



city of
greenville
South Carolina

GUIDE TO DOING BUSINESS





CHAMBER OF COMMERCE
AND
COURT

S. MAIN
E. COURT
DOWNTOWN

GUIDE TO DOING BUSINESS

CITY OF GREENVILLE

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400-500
TRUCKS
RAN DAILY



RETL. FURNITURE



10% APPLIANCES

DELIVERY RATIO



SERVICING
250 STORES

4,800,000+
PIECES DELIVERED
ANNUALLY

1,000,000+
ANNUAL DELIVERIES

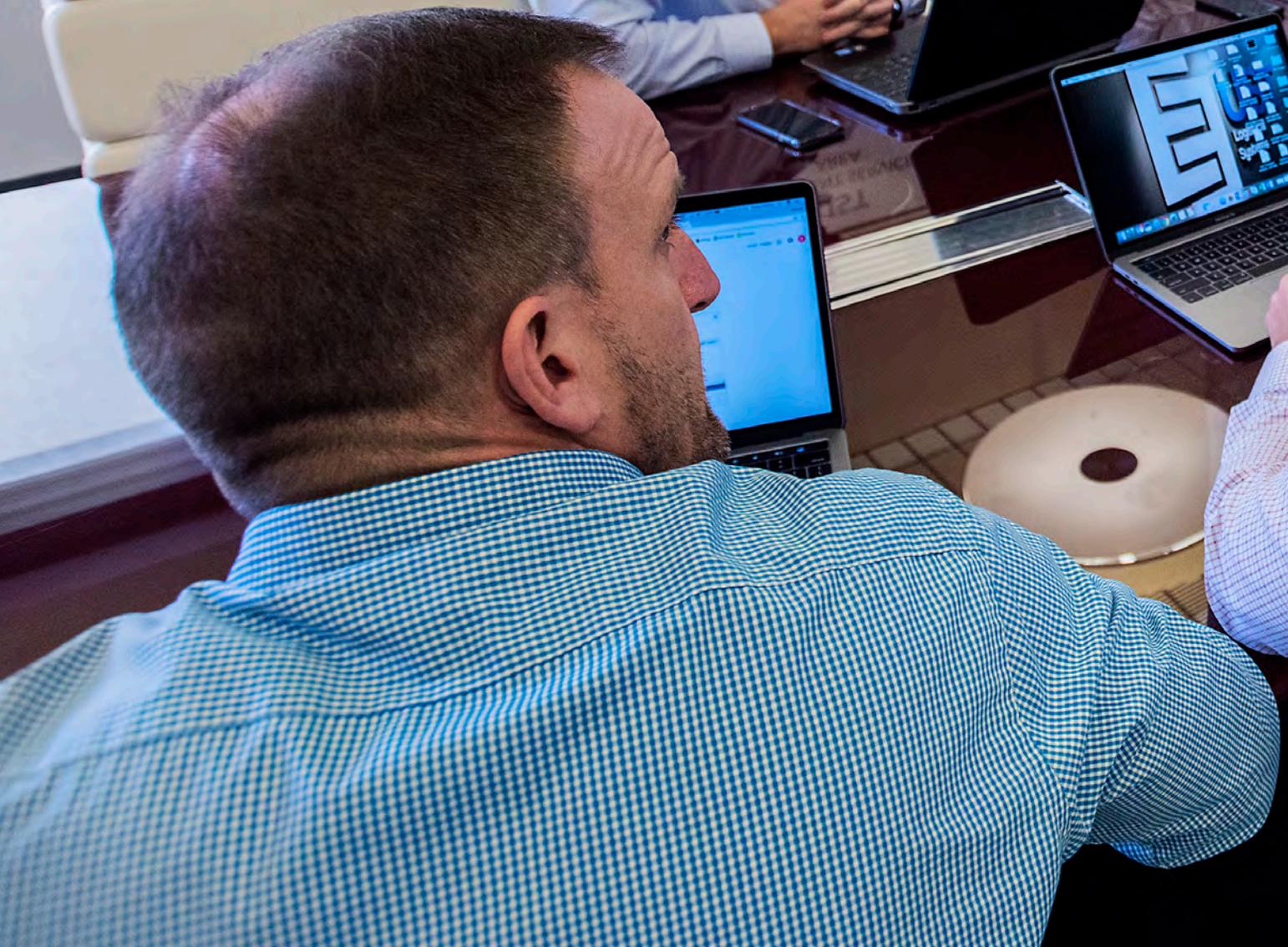


1,200
TEAM MEMBERS

UST
CURRENT SERVICE
AREA



ALABAMA ARIZONA CALIFORNIA COLORADO FLORIDA
GEORGIA ILLINOIS INDIANA IOWA KANSAS KENTUCKY
LOUISIANA MISSISSIPPI MISSOURI NEBRASKA NEVADA
NEW YORK NORTH CAROLINA NORTH DAKOTA OHIO OKLAHOMA
OREGON PENNSYLVANIA SOUTH CAROLINA TEXAS VIRGINIA
WASHINGTON WEST VIRGINIA WISCONSIN WYOMING





City of Greenville

GUIDE TO DOING BUSINESS

The City of Greenville is a great place to start or expand a business. The City of Greenville Economic Development Department wants to ensure that your business is successful from the first day of operation and for many years into the future.

This guide is a resource to facilitate business development in the City of Greenville. It is not inclusive of all services and agencies that can assist you and your business, but it does provide the basic tools and contacts necessary to successfully operate a business in the City of Greenville.

If you have further questions or comments regarding the guide or doing business in the City of Greenville, please contact the Economic Development Department at econdev@greenvillesc.gov or (864) 467-4401.

CITY OF GREENVILLE

Licensing/Permitting/Zoning

CITY OF GREENVILLE BUSINESS LICENSE (LOCATED ON THE 4TH FLOOR OF CITY HALL)

Anyone operating or engaged in any type of business inside the city limits of Greenville, whether physically located inside the city or outside the city, must obtain a business license, prior to beginning operation. Licenses are based on the gross receipts/revenue for the previous year, unless it is the first year, at which point it is based on a reasonable estimate from the start of operation to December 31 of that year. The cost of the license depends on the type of business you are operating and the category in which your business is classified. Please contact City staff for assistance in determining your business license classification prior to applying for a business license.

The City of Greenville provides an abatement of the business license fee for “new businesses” of 100% in the first year of operation, 66% in the second year and 33% in the third year for the following classifications: new corporate headquarters, manufacturing, research and development and high technology companies on a city-wide basis. The abatement is also available for new retail businesses in the Central Business District; retail and artists in the West End; professional services in the Pleasantburg Drive overlay district; retail, artists and professional services in the Village of West Greenville and for all categories of businesses that annex into the City with some exceptions.

Website: <http://www.greenvillesc.gov/340/Business-Licenses>

CITY OF GREENVILLE PLANNING AND DEVELOPMENT DIVISION (LOCATED ON THE 6TH FLOOR OF CITY HALL)

Applications for zoning changes, reviews of building designs and site developments are done by staff of the Planning and Development Division. This staff coordinates the review and approval of all rezoning and sign applications throughout the City and projects planned for any of the historic districts. The Design Review Board (DRB) reviews all improvements to properties in the Downtown, West End, and historic districts. Demolition permits are also reviewed by this division and processed through the DRB. Additionally, the Planning and Development Division also staffs the Board of Zoning Appeals (BZA) and the Planning Commission (PC).

Website: www.greenvillesc.gov/PlanningZoning

BUILDING PERMITS AND SITE PLAN REVIEWS (LOCATED ON THE 4TH FLOOR OF CITY HALL)

Applications for building, plumbing, electrical, zoning and mechanical permits and inspections are processed by the Building and Property Maintenance Division which is also responsible for enforcement of all the City’s building codes. Inspectors can also provide a free feasibility review of your building and advise you on your desired changes.

Website: <http://www.greenvillesc.gov/656/Building-Permits>

STORMWATER & SANITARY SEWER PERMITS (LOCATED ON THE 8TH FLOOR OF CITY HALL)

The City’s Engineering Division designs, inspects and administers the construction of City infrastructure and community development projects. Engineering ensures that private development and public improvements are in compliance with the City’s development ordinances and design criteria. Specific services provided include surveying, geoprocessing updates, project inspections, drafting, and building permit reviews. Improvements reviewed by this division include site grading,



stormwater and sanitary sewer plans, street improvements, and traffic engineering related issues.

Website: <http://www.greenvillesc.gov/318/Engineering>

ANNEXATION (LOCATED ON THE 9TH FLOOR OF CITY HALL IN ECONOMIC DEVELOPMENT)

Annexing into the City of Greenville offers a variety of benefits. Some of these benefits include enhanced police and fire protection; lower water rates (approximately 33% less); weekly trash, recycling, and street debris pick-up for residential neighborhoods; and the ability to vote for City offices and participate on City boards and commissions. Commercial properties may also benefit from more flexible zoning regulations than unincorporated Greenville County.

Businesses locating on property within a one-mile radius of the City of Greenville corporate limits that require a new water tap will be required to file an Annexation Water Covenant with the Greenville Water System. This covenant requires the property owner to file for annexation into the City of Greenville at the time that the property is or becomes contiguous to the city limits. Petitions for annexation are available through and coordinated by the City's Economic Development Department in conjunction with the City's Planning and Zoning Division.

Website: <http://www.greenvillesc.gov/317/Annexation>

ENCROACHMENT PERMITS FOR SIDEWALK DINING, EVENTS & PORTABLE SIGNS

The Special Events Division is responsible for a wide variety of community events held in Greenville throughout the year, emphasizing family participation and promoting the leisure facilities of the City. Special permits for sidewalk encroachments for portable signs and sidewalk dining are also processed by staff of the Special Events Bureau.

Website: <http://www.greenvillesc.gov/173/Public-Info-Events>

AIR RIGHTS ENCROACHMENT PERMITS FOR SIGNS AND BUILDINGS

In some instances, an air rights encroachment permit will be required for signs. Usually signs that hang over a city sidewalk or street need these permits. Additionally, buildings that may encroach on or under a city right-of-way will need a surface or sub-surface encroachment permit during the planning process. Contact the City's Construction Inspection Department to find out what is needed. These permits then require City Council approval, so note there is a lead time for these permits. (864) 467-8890.

Website: <http://www.greenvillesc.gov/332/Construction-Inspection>

City and Local Taxes

GREENVILLE CITY AND COUNTY PROPERTY TAXES

Greenville County government assesses and collects property taxes for all properties in the county including the City of Greenville. Manufacturing and industrial real estate as well as business property is assessed at the rate of 10.5%, commercial property 6% and owner-occupied residential 4% (second home or rental property 6%). As an economic development incentive, the City of Greenville and Greenville County can provide a five-year property tax abatement for investments of at least \$50,000 for corporate headquarters, research and development and manufacturing facilities. The County can also designate Multi-County Industrial Parks and negotiate Fee-in-Lieu of Taxes arrangements for qualified projects.

Website: <https://www.greenvillecounty.org/TaxCollector/>



State and Federal Licenses and Taxes

STATE OF SOUTH CAROLINA

An all-encompassing overview and list of resources for doing business at the state level in South Carolina is available online. The site provides both general and industry specific regulations and information.

Website: <http://www.sc.gov/business/Pages/doingBusinessInSC.aspx>

SOUTH CAROLINA SECRETARY OF STATE'S OFFICE

The Division of Business Filings files organizing documents, amendments and all other forms related to the operation of corporations, limited liability companies, limited partnerships and limited liability partnerships. Sole proprietorships and general partnerships do not have to file with the Division. In addition to these forms, the Division also files all documents related to the Uniform Commercial Code, Business Opportunities and Employment Agencies.

Website: www.scsos.com

STATE TAXES/ ALCOHOL LICENSE

The South Carolina Department of Revenue is responsible for administering more than 35 different taxes and fees imposed by the state. The Department's Business Registration and Sales and Use Tax sections register and issue retail sales licenses to the state's 130,000 retail businesses while also collecting South Carolina's sales and use tax revenues. The Income Tax section administers the state's individual and corporate income tax collection programs. The agency also licenses and regulates alcoholic beverages through its Alcohol Beverage Licensing section and has similar responsibilities for regulating and

licensing state bingo operations. In the State of South Carolina, there is also a 300 foot distance rule for establishments serving liquor within 300 feet of a church, school, or playground.

Website: www.sctax.org

SOUTH CAROLINA DEPARTMENT OF HEALTH & ENVIRONMENTAL CONTROL (DHEC)

The permitting liaison is responsible for coordinating the permits that industry and businesses need from any, or all, of SC DHEC's program areas. The liaison serves as the primary contact and advocate for the regulatory community.

Website: www.scdhec.gov

INTERNAL REVENUE SERVICE (IRS)

An Employer Identification Number (EIN) is a nine-digit number that the IRS uses to identify taxpayers that are required to file business tax returns. EINs are used by employers, sole proprietors, corporations, partnerships, nonprofit associations, trusts, estates of decedents, government agencies, certain individuals and other business entities.

Website: www.irs.gov

Utility Services

WATER TAPS AND METERS

The Greenville Water System provides coordination of water taps, meter installation, service inspections and private fire protection services.

Website: www.greenvillewater.com

WASTEWATER TREATMENT

ReWa serves more than 400,000 industrial, commercial and residential customers in Greenville County and parts of Anderson, Spartanburg, Pickens and Laurens Counties. ReWa's goal is to promote a cleaner environment and protect the public health and water quality of the Upstate waterways, while providing and developing the necessary sewer infrastructure for the growing economy.

Website: www.rewaonline.org

ELECTRIC SERVICE

Duke Energy is the utility company that provides electrical service to the City of Greenville.

Website: www.duke-energy.com

GAS SERVICE

Piedmont Natural Gas provides natural gas to City of Greenville customers.

Website: www.piedmontng.com



BUSINESS AND DEVELOPMENT INCENTIVES

City of Greenville

CITY OF GREENVILLE ECONOMIC DEVELOPMENT DEPARTMENT

The City of Greenville's Economic Development Department is focused on expanding the local economy through business recruitment, retention and growth. The department promotes a variety of programs designed to maintain a healthy balance of strategic economic growth and quality of life. Staff can assist in providing information on loan programs, local business incentives, site selection research, annexation and demographic information.

(864) 467-4401 / econdev@greenvillesc.gov

Website: www.greenvillesc.gov

Website: www.greenvillescbusiness.com

BUSINESS LICENSE ABATEMENT

The City of Greenville provides an abatement of the business license fee for "new businesses" of 100% in the first year of operation, 66% in the second year and 33% in the third year for the following classifications: new corporate headquarters, manufacturing, research and development and high technology companies on a city-wide basis. The abatement is also available for new retail businesses in the Central Business District, retail and artists in the West End; professional services in the Pleasantburg Drive overlay district; retail, artists and professional services in the Village of West Greenville and for all categories of businesses that annex into the City with some exceptions.

Website: www.greenvillesc.gov/342/Incentives-Abatements

PROPERTY TAX ABATEMENT

The City of Greenville provides a property tax abatement of the City's millage for a period of five years for capital expenditures for manufacturing, research and development, corporate headquarters and distribution/warehouse facilities investing at least \$50,000 in one year. A minimum of 75 full-time jobs must be created in industries other than manufacturing or research and development.

FACADE IMPROVEMENT PROGRAM

The Façade Improvement Program provides a one-time reimbursement for commercial properties within several commercial districts in the City. The reimbursement is based on a percentage of qualified expenses and provides a maximum grant award of \$10,000 per property for eligible projects, including exterior building improvements, signage, lighting and landscaping.

Website: www.greenvillesc.gov/341/Facade-Improvement-Program



Greenville County

FEE-IN-LIEU OF PROPERTY TAXES

Manufacturing, warehouse/distribution businesses and corporate office/headquarters may negotiate for a fee-in-lieu of property taxes. Under a fee-in-lieu of property tax agreement, the assessment ratio can be negotiated from 10.5% to 6% (or 4% for large investments), and businesses generally have a five-year period to qualify. This program may offer flexibility for the time and requisite investment requirements.

Website: www.greenvilleeconomicdevelopment.com/incentives.php

PROPERTY TAX ABATEMENT

Greenville County provides a property tax abatement of the County's millage for a period of five years for companies involved in manufacturing, research and development and corporate headquarters. This incentive is structured the same as the City's property tax abatement described above.

Website: www.greenvilleeconomicdevelopment.com/incentives.php

State of South Carolina

The State of South Carolina provides several additional incentives to new and expanding businesses.

JOB TAX CREDIT

The Job Tax Credit (JTC) is offered to both new and existing companies that create new jobs in the state. The credit is available to companies that establish or expand corporate headquarters, as well as manufacturing and processing, warehouse and distribution, research and development and qualified service-related businesses.

Website: www.sccommerce.com/sc-advantage/growth-incentives

JOB DEVELOPMENT CREDIT

The Job Development Credit (JDC) is a discretionary, performance-based incentive that rebates a portion of new employees' withholding taxes and can be used to address the specific needs of individual companies. JDCs are approved on a case-by-case basis by the South Carolina Coordinating Council for Economic Development. Qualified companies will receive a percentage of each eligible individual employee's personal income tax returned to them as a cash rebate in either quarterly or annual payments.

Website: www.sccommerce.com/sc-advantage/growth-incentives/discretionary-incentives

SCRA TECHNOLOGY VENTURES

The SCRA SC Launch program provides investments and support to early stage, start-up technology companies in the following technology clusters:

- Advanced Materials
- Chemical and Engineering Process
- Defense
- Energy
- Information Technology
- Life Sciences
- Technology

Website: www.scra.org

BUYSC

The State also provides support for existing industry through BuySC, a purchaser-oriented material and service locator program that connects South Carolina companies with in-state suppliers and vendors. Buy South Carolina can aid in improving efficiency, reducing operation and freight costs, reducing supplier delivery times and improving business relations with suppliers.

Website: www.sccommerce.com/buy-south-carolina-supplier-locator-program

BROWNFIELDS VOLUNTARY CLEANUP PROGRAM AND REVOLVING LOAN FUND

The Voluntary Cleanup Program provides CERCLA liability protection to Non-Responsible Parties interested in purchasing brownfields sites. The program also provides an incentive to Responsible Parties with a covenant not to sue for work performed in cleaning up a site.

The Revolving Loan Fund is a South Carolina DHEC program that provides loans of up to \$900,000 at 2% below prime for the cleanup of brownfield sites. The fund is administered by the South Carolina Department of Health and Environmental Control through a federal grant from the Environmental Protection Agency.

Website: <http://www.scdhec.gov/HomeAndEnvironment/Pollution/CleanUpPrograms/BrownfieldsCleanupLoanFund/>



SPECIAL PROPERTY TAX ASSESSMENT FOR REHABILITATED HISTORIC PROPERTIES

Properties must receive historic designation by the City of Greenville Design Review Board to be eligible for the incentive. After completion of the rehabilitation work, the property is assessed on the pre-rehabilitation fair market value for the length of the “special assessment period” which is set by City Council for up to 10 years. Contact the Planning and Development Department for more information: (864) 467-4476 / planning@greenville.org
Website: <http://www.greenville.org/330/Loans-and-Tax-Credits>

STATE AND FEDERAL TAX CREDITS FOR REHABILITATED HISTORIC BUILDINGS

The State of South Carolina provides a state tax credit for rehabilitation expenses on historic buildings that are income producing structures (10% credit). The federal government provides a tax credit of 20% of the rehabilitation costs for certified historic structures that are income-producing properties and a 10% federal income tax credit for income-producing non-historic properties built before 1936. It is recommended that property owners contact the South Carolina Department of Archives and History early in the planning process for the project to discuss specific eligibility for the credits.

Website: <https://dor.sc.gov/about/tax-credits>

STATE TAX CREDITS FOR ABANDONED BUILDING REVITALIZATION

The State of South Carolina provides a state tax credit for the rehabilitation, renovation, and redevelopment of abandoned buildings. These can be either an income tax credit of 25% of eligible rehabilitation expenses made to the site or a property tax credit of 25% of eligible rehabilitation expenses made to the site for the renovation, redevelopment or improvement of abandoned building sites put into operation for income producing purposes.

Website: <https://dor.sc.gov/about/tax-credits>

STATE TAX CREDITS FOR TEXTILE COMMUNITIES REVITALIZATION

The State of South Carolina provides a state tax credit for the renovation, rehabilitation, and redevelopment of abandoned textile mill sites in South Carolina. These can be either a credit against real property taxes levied by local taxing entities equal to 25% of the rehabilitation expenses made to the eligible site or a 25% credit against any state income taxes for rehabilitation expenses. At least eighty percent of the eligible site’s facilities

must have been continuously closed to business or have been otherwise nonoperational for a period of at least one year immediately preceding the time at which the determination is to be made.

Website: <https://dor.sc.gov/about/tax-credits>

STATE TAX CREDITS FOR RETAIL FACILITIES REVITALIZATION

The State of South Carolina provides a state tax credit for rehabilitation of abandoned retail facility sites located in South Carolina. These can be either a credit against real property taxes levied by local taxing entities equal to 25% of the rehabilitation expenses made to the eligible site or a 10% credit against any state income taxes for rehabilitation expenses. At least eighty percent of the eligible site’s facilities must have been continuously closed to business or have been otherwise nonoperational for a period of at least one year immediately preceding the time at which the determination is to be made.

Website: <https://dor.sc.gov/about/tax-credits>



Business Support Organizations and Programs

GREENVILLE AREA DEVELOPMENT CORPORATION

The Greenville Area Development Corporation (GADC) serves as Greenville County's agent for economic development. The GADC has the sole ability to negotiate property tax-based incentives and makes recommendations to Greenville County Council for final approval.

Website: www.greenvilleeconomicdevelopment.com

GREENVILLE CHAMBER OF COMMERCE

The mission of the Greenville Chamber of Commerce is to create an environment that allows Greenville to become a more prosperous place to live for all by advocating for the things that enable local businesses to grow, thrive and remain relevant and forward-thinking in an ever-changing world.

Website: www.greenvillechamber.org

UPSTATE SC ALLIANCE

Upstate SC Alliance is a public-private regional economic development organization designed to position and market the nine-county Upstate region of South Carolina to successfully compete for business investment globally.

Website: www.upstatescalliance.com



NEXT

NEXT is Greenville's internationally recognized economic development program that is dedicated to growing and attracting high-impact technology companies by developing the entrepreneurial ecosystem needed and connecting companies to that ecosystem.

Website: www.nextsc.org

GREENVILLE AREA SMALL BUSINESS DEVELOPMENT CENTER

The Greenville Area Small Business Development Center offers personal guidance and assistance to small business owners and entrepreneurs. Its free programs include market analysis, business plan preparation and financial feasibility studies.

Website: www.scsbdc.com

GREENVILLE WORKS

Greenville Works is a partnership among local, state and federal organizations working together to help meet the workforce and business growth needs of new and existing businesses in Greenville County. Greenville Works manages the Greenville Business Retention and Expansion Program, which conducts annual calls to Greenville County manufacturing businesses, corporate headquarters and major service providers to understand and respond to specific opportunities, issues and needs.

Website: www.greenvilleworks.com

SOUTH CAROLINA DEPARTMENT OF COMMERCE

The South Carolina Department of Commerce promotes economic opportunity for businesses through a variety of services, including assistance with the location of new sites and buildings, grants for community development and infrastructure improvements and workforce training.

Website: www.sccommerce.com

GREENVILLE TECHNICAL COLLEGE

The Business and Process Excellence program at Greenville Technical College provides classes in general business and leadership, human resources, management and supervision and others to help businesses reach corporate goals and implement processes for continuous improvement.

Website: www.gvltec.edu

SOUTH CAROLINA DEPARTMENT OF COMMERCE BUSINESS RESOURCE FINDER

Find the resources you need fast. Answer a few brief questions, and the Resource Finder connects you with the right local resource, including sources for starting a business in South Carolina to business planning and financing.

Website: <https://www.sccommerce.com/doing-business-in-south-carolina/business-resource-guide>

SENIOR CORPS OF RETIRED EXECUTIVES (SCORE)

SCORE is a nonprofit association dedicated to educating entrepreneurs and helping small businesses start, grow, and succeed nationwide. SCORE is a resource partner with the U.S. Small Business Administration (SBA) and has been mentoring small business owners for more than forty years. SCORE is a valuable network of 13,000+ volunteers who offer small business entrepreneurs confidential business counseling services at no charge.

Website: <http://piedmontscore.org/>

APPALACHIAN DEVELOPMENT CORPORATION LOAN FUND

The Appalachian Development Corporation Revolving Loan Fund is a locally controlled source of low cost, long term, fixed rate financing for businesses whose projects will result in the creation of full-time permanent jobs and leverage private sector investment. Loans are used to finance fixed assets such as land, buildings, machinery, equipment, real property improvements, etc. Working capital loans are also available, but refinancing of old debt is not eligible. The program can assist manufacturing, industrial, service, and some retail firms. Restaurants and other similar food-related firms are not eligible. Projects financed must create at least one job per \$25,000 in funds loaned.

Website: <http://adcloans.com/>

BUSINESS DEVELOPMENT CORPORATION OF SOUTH CAROLINA

The Business Development Corporation of South Carolina is a Certified Development Corporation providing small business loans for the U.S. Small Business Administration's 7a and 504 programs as well as the South Carolina State Small Business Credit Initiative Loan Participation Program and the South Carolina Capital Access Program.

Website: <https://www.businessdevelopment.org/>

SOUTH CAROLINA JOBS-ECONOMIC DEVELOPMENT AUTHORITY

This agency administers the Tax Exempt Industrial Revenue Bond Program and the Taxable Industrial Revenue Bond Program, which provide loans to manufacturing, industrial and service related businesses between \$3,000,000 and \$10,000,000. Loans can be used for fixed assets, land, buildings, machinery and equipment.

Website: www.scjeda.com



Owned Business Support Organizations and Programs

CITY OF GREENVILLE MINORITY-OWNED/WOMAN-OWNED BUSINESS ENTERPRISE (MWBE) PROGRAM

Through the MWBE Program, the City is committed to providing education to minority/woman-owned businesses on City procurement practices, procedures and bid specifications, requirements and pre-requisites. The City also works with appropriate public and private organizations and groups to conduct seminars to assist minority/woman-owned businesses in learning how to do business with the City. The program also provides information on overcoming identified barriers such as difficulty in obtaining bonding and financing.

Website: <http://www.greenvillesc.gov/427/MinorityWoman-Owned-Business-Enterprise->

SOUTH CAROLINA GOVERNOR'S OFFICE OF SMALL AND MINORITY BUSINESS ASSISTANCE

OSMBA promotes the growth and development of small and minority owned businesses in South Carolina and advocates that an equitable portion of State procurement contracts be awarded to small and minority owned businesses. OSMBA certifies that a business is owned, controlled and operated by a socially and economically disadvantaged minority who is a US citizen. There are no loans, grants or guaranteed award of contracts associated with obtaining certification.

Website: www.oep.sc.gov/osmba

MINORITY BUSINESS DEVELOPMENT AGENCY BUSINESS CENTER

Columbia's MBDA Business Center is part of a national network of funded Centers located in major cities throughout the United States. Through its partnership with MBDA, the Center champions economic parity for minority-owned businesses in and around South Carolina. To help minority-owned firms compete in the global market and to stimulate the economy through job creation, the Center assists Minority Business Enterprises (MBEs) that generate a minimum of \$1M in annual revenue with access to contracts, access to global markets, access to capital, strategic business counseling and marketing assistance.

Website: www.mbda.gov/businesscenters/columbia

CAROLINAS-VIRGINIA MINORITY SUPPLIER DEVELOPMENT COUNCIL (MSDC)

Carolinas-Virginia MSDC is a membership organization of major corporations, financial institutions, government agencies, and universities that operate within North Carolina, South Carolina, and Virginia. It promotes and facilitates the development of business relationships between its members and certified minority-owned business enterprises. The Council works to expand business opportunities for minority-owned companies in an effort to build a stronger, more equitable society by supporting and promoting minority business development. Carolinas-Virginia MSDC has 239 corporate members and approximately 513 certified minority-owned businesses.

Website: www.cvmsdc.org

SOUTH CAROLINA WOMEN'S BUSINESS CENTER

The South Carolina Women's Business Center brings business expertise to the entrepreneurial women of South Carolina through training programs, community resources, and micro-loans currently in Charleston and Greenville/Spartanburg, SC. The South Carolina Women's Business Center was founded in October of 2011 as a program of the Center for Women, a non-profit that has actively served the women of Charleston since 1990. They offer free, confidential business counseling for women in all stages of business development. Along with workshops and training programs, they provide networking events to expand professional contacts and reach new clients.

Website: www.c4women.org/scwbc/



Loans and Financial Programs

GREENVILLE LOCAL DEVELOPMENT CORPORATION (GLDC) LOAN PROGRAM

The GLDC is a private non-profit corporation which facilitates economic development and provides support for businesses, including financial assistance to real estate development projects located in the City of Greenville. Additional financial assistance is available for projects that revitalize low-income communities located in the Upstate through the GLDC's subsidiary company, Greenville New Markets Opportunity (GNMO). The GLDC revolving loan program is used to provide financing for significant real estate development projects that meet GLDC criteria.

Website: www.gldc-sc.org

COMMUNITY WORKS CAROLINA

Community Works Carolina provides loans of up to \$50,000 to start-up or existing businesses owned by women, minorities and low-income individuals and to businesses, creating jobs in low income neighborhoods.

Website: www.communityworkscarolina.org

APPALACHIAN DEVELOPMENT CORPORATION

The Appalachian Development Corporation (ADC) provides loans for small to medium sized manufacturing, industrial, service and other businesses. Loans range from a minimum of \$20,000 to a maximum of \$200,000.

Website: <http://adcloans.com/>

GREENVILLE COUNTY REDEVELOPMENT AUTHORITY

The Greenville County Redevelopment Authority supports small existing and emerging businesses in the municipalities of Greer, Fountain Inn, Mauldin, Simpsonville, Travelers Rest and in commercial corridors of the unincorporated areas of Greenville County, outside the city limits of Greenville. Loans beginning at \$5,000 with a maximum amount of \$25,000 per business/applicant are available for land acquisition and development, construction, conversion, repairs or modernization of buildings, plant machinery, equipment, operating costs, working capital, and technical assistance.

Website: <http://www.gcra-sc.org/>



MICHELIN DEVELOPMENT COMPANY

A Michelin Development loan can be used for a range of projects that are linked to the creation of jobs including purchase of capital equipment, process improvement, working capital and marketing. Unsecured loans are available for businesses up to 500 employees in amounts ranging from \$10,000 up to \$50,000.

Website: www.michelindevelopment.com

SC COMMUNITY LOAN FUND

SC Community Loan Fund supports businesses serving and employing low to moderate income individuals located in underserved South Carolina communities. Bridge and gap loans range from \$10,000 to \$1,000,000. However, larger loans are available. Eligible projects include, but are not limited to, retail stores and service businesses, wholesalers, and small manufacturers.

Website: <http://www.sccommunityloanfund.org/>

SOUTH CAROLINA JOBS-ECONOMIC DEVELOPMENT AUTHORITY

TAX EXEMPT INDUSTRIAL REVENUE BOND PROGRAM

Through the Tax Exempt Industrial Revenue Bond Program, bonds are available for manufacturing and 501c (3) non-profit firms. Businesses located outside any city with a population of 50,000 or more and immediately adjacent to an urbanized area are eligible. A maximum of a \$10,000,000 bond is available for land, buildings, machinery, and equipment. Capital assets must account for at least 95% of net bond proceeds.

TAXABLE INDUSTRIAL REVENUE BOND PROGRAM

For-profit manufacturing, industrial, and services firms are eligible. Bonds starting at \$3,000,000 are available for land, buildings, machinery, equipment, and working capital.

Website: <http://scjeda.com/>



CITY OF GREENVILLE, SOUTH CAROLINA
ECONOMIC DEVELOPMENT DEPARTMENT

864.467.4401
econdev@greenvillesc.gov
www.greenvillesc.gov
www.greenvillescbusiness.com