs	_____	_____	_____	_____	_____	_____
Permit Fees	_____	_____	_____	_____	_____	_____
Other:	_____	_____	_____	_____	_____	_____

SECTION C3 TOTAL \_\_\_\_\_

## **Instructions for Page 5, Determination of Eligibility Application**

4. Calculate the PROJECTED ANNUAL SAVINGS (\$) by subtracting the PROJECTED ANNUAL COST (\$) (section VII C3 total) from the CURRENT ANNUAL COST (\$) (section VII C2 total) and enter the difference in the SECTION C4 TOTAL line. This total is the projected dollar amount that will be saved on emission(s)/waste(s) as a result of implementing this project.

D. EQUIPMENT – This section identifies the equipment that is being purchased for this project.

1. List the equipment (name, model number, etc.) that is being purchased and its projected lifespan in years. Include any product literature, specifications, brochures, etc. that would be helpful in evaluating your application.

**If this project is designed to both reduce pollution and energy use, go to section VIII.**

**If this project is designed only to reduce pollution, skip section VIII and go to section IX.**

**VII C. POLLUTION PREVENTION (Con't.) (Type or Print Legibly)**

4. Calculate the PROJECTED ANNUAL SAVINGS

CURRENT ANNUAL COST (section VII C2 total) \_\_\_\_\_

PROJECTED ANNUAL COST (section VII C3 total) \_\_\_\_\_

PROJECTED ANNUAL SAVINGS = SECTION C4 TOTAL \_\_\_\_\_

**D. EQUIPMENT**

1. List the equipment being purchased for this project and its projected lifespan.

EQUIPMENT	LIFESPAN (YEARS)
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**If this project is designed to both reduce pollution and energy use, go to section VIII.**

**If this project is designed only to reduce pollution, skip section VIII and go to section IX.**

## **Instructions for Page 6, Determination of Eligibility Application**

**SECTION VIII. ENERGY EFFICIENCY** – This section identifies the type(s) of energy being conserved and the equipment required to implement this project. Costs and savings are also identified in this section.

- A. **ENERGY TYPES** – Identifies the type(s) of energy (electricity, oil, gas, etc.) that will be conserved as a result of implementing this project. Usage, costs and savings are also identified in this section.
1. List (itemize) the **TYPE(S) OF ENERGY** and the **CURRENT ANNUAL USAGE** (kWh, BTU, MCF, etc.) for each one. Also, enter the **PROJECTED ANNUAL USAGE** (kWh, BTU, MCF, etc.) for each type of energy. The **PROJECTED ANNUAL USAGE** is the amount of each type of energy that will be used after the project is implemented. Subtract the **PROJECTED ANNUAL USAGE** from the **CURRENT ANNUAL USAGE** and enter the amount in the **PROJECTED ANNUAL SAVINGS** column. This shows the **PROJECTED ANNUAL SAVINGS** (kWh, BTU, MCF, etc.) for each type of energy as a result of implementing this project.
  2. List the **TYPE(S) OF ENERGY** and the **CURRENT ANNUAL COST** (\$) for each type(s) of energy from section VIII A1. Also, enter the **PROJECTED ANNUAL COST** (\$) for each **TYPE(S) OF ENERGY**. The **PROJECTED ANNUAL COST** is the dollar amount that will be spent for each type of energy after the project is implemented. Subtract the **PROJECTED ANNUAL COST** from the **CURRENT ANNUAL COST** and enter this amount in the **PROJECTED ANNUAL SAVINGS** column. This shows the projected dollar savings for each type of energy by implementing this project. Add the dollar amounts in the **PROJECTED ANNUAL SAVINGS** column and enter the total in the **SECTION A2 TOTAL** line. This is the projected total amount of dollars saved on energy by implementing this project.
- B. **EQUIPMENT** – This section identifies the equipment that is being purchased for this project.
1. List the equipment (name, model number, etc.) that is being purchased and its projected lifespan in years. Include any product literature, specifications, brochures, etc. that would be helpful in evaluating your application.

**VIII. ENERGY EFFICIENCY** (Type or Print Legibly)

**A. ENERGY TYPES**

1. List the TYPE(S) OF ENERGY (electricity, oil, gas, etc.).

<u>TYPE OF ENERGY</u>	<u>CURRENT ANNUAL USAGE</u>	<u>PROJECTED ANNUAL USAGE</u>	<u>PROJECTED ANNUAL SAVINGS</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

2. List the COST (\$) for each TYPE(S) OF ENERGY listed in section VIII A1.

<u>TYPE OF ENERGY</u>	<u>CURRENT ANNUAL COST</u>	<u>PROJECTED ANNUAL COST</u>	<u>PROJECTED ANNUAL SAVINGS</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

SECTION A2 TOTAL \_\_\_\_\_

**B. EQUIPMENT**

1. List the equipment being purchased for this project and its projected lifespan.

<u>EQUIPMENT</u>	<u>LIFESPAN (YEARS)</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

## **Instructions for Page 7, Determination of Eligibility Application**

**SECTION IX. RESULTS** – This section identifies the project's simple payback. The simple payback is the number of years it will take to recoup your investment. The project must have a simple payback of 10 years or less.

A. **SIMPLE PAYBACK** – This section identifies the project's total projected annual savings and net profit as a result of implementing this project.

1. Enter the **TOTAL ELIGIBLE COST OF THIS PROJECT**. Next, enter the **PROJECTED ANNUAL SAVINGS (A)** for pollution prevention (sections VII B2 and VII C4 total lines) and the **PROJECTED ANNUAL NET PROFIT (D)** for pollution prevention resulting from this project. The **PROJECTED ANNUAL NET PROFIT** is the profit you will realize as a direct result of this project. An example of this would be the profit generated from selling converted waste material produced by a debarker or chipper. Enter the **PROJECTED ANNUAL SAVINGS (B)** for energy efficiency (sections VIII A2 total line) and the **PROJECTED ANNUAL NET PROFIT (E)** for energy efficiency resulting from this project. An example of this would be the profit generated from selling excess electricity produced by a windmill. If there is a **PROJECTED ANNUAL NET PROFIT**, explain how you arrived at the amount. Add the amounts in (A) and (B) and enter the total in **TOTAL (C)**. Add the amounts in (D) and (E) and enter the total in **TOTAL (F)**.

List (itemize) any other savings in **PROJECTED ANNUAL MISC. SAVINGS (G)**. This would include savings realized in labor costs, insurance, etc. Add these amounts and enter the total in **TOTAL (H)**. Add the **PROJECTED ANNUAL SAVINGS TOTAL (C)**, **PROJECTED ANNUAL NET PROFIT TOTAL (F)** and **PROJECTED ANNUAL MISC. SAVINGS TOTAL (H)**. Enter this total in the **TOTAL PROJECTED ANNUAL SAVINGS AND NET PROFIT (I)** line.

Next, calculate the **SIMPLE PAYBACK** for this project. The **SIMPLE PAYBACK** is the number of years it will take to recoup your investment and is equal to **THE TOTAL ELIGIBLE COST OF THIS PROJECT** divided by the **TOTAL PROJECTED ANNUAL SAVINGS AND NET PROFIT (I)**.

The **SIMPLE PAYBACK** must be 10 years or less. However if state mandated equipment such as a Phase II Vapor Recovery System or a High Volume Low Pressure (HVLV) Spray Gun and Associated Equipment is being purchased, the simple payback requirement of 10 years or less does not have to be met.

**IX. RESULTS** (Type or Print Legibly)

**A. SIMPLE PAYBACK**

1. Calculate the SIMPLE PAYBACK for this project.

TOTAL ELIGIBLE COST OF THIS PROJECT \$ \_\_\_\_\_

PROJECTED ANNUAL SAVINGS

POLLUTION PREVENTION (A) \$ \_\_\_\_\_

ENERGY EFFICIENCY (B) \$ \_\_\_\_\_

TOTAL (C) \$ \_\_\_\_\_

PROJECTED ANNUAL NET PROFIT \*

POLLUTION PREVENTION (D) \$ \_\_\_\_\_

ENERGY EFFICIENCY (E) \$ \_\_\_\_\_

TOTAL (F) \$ \_\_\_\_\_

PROJECTED ANNUAL MISC. SAVINGS (G)

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

TOTAL (H) \$ \_\_\_\_\_

TOTAL PROJECTED ANNUAL SAVINGS AND

NET PROFIT (I) \$ \_\_\_\_\_

SIMPLE PAYBACK (YEARS) = \_\_\_\_\_

\* If there is a PROJECTED ANNUAL NET PROFIT, explain how you arrived at the amount:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Appendix III – Area Loan Organizations

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An Area Loan organization is a non-profit economic development organization certified by the Department of Community and Economic Development to package loan applications, evaluate and approve loans, and administer those loans under the Small Business First loan program. For the most current listing, visit [www.newPA.com/programDetail.aspx?id=33](http://www.newPA.com/programDetail.aspx?id=33).

### **Adams County Economic Development Corporation (ACEDC) (Adams)**

Robin Fitzpatrick, President  
1300 ProLine Place  
Gettysburg, PA 17325-2506  
717-334-0042 Fx-717-337-1628  
Email: [rfitzpatrick@acedc.org](mailto:rfitzpatrick@acedc.org)

### **Bucks County Economic Development Corporation (BCEDC) (Bucks)**

Robert F. Cormack, Executive Director  
Jim Pawlikowski, Loan Mgr.  
2 East Court Street  
Doylestown, PA 18901  
215-348-9031 Fx-215-348-8829  
Email: [rhc@bcedc.com](mailto:rhc@bcedc.com)  
Email: [jjp@bcedc.com](mailto:jjp@bcedc.com)

### **Capital Region Economic Development Corporation (CREDC) (Dauphin and Cumberland)**

David E. Black, President & CEO  
Linda Goldstein, VP/COO  
Melissa M. McLaughlin, Business Finance Officer  
3211 North Front Street, Suite 201  
Harrisburg, PA 17110  
717-232-4099 Fx-717-232-5184  
Email: [mmclaughlin@hbgrc.org](mailto:mmclaughlin@hbgrc.org)

### **Chester County Economic Development Council (CCDC) (Chester)**

Gary W. Smith, Executive Director  
Sue Milshaw, Ag Loan Coordinator x239,  
Chuck Evans, Loan Manager x242,  
Linda Mulgrew, AA x216  
737 Constitution Drive  
Exton, PA 19341  
610-458-5700 Fx 610-458-7770  
Email: [cevans@cceconomicdevelopment.com](mailto:cevans@cceconomicdevelopment.com)  
Email: [lmulgrew@cceconomicdevelopment.com](mailto:lmulgrew@cceconomicdevelopment.com)  
Email: [smilshaw@cceconomicdevelopment.com](mailto:smilshaw@cceconomicdevelopment.com)

### **Delaware County Economic Development Oversight Board (DCEDOB) (Delaware)**

J. Patrick Killian, Commerce Director  
Robert J. Leitzell, Finance Director  
200 East State Street Ste 205  
Media, PA 19063  
610-566-2225 Fx 610-566-7337  
Email: [bob@delcopa.org](mailto:bob@delcopa.org)  
Email: [jpk@delcopa.org](mailto:jpk@delcopa.org)

### **EDC Finance Corporation (EDCFC) (Lancaster)**

David K. Nikoloff, Executive Director  
John Biemiller, Assistant Director  
Southern Market Center  
100 South Queen Street, P.O. Box 1558  
Lancaster, PA 17608-1558  
717-397-3531 Fx-717-293-3159  
Email: [biemiller@edclancaster.com](mailto:biemiller@edclancaster.com)

### **Franklin County Area Development Corporation (FCADC) (Franklin)**

L. Michael Ross, President  
Judy Evans-Ops Mgr;  
1900 Wayne Road  
Chambersburg, PA 17202-8836  
717-263-8282 Fx-717-263-0662  
Email: [mike@fcadc.com](mailto:mike@fcadc.com)  
Email: [judy@fcadc.com](mailto:judy@fcadc.com)

### **Greater Berks Development Fund (GBDF) (Berks)**

Edward J. Swoyer, Jr. President  
Christopher S. Witmer, Director of Project Development  
P.O. Box 8621  
19 North 6th Street, Suite 200  
Reading, PA 19603-8621  
610-376-6739 Fx-610-478-9553  
Email: [eswoyer@readingpa.com](mailto:eswoyer@readingpa.com)  
Email: [cwitmer@readingpa.com](mailto:cwitmer@readingpa.com)

**Johnstown Industrial Development Corporation (JIDC)** (*Armstrong, Cambria, Fayette, Greene, Indiana, Somerset Washington & Westmoreland*)  
Michelle Clapper, VP, Economic Dev.  
325 Market Street, Suite 200  
Johnstown, PA 15901  
814-535-8675 Fx-814-535-8677  
Email: mclapper@jari.com

**Lebanon Valley Economic Development Corporation (LVEDC)** (*Lebanon*)  
Charles Blankenship, President  
Susan Eberly, Vice President  
445 Schaeffer Road/P.O. Box 52  
Lebanon, PA 17042  
717-274-3180 Fx-717-274-1367  
Email: cblankenship@lvedc.org  
Email: seberly@lvedc.org

**Lehigh's Economic Advancement Project, Inc. (LEAP)** (*Lehigh and Northampton*)  
Samuel J. Jones, President  
Judy Yanega, Fin. Mgr.  
Erin Radecky, AA  
2158 Avenue "C" Suite 200  
Bethlehem, PA 18017  
610-266-0887 Fx-610-266-7623  
Email: jyanega@lehighvalley.org  
E-mail: eradecky@lehighvalley.org

**Montgomery County Development Corporation (MCDC)** (*Montgomery*)  
Gerald J. Birkelbach, Executive Director  
John Elias, Loan Officer  
1430 DeKalb Street  
Human Services Center, 5th Floor  
Norristown, PA 19401  
610-278-5950 Fx 610-278-5944  
Email: gbirkelb@mail.montcopa.org  
Email: jelias@mail.montcopa.org

**North Central Pennsylvania Regional Planning & Development Commission (NCPRPDC)** (*Cameron, Clearfield, Elk, Jefferson, McKean, and Potter*)  
Eric M. Bridges, Executive Director  
Pat Brennen, Loan Officer  
651 Montmorenci Avenue  
Ridgway, PA 15853  
814-773-3162 Fx 814-772-7045  
Email: mbridges@ncentral.com  
Email: pbrennen@ncentral.com

**Northeastern Pennsylvania Alliance EDC (NEPA)** (*Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne*)  
Jeffrey K. Box, President/CEO  
Tom Pellegrini, VP of Enterprise Development  
John Wozniak, Business Finance Manager  
Dave Nat, Business Finance Specialist  
1151 Oak Street  
Pittston, PA 18640-3795  
570-655-5581 Fx-570-654-5137  
Email: jbox@nepa-alliance.org  
Email: jwozniak@nepa-alliance.org  
Email: tpellegrini@nepa-alliance.org  
Email: dnat@nepa-alliance.org

**Northampton County New Jobs Corp. (NCNJC)** (*Northampton*)  
J. Lee Boucher, President  
Judy Yanega, Fin. Mgr.  
Erin Radecky, AA  
2158 Avenue "C" Suite 200  
Bethlehem, PA 18017  
610-266-6775 Fx 610-266-7623  
Email: jyanega@lehighvalley.org  
Email: eradecky@lehighvalley.org

**Northern Tier Regional Planning & Development Commission (NTRPDC)** (*Bradford, Sullivan, Susquehanna, Tioga, and Wyoming*)  
Kevin D. Abrams, Executive Director  
Kim Barnes, Deputy Director  
Paulette Potter, Loan Program Director  
312 Main Street  
Towanda, PA 18848  
570-265-9103 Fx 570-265-7585  
Email: barnes@northerntier.org  
Email: abrams@northerntier.org  
Email: potter@northerntier.org

**Northwest Pennsylvania Regional Planning & Development Commission (NWPRPDC)** (*Erie, Warren, Crawford, Mercer, Lawrence, Venango, Forest and Clarion*)  
Denise McCloskey, Executive Director  
Daryl Coyne, Manager, Loan Programs  
Ethel Rodebaugh, AA Loans  
395 Seneca Street  
Oil City, PA 16301  
814-677-4800 Fx-814-677-7663  
Email: denisem@nwcommission.org  
Email: darylc@nwcommission.org  
Email: ethelr@nwcommission.org

**Philadelphia Commercial Development Corporation (PCDC)** (*Philadelphia*)

Aqil Sabur, Interim President/CEO  
John Lenahan, VP of Lending  
1315 Walnut Street, Suite 600  
Philadelphia, PA 19107-4706  
215-790-2200 Fx-215-790-2222  
Email: econpcdc@aol.com  
Email: John.Lenahan@pcdc1.com

**PIDC-Local Development Corporation (PIDC-LDC)** (*Philadelphia*)

Peter S. Longstreth, President  
Sam Rhoads, Sr. VP of Business Development  
Joe Mee, VP of Lending  
2600 Centre Square West  
1500 Market Street  
Philadelphia, PA 19102-2126  
215-496-8020 Fx 215-977-9618  
Email: plongstreth@pidc-pa.org  
Email: joem@pidc-pa.org  
Email: samr@pidc-pa.org

**The Progress Fund (TFP)** (*31 Rural Counties*)

David A. Kahley, President & CEO  
Karen Post, CFO  
Joetta Newcomer, Loan Portfolio Manager  
425 West Pittsburgh Street  
Greensburg, PA 15601  
724-216-9160 Fx 724-216-9167  
Email: dkahley@progressfund.org  
Email: kpost@progressfund.org  
Email: jnewcomer@progressfund.org

**SEDA-Council of Governments (SEDA-COG)**  
(*Centre, Clinton, Columbia, Juniata, Lycoming, Mifflin, Northumberland, Montour, Perry, Snyder, and Union*)

Dennis E. Robinson, Executive Director  
Jim McClure, Manager/Loan Officer  
Tim Kishbach, Loan Officer  
John Reichard, Loan Officer  
Teri Provost, Analyst  
201 Furnace Road (Timberhaven)  
Lewisburg, PA 17837-8043  
570-524-4491 Fx 570-524-9190  
Email: jmclure@seda-cog.org  
Email: reichard@seda-cog.org  
tkishbach@seda-cog.org

**Small Enterprise Development Company (SEDCO)** (*York*)

Darrel W. Auterson, President/CEO  
Kenetha Hansen, VP of Community & Economic Development  
Jill Rexroth, Manager - Funding Program  
144 Roosevelt Avenue Suite 100  
York, PA 17404  
717-846-8879 Fx-717-843-8837  
Email: khansen@ycedc.org  
Email: jrexroth@ycedc.org

**Southern Alleghenies Planning & Development Commission (SAPDC)** (*Bedford, Blair, Cambria, Fulton, Somerset & Huntingdon*)

Edward M. Silvetti, Executive Director  
Stephen Metzger, Dir. of Business Lending Services  
Kathleen Walls, Loan Fund Coordinator  
541-58th Street  
Altoona, PA 16602-1193  
814-949-6500 Fx-814-949-6505  
Email: metzger@sapdc.org  
Email: walls@sapdc.org

**Southwestern Pennsylvania Corporation (SPC)**  
(*Allegheny, Armstrong, Beaver, Butler, Fayette Greene, Indiana, Washington, & Westmoreland*)

James Hassinger, Ph.D., President/CEO  
Lew Villotti, Director of Planning & Development  
Richard Wallace, Asst. Business Finance Manager  
Sarah Francis, Business Loan Servicer  
Regional Enterprise Tower  
425 Sixth Avenue, Suite 2500  
Pittsburgh, PA 15219-1852  
412-391-5590 Fx-412-391-9160  
Email: jhassinger@spcregion.org  
Email: rwallace@spcregion.org  
Email: smf@spcregion.org

## Appendix IV – Industrial Resource Centers

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### **MANTEC Inc.**

*Adams, Cumberland, Dauphin, Franklin, Fulton,  
Lancaster, Lebanon, Perry, York*  
PO Box 5046  
227 West Market Street  
York, PA 17405-5046  
Phone: 717-843-5054  
Toll Free: 888-843-5054  
Fax: 717-854-0087

### **Catalyst Connection**

*Allegheny, Armstrong, Beaver, Butler, Cambria,  
Fayette, Greene, Indiana, Lawrence, Somerset,  
Washington, Westmoreland*  
2000 Technology Drive  
Pittsburgh, PA 15219  
Phone: 412-918-4300  
Toll Free: 888-887-7472  
Fax: 412-687-2791

### **Industrial Modernization Center – Altoona Office**

*Bedford, Blair*  
Alan Gehringer  
One College Avenue, DIF 32  
Williamsport, PA 17701-5799  
Phone: (814) 317-1725  
Fax: (814) 317-1726  
Email: [alang@imcpa.com](mailto:alang@imcpa.com)

### **Manufacturers Resource Center's Berks Office**

*Berks*  
John Nothelfer, Account Manager  
4 Park Plaza, Suite 201  
Wyomissing, PA 19610  
Phone: 610-533-4939  
Fax: 610-373-8618  
Email: [john.nothelfer@mrcpa.org](mailto:john.nothelfer@mrcpa.org)

### **Northeastern Pennsylvania Industrial Resource Center, Inc.**

*Bradford, Columbia, Lackawanna, Luzerne,  
Monroe, Pike, Sullivan, Susquehanna, Tioga,  
Wayne, Wyoming*  
75 Young Street  
Hanover Industrial Estates  
Hanover Township PA 18706-1471  
Phone (570) 819-8966  
Toll Free (800) 654-8960  
Fax (570) 819-8931

### **Delaware Valley Industrial Resource Center**

*Bucks, Chester, Delaware, Montgomery,  
Philadelphia*  
2905 Southampton Road  
Philadelphia, PA 19154  
Phone: 215-464-8550  
Fax: 215-464-8570

### **Delaware Valley Industrial Resource Center**

*Bucks, Chester, Delaware, Montgomery,  
Philadelphia - cont.*  
The Navy Yard  
Building 100 Innovation Center  
4801 S Broad St, Suite 100  
Philadelphia, PA 19112  
Phone: 215-464-8550  
Fax: 215-464-8570

### **Northwestern Pennsylvania Industrial Resource Center - Dubois Office**

*Cameron, Clearfield, Elk, Jefferson, McKean, Potter*  
PO Box 565  
Dubois, PA 15801  
Phone: 814-590-1219  
Fax: 814-371-8729

**Manufacturers Resource Center's Carbon and Schuylkill Office**

*Carbon, Schuylkill*

Walt Hoffert, Manager of Client Accounts

125 Goodman Drive

Bethlehem, PA 18015

Phone: 610-758-5599

Toll Free: 800-343-6732 (Pennsylvania state)

Fax: 610-758-4716

Email: walt.hoffert@mrcpa.org

**Industrial Modernization Center – State College Office**

*Centre, Huntingdon, Mifflin*

Ed Zubavich

200 Innovation Blvd

Suite 234-3

State College, PA 16803

Phone: (814) 237-4191

Fax: (814) 237-1330

Email: edz@imcpa.com

**Northwestern Pennsylvania Industrial Resource Center - Mercer Office**

*Clarion, Mercer, Venango*

749 Greenville Road

Mercer PA 16137-5023

(724) 699-5787

**Industrial Modernization Center – Lewisburg Office**

*Clinton, Juniata, Snyder, Union*

Dan Manetta

115 Farley Circle

Lewisburg, PA 17837

Phone: 570-329-3200

Fax: 570-329-1440

Email: danm@imcpa.com

**Northwestern Pennsylvania Industrial Resource Center - Meadville Office**

*Crawford, Forest, Warren*

764 Bessemer Street

Meadville PA 16335

(814) 572-2077

**Northwestern Pennsylvania Industrial Resource Center - Erie Office**

*Erie*

1250 Tower Lane

Erie PA 16505

(814) 456-6299

**Manufacturers Resource Center's Headquarters and Lehigh/Northampton Office**

*Lehigh and Northampton*

Walt Hoffert, Manager of Client Accounts

125 Goodman Drive

Bethlehem, PA 18015

Phone: 610-758-5599

Toll Free: 800-343-6732 (Pennsylvania state)

Fax: 610-758-4716

Email: walt.hoffert@mrcpa.org

**Industrial Modernization Center – Main Office**

*Lycoming, Montour, Northumberland*

Linda Weaver

One College Avenue, DIF 32

Williamsport, PA 17701-5799

Phone: (570) 329-3200 ext. 8084

Toll Free: (800) 326-9467

Fax: (570) 329-1440

Email: lindaw@imcpa.com